



NATIONAL HOUSING RESEARCH PROGRAM

Research Agenda 2026

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1. Purpose

The National Housing Research Program (NHRP) is building an evidence-base of practical applied research to support policy development, and is adding new knowledge to housing, homelessness, cities, urban policy and related disciplines. The NHRP Research Agenda is updated annually to provide direction in the development of this evidence-base and to set priorities for the annual funding round. The Research Agenda is developed through consultation with government Housing Chief Executives and senior officers, the Australian Government, relevant state and territory government departments, Research Centre Directors, the AHURI Board and the NHRP Research Panel.

The purpose of this document is to present the AHURI NHRP 2026 Research Agenda.

The 2026 Research Agenda is structured around two Inquiry topics, a First Nations Housing Research opportunity, two Investigative Panels and topics provided for eight Research projects plus an Unsolicited data project opportunity.

These topics have direct relevance to policy development priorities and call for research to inform practice and policy reforms.

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.

Policy development research demands a high degree of collaboration within and between the research communities and the policy and practice community. This occurs through specialised research vehicles developed by AHURI in which research and policy engagement are integrated. These vehicles include Inquiries, First Nations Research, Investigative Panels and Research Projects which are established to address priority policy issues.

AHURI identifies policy research priority issues through direct consultation with senior officials in the Australian Government, state and territory government Housing Chief Executives, Research Centre Directors and the NHRP Research Panel. The agenda is agreed by senior officials and endorsed by the AHURI Board.

Inquiries

Inquiries are integrated programs of research consisting of a suite of independent, original research projects to advance knowledge to address the policy issue, with ongoing engagement with an external Inquiry Panel.

Through the course of an Inquiry, the Inquiry Panel – drawn from a mix of policy and practice expertise from government, non-government and private sectors – considers the evidence and the outcomes of the research to address the policy issue, and gives advice on recommendations for policy development or practice innovation.

In the NHRP 2026 Funding Round, two Inquiries will be funded – focussed on pressing policy issues, as listed below and detailed in Chapter 4.

- **2026A** Solving the affordable housing puzzle in Australia
- **2026B** Delivering best practice social housing systems.

First Nations Research Projects

Closing the Gap priority reform areas are grounded in the insight that in order to achieve better outcomes, Aboriginal people, communities and organisations need to be empowered in genuine partnerships and in the design and delivery of policies, programs and services. NHRP First Nations housing research applies this approach to engage Aboriginal communities in a generative process to shape research, including the development of genuine partnerships and a focus on Aboriginal housing and homelessness issues.

Investigative Panels

Investigative Panels are designed to bring about direct engagement between experts from the research and policy communities, and practitioners from industry and community sectors, to interrogate a specific policy or practice question. They are best suited to research examining new or emerging policy issues, for which rapid evidence building is required.

An Investigative Panel is deemed the most appropriate method to address the topics listed below and detailed in Chapter 6.

- **2026D** Disability housing within a national reform context
- **2026E** Charting a course to sustainable Housing First systems

Research Projects

The NHRP Funding Round 2026 will include funding for Research projects to ensure coverage of a broad range of policy issues, through a variety of research perspectives. Research projects engage a wide range of disciplines and research methods to tackle the policy issues identified. These are listed below and detailed in Chapter 7.

- **2026F** Housing crises and responses – local, national, global?
- **2026G** Clarifying the potential of vacant and underused land and housing
- **2026H** Local government's role in homelessness policy and services
- **2026I** Head leasing of social homes from the private market
- **2026J** Prospects for rent-to-buy in Australia
- **2026K** Distribution of financial risks in housing supply
- **2026L** Reforming the operation of strata and owners' corporation models
- **2026M** Accommodating an ageing population in private market housing

Unsolicited Data Projects

The NHRP Funding Round 2026 will include limited opportunity for funding of data projects addressing topics not solicited in the previous sections of the research agenda. This opportunity provides an avenue for emerging policy research relevant to housing and homelessness policy. This category of project attracts additional scrutiny. Applications in this category need to justify the inclusion of the policy priority being addressed, and why this issue should be considered alongside the research priorities identified by senior policy makers.



3. Research Agenda Development

The NHRP Research Agenda is updated annually to provide direction in the development of the evidence-base and to set priorities for the annual funding round.

The AHURI National Housing Research Program (NHRP) Research Agenda is developed through a sequence of consultations with key stakeholders (Figure 1). In September 2024 the AHURI Research Centre Directors (RCDs) were consulted in person, having canvassed the views of academic colleagues and university stakeholders. In October 2024 the NHRP Research Panel—a subcommittee of the AHURI Board—held a consultation workshop for the Research Agenda. The November 2024 meeting of the AHURI Board meeting raised suggestions for topics for consideration in the Funding Round 2026.

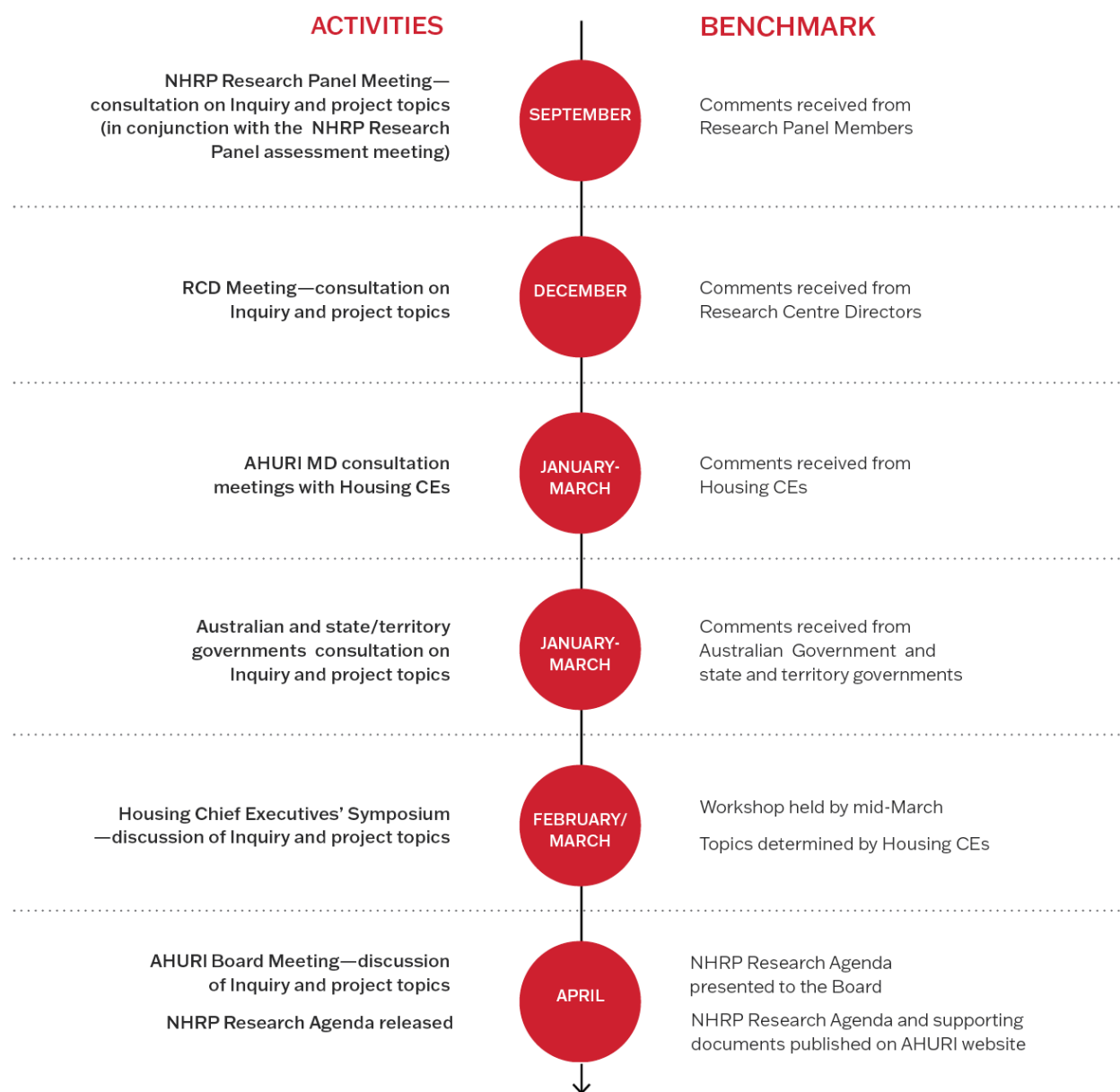
Critical in the Research Agenda development process is the input from Australian and state and territory governments. Individual consultations were conducted to capture input from the Chief Executives (or equivalent positions) and senior officials of housing agencies. In jurisdictions where Chief Executives and senior officials suggested also speaking with other agencies, this was pursued.

A draft set of topics for the Research Agenda 2026 was prepared, based on the combined consultations described above, and circulated to senior officials ahead of the AHURI Housing Chief Executives' Symposium. Draft topics were presented using the same format as the final Research Agenda – a policy issue and key policy question, followed by detailed commentary on the context for the issue, a number of avenues of opportunity for potential research, and recognition of constraints on the opportunity.

The Housing Chief Executives Symposium, with senior officials from the Australian Government and state and territory governments, was held 18-19 March 2025. Each draft topic was considered in detail. The Housing Chief Executives approved the draft research agenda, subject to a range of refinements, additions and deletions reflected in this final agenda.

The Research Agenda 2026 was then presented to the AHURI Board and endorsed in April 2025.

Figure 1: The Research Agenda development process



4. Inquiries

2026A Solving the affordable housing puzzle in Australia

‘Affordable housing’ is increasingly positioned as playing a key role in the Australian housing system, particularly for workers on low to moderate incomes. However, there is limited data on existing and planned affordable housing supply and the market conditions and policy settings under which it operates.

What is the optimal role of affordable housing in Australia and how can its impact be monitored and maximised?

Context

‘Affordable housing’ is usually positioned within the Australian housing system as an intermediary form of subsidised housing, aimed at low to moderate income workers who are ineligible for social housing but unable to afford to rent or purchase in the private market.

Over the past 20 years a range of programs has been implemented to fund or incentivise delivery of affordable housing. The collective impacts of these programs is unclear, with no reliable source tracking the existing or planned supply of affordable housing.

There is also a lack of clarity and consistency on the policies governing affordable housing eligibility and rent setting and the outcomes they are aiming to achieve. Most contemporary affordable housing rent has been charged as a discount to market, with levels of discount typically varying between 10% and 25%. Other affordable housing uses an income based rental model for affordable housing, particularly in high-cost rental markets, or seeks to reduce the purchase cost of market housing.

In some jurisdictions ‘affordable housing’ refers to rental housing only, while in other jurisdictions it includes home ownership as well as rental. When ‘affordable housing’ projects operate without a clear definition, or with a bespoke definition inconsistent with other projects in that jurisdiction, there may be ambiguity about the benefits delivered by the project. A lack of clear or consistent definitions can also mean evaluations of ‘affordable housing’ projects are inconsistent and unreliable.

Affordable housing can sometimes be considered to support social housing supply through mechanisms like mixed-tenure developments or cross-subsidy in community housing portfolios. It can also be seen as increasing the overall supply of housing, therefore easing pressure on the social housing sector. However, these assumptions do not apply universally.

The term ‘affordable housing’ is also not universally or consistently employed, with some jurisdictions substituting ‘key worker housing’ or using the two terms somewhat interchangeably. The policy and operational difference between affordable housing and key worker housing are unclear, both between and within jurisdictions.

There is a need to better understand the contributions of affordable housing programs across Australia, including the different subsidy and eligibility mechanisms, the contributions to housing supply and affordability, and their impact on social housing need.

Opportunities

Researchers might:

- Describe the current role of affordable housing in Australia and the planning and policy settings under which it operates
- Consider the strategic and housing system contributions of affordable housing programs and projects in Australia
- Explore the differences, if any, between affordable housing and key worker housing delivery and operation
- Catalogue the different affordable housing programs operating across Australia, and estimate the amount of affordable housing available nationally
- Consider relevant international approaches to the delivery and operation of affordable housing
- Model indicative rent settings which would help guide the optimum role for affordable housing
- Consider the ways in which compliance with rent setting policies have been – and could be – overseen.

Constraints

This research is not intended to act as an evaluation of National Rental Affordability Scheme, Housing Australia Future Fund or other affordable housing programs.

2026B Delivering best practice social housing systems

The delivery and operation of social housing across Australia has evolved over time, and does not necessarily form a coherent system designed to most effectively address housing assistance need. The role of not-for-profit and private sector actors has also increased over time, although with considerable variation across jurisdictions.

How can multi-provider social housing best operate in Australia's federated system of government, and what funding and coordination approaches lead to the best long-term outcomes?

Context

In 1943, in response to a sizable housing shortage, the Australian Government began its first housing assistance programs. Since 1945, there have been numerous multilateral and bilateral housing agreements, and other arrangements designed to structure federal-state housing responsibilities, priorities and funding. These agreements have varied in their focus, including in the way in which they seek to coordinate capital investment and address service need.

From the 1990s, the role of community housing providers (CHPs) in social housing management and delivery has also grown. The sector has evolved in response to government policy and become more regulated and professionalised. Many organisations operating in the sector have grown and diversified, with some CHPs now operating in multiple jurisdictions and providing services stretching from specialist homelessness responses to affordable and even market housing. There is, however, an uneven distribution of sector capacity across and within the states and territories, as well as for-profit CHPs beginning to emerge in some jurisdictions.

Overall, Australia now has a loosely connected network of multi-provider, state and territory-based social housing systems. These systems are fed by diverse and inconsistent funding streams. They are subject to complex regulatory oversight, with insufficient supply, aging portfolios and lagging asset maintenance. They are also challenged by the need to coordinate – and in some cases provide – services and support for residents with complex needs and multiple disadvantages.

Competitive opportunities for Commonwealth capital funding complicates the operating environment, as does a lack of clarity around ongoing funding and coordination of support services. CHPs and all tiers of government are also entering into arrangements with private sector developers and financiers, particularly for the delivery of new social housing supply.

All jurisdictions, including the Commonwealth, are now looking to increase supply, improve service delivery and work in complex partnerships with the not-for-profit and private sectors. There is therefore a need to look again at Australia's social housing systems, balancing a desire for national consistency and coordination with consideration of local needs and the strengths of sector diversity.

In addition, the priority groups targeted in specific federal and state funding opportunities do not always align with jurisdiction-wide allocation policies. For example, recent Australian Government funding opportunities offered through Housing Australia involve priority groups that do not necessarily align with differing state priority groups. There is a growing need to understand the ways in which criteria in other programs, such as those targeting homelessness services and social housing supply, interact with existing allocation processes.

Opportunities

Researchers might:

- Map the recent roles of all tiers of government and the not-for-profit and private sectors in the delivery and operation of social housing
- Explore the recent aims, drivers, enablers and outcomes of social housing growth and change initiatives
- Review outcomes associated with different forms and durations of capital and operational funding
- Examine the intersections of the multi-provider social housing system with the homelessness and affordable housing systems, as well as with private market housing
- Consider the ways in which eligibility and prioritisation criteria in other housing and homelessness programs intersect with social housing allocation policies
- Suggest evidence-based opportunities to improve the social housing system, including its coordination, funding and operation.

Constraints

This research is not intended to duplicate recent social housing research, but rather to synthesise, update and expand on existing research at a whole-of-system level.

5. First Nations Research Projects

2026C First Nations housing and homelessness research

Closing the Gap identifies that ‘more needs to be done and differently’ to improve outcomes for First Nations people and communities, and articulate necessary changes to ways of working to lead to better outcomes. Closing the Gap also recognises as a priority that Aboriginal and Torres Strait Islander people secure appropriate, affordable housing as a pathway to better lives.

Context

Closing the Gap provides a framework to address systemic disadvantage among First Nations people in Australia. Target 9 of Closing the Gap is that people can secure appropriate, affordable housing that is aligned with their priorities and need. Target 9a focuses on the proportion of Aboriginal and Torres Strait Islander people living in appropriately sized (not overcrowded) housing, while Target 9b focuses on ensuring all Aboriginal and Torres Strait Islander households receive essential services. A number of other Closing the Gap targets are also dependent on access to quality housing.

Closing the Gap is underpinned by the belief that when First Nations people have a genuine say in the design and delivery of policies, programs and services that affect them, better life outcomes are achieved. Closing the Gap priority reform areas are designed to change the ways of working with First Nations people. They are:

1. Formal partnerships and shared decision making
2. Building the community controlled sector
3. Transforming government organisation, and
4. Shared access to data and information.

Opportunities

In alignment with Closing the Gap, the specific focus of housing and homelessness research proposals should be determined in partnership with First Nations people or arise from existing priorities identified by First Nations groups.

Applications must include First Nations researchers in meaningful roles within the research team.

Some areas that researchers might consider include:

- Aboriginal and Torres Strait Islander self-determination in housing and homelessness systems, programs and services
- Culturally appropriate approaches to addressing homelessness
- Pathways to growth for the Aboriginal Community Housing sector, including the role of regulation
- Practical approaches for First Nations councils to deliver housing
- Data sovereignty practices in housing and homelessness policy and practice
- Practical solutions to deliver on Target 9a of Closing the Gap
- Pathways to home ownership for First Nations people, in different land rights contexts.

6. Investigative Panels

2026D Disability housing within a national reform context

Substantial and ongoing reform of Australia's disability system has implications for housing accommodation and assistance, whether delivered by private or not-for-profit providers. Changes to disability funding mechanisms, eligibility, and service selection require recalibration in housing system responses.

What are the implications of system reforms for the delivery of appropriate housing for people with disability?

Context

Delivering appropriate and affordable housing to Australians living with disability is an evolving challenge in the context of substantial and ongoing policy reforms. This includes the Specialist Disability Accommodation (SDA) component of the National Disability Insurance Scheme (NDIS) as well as the broader objectives of Australia's Disability Strategy 2021–31, and the progressing mandating of the Liveability Housing Design Guidelines.

SDA aims to stimulate the market to deliver appropriate housing for Australians with 'extreme functional impairment or very high support needs.' To date, SDA has not delivered the intended scale or diversity of disability housing. This is likely to be at least in part due to the complexity of the NDIS, a lack of transparency around SDA funding decisions, and challenges matching SDA-funded accommodation with eligible residents, compounding broader housing supply challenges.

The Disability Strategy sets out a framework for a more inclusive society in which all people living with disability in Australia can fulfil their potential as equal members of the community. Following its 2024 update, the Australian Government and the state and territory governments have committed to increasing the availability and accessibility of affordable housing.

There is a need to understand how the Inclusive Homes and Communities Targeted Action Plan 2025 - 2027 impacts appropriate housing provision. There is also a need to chart viable pathways to ensure that all Australians with disability have appropriate housing.

Opportunities

Researchers might:

- Examine the benefits and drawbacks of private sector and not-for-profit organisations in the provision of disability housing
- Develop solutions to address the risk of over- or under-supply of disability housing construction, without matched levels of available supports
- Examine the challenges in delivering and supporting disability accommodation in regional areas
- Examine the interactions between deinstitutionalisation of disability accommodation, the push for market-led solutions to disability housing provision, disability reforms, and social housing provision
- Examine interaction between disability accommodation provision and supports and rental tenancy regulation.

Constraints

This research is not intended to act as an evaluation or cost benefit analysis of specific disability housing programs or providers.

2026E Charting a course to sustainable Housing First systems

Housing First programs often achieve promising outcomes. However, these approaches are typically more expensive and complex to deliver than traditional homelessness services. There are also unanswered questions about the intersection of Housing First approaches with other homelessness services, both in the short and long term.

What are the benefits and costs in using a Housing First approach at scale - and what processes would best support sector change?

Context

Housing First is a model of responding to homelessness by providing people with immediate unconditional access to safe and appropriate long-term housing, before offering other services and supports. The underlying principle is that secure housing is a necessary precondition for the effectiveness of other service interventions, and to meaningfully address homelessness.

Originating in North America as a response to chronic homelessness in particular locations, Housing First programs and pilot projects have also been delivered in Australia. Evaluations of these programs indicate that Housing First responses can be effective and deliver benefits and savings over the long term. They are, however, more expensive to implement than traditional services and require substantial service and sector coordination. The majority of savings may also accrue to other service areas, such as health and justice, rather than directly to housing and homelessness services.

While the potential benefits are attractive, the cost and complexity of transitioning homelessness service systems to a Housing First model are substantial. There have therefore been significant variations in the application of Housing First in Australian jurisdictions, including the way in which the model intersects with traditional services such as emergency and transitional housing. There are also concerns from some service providers that Housing First may not represent the preferred service model for all clients experiencing or at risk of homelessness.

Opportunities

Researchers might:

- Map the uptake of Housing First approaches in Australian jurisdictions, including the extent to which they have adopted a comprehensive Housing First model
- Understand the benefits and challenges of using a Housing First approach from the perspectives of relevant stakeholder groups, including people with lived experience of homelessness and housing precarity
- Consider the costs of providing Housing First responses as compared to traditional homelessness services, and/or the costs of partial implementation of Housing First approaches
- Provide direction on a preferred approach to implementing Housing First at a systems level, including the long term role of transitional housing and other traditional services.

Constraints

This research is not intended to act as an evaluation or cost benefit analysis of specific Housing First programs or projects.

7. Research Projects

2026F Housing crises and responses – local, national, global?

There is broad recognition that Australia's housing system is in a state of crisis. This crisis takes various forms across different sectors and submarkets, but is broadly characterised by poor affordability and limited availability of appropriate housing.

To what extent are the housing system challenges in different parts of Australia also experienced in other nations, and what lessons can be drawn from international experience to inform Australian policy and practice?

Context

Housing challenges are among the most prominent policy issues in contemporary Australia. The increasing cost of home ownership and comparative lack of wage growth present increasing concerns for first home buyers. The private rental market has become increasingly unaffordable for low-to-middle income tenants, with ongoing issues around poor tenure security, housing quality, and lack of choice. Despite recent policy attention, social housing is only available to a small proportion of the most vulnerable households.

Australia's national and jurisdictional housing supply targets are ambitious, but housing construction faces significant feasibility challenges. Moreover, supply targets are dependent on private sector performance that is hindered by workforce and supply chain constraints.

These challenges are not confined to the major cities. Regional areas have also experienced housing system shocks in recent years, and a lack of affordable and available housing impedes employment and growth opportunities in many regional centres.

There is growing recognition that housing shortages and affordability challenges are a global phenomenon. Some countries have implemented substantial reforms to address such challenges, with varying success. There is a need to understand the extent to which housing challenges are shared internationally, the extent to which these challenges are interconnected, and the lessons to draw for Australian policy.

Opportunities

Researchers might:

- Examine the extent to which housing crises form a consistent global or multinational pattern, or are related to specific locations, tenures, built forms, market structures or other factors
- Draw together the considerable recent research on the characteristics of and lessons from other relevant housing systems for Australia
- Consider the extent to which the housing system challenges in Australia are experienced in other nations – and whether these challenges are interdependent
- Critically review the ways in which other nations are responding to their housing system challenges, and what lessons can be drawn for Australian housing policy and practice.

Constraints

This research is not intended to focus on case studies of individual housing markets and/or national or regional housing policies, but rather to synthesise and provide clarity on the implications of international experience, policy and practice for Australia.

2026G Clarifying the potential of vacant and underused land and housing

The presence of vacant and apparently underused residential land and housing in Australian cities is often viewed as an untapped opportunity. There is a need to understand whether – and how – this land and housing can meaningfully contribute to easing the housing crisis.

To what extent does vacant and underused residential land and housing represent an opportunity to increase housing supply and availability, and what policy settings could maximise this opportunity?

Context

Australian cities appear to have considerable quantities of unimproved residential zoned land, sites with housing under construction for extended periods, and vacant homes that are left uninhabitable. There are also vacant homes which are habitable but, for a variety of reasons, unoccupied for extended periods.

However, the extent to which different types of vacant and underused land and housing may meaningfully contribute to increasing supply and availability is unclear.

The term ‘land banking’ is often used to describe a property investment strategy where land is left undeveloped for an extended period, in anticipation of capital appreciation, potential upzoning and future development. There is a need to better understand the extent and impact of land banking practices in Australia, and how this can be distinguished from land held as part of an active development pipeline.

There is also a need to quantify the number of homes which are apparently vacant and understand the drivers behind their removal from the market, such as family breakdown, estate disputes, or use as holiday homes.

Opportunities

Researchers might:

- Categorise and quantify different types of underused residential land and housing
- Consider the aspirations and motivations for property owners in each category
- Examine the potential for each type of underused residential land and housing to meaningfully contribute to increasing or accelerating housing supply and availability
- Consider the implications of different approaches being adopted in different jurisdictions, including international policy and regulatory approaches and how they might apply in an Australian context
- Explore policy settings which would maximise the potential of underused land and housing to increase or accelerate housing supply and availability.

Constraints

This research is not intended to examine the potential for underused non-residential land to contribute to housing supply and availability. It is also not intended to explore ways to maximise the occupancy of existing habited homes.

2026H Local government's role in homelessness policy and services

Australian councils deliver many initiatives which impact on people experiencing homelessness, often in ad hoc ways. However, their mandate and capacity are constrained, and their policy focus is diverse.

What role should councils play in homelessness policy and service provision, and how can they be most effective?

Context

In Australia, most aspects of homelessness policy are led by state and territory governments, led by the Australian Government, or are the shared responsibility of the Australian Government and states and territories. The role of local government is comparatively limited.

However, individual local governments are adopting or adapting roles which impact on homelessness services and people experiencing homelessness. These include:

- Plans and policies about the use of council-owned land and buildings for housing and homelessness services
- Policies and practices about the use of the public domain and open space by people experiencing homelessness
- Services and initiatives directly supporting people experiencing disadvantage
- Programs funding community groups and other service organisations
- Initiatives which support service partnerships, such as interagency groups.

The type and extent of roles played by councils in homelessness is inconsistent, even within jurisdictions and regions, and the impacts of initiatives are highly varied.

Opportunities

Researchers might:

- Examine the legislated roles of local government and its mandate to deliver initiatives which impact people experiencing homelessness
- Map the existing spectrum of local government homelessness initiatives
- Consider the drivers of particular types of local government homelessness initiatives, such as geographic location, housing market characteristics, and council capacity and capability
- Provide examples of success stories and best practice
- Provide direction on the potential role of local government in homelessness policy and services.

Constraints

This research is not intended to provide an inventory or similar comprehensive record of every Australian council's homelessness interventions, but rather to examine the breadth and depth of initiatives and drivers of success.

2026I Head leasing of social homes from the private market

Government agencies, community housing providers and other organisations sometimes head lease social homes from the private market. Head leasing can enable rapid access to an expanded property portfolio, but can also increase service cost and create unintended market and service outcomes.

Are head leasing programs effective, and what are their impacts on tenants, landlords and markets?

Context

In social housing head leasing programs, a property is rented from the private market by an organisation, such as a government agency or community housing provider, which then on-lets the property to a tenant in need of housing.

In recent years, the practice of head leasing has been used to rapidly increase the availability of social housing for tenants in particular locations or with specific needs, such as for a large number of bedrooms. Head leasing has also been used in programs responding to homelessness.

The scarcity of social housing has, in some cases, made head leasing an attractive and rapid policy response. As the number and size of programs using head leasing arrangements has grown, unintended impacts have begun to emerge.

As private rental markets have become more expensive, and the availability of rental properties has tightened, head lease programs can end up competing for scarce stock. This competition can occur with low-income rental households, other social landlords and even other housing and homelessness programs, thereby exacerbating housing issues and driving up service costs.

There are also concerns that head leasing diverts potential investment in long term social housing supply and reduces stability for social housing tenants, many of whom have experienced homelessness and housing precarity.

Opportunities

Researchers might:

- Chart the use of head leasing programs across jurisdictions
- Consider the effectiveness of head leasing programs in achieving policy objectives
- Consider the cost and service impacts of allocating social housing tenants to head leased properties
- Understand the broader market impacts of head leasing programs
- Examine international practices in relation to head leasing programs and consider applications for Australian policy settings.

Constraints

This research is not intended to consider head leasing programs unrelated to social housing and homelessness, such as those used by employers to attract staff to particular locations.

2026J Prospects for rent-to-buy in Australia

Rent-to-buy and other assisted purchase schemes aim to assist households into home ownership.

What policy settings work to maximise the impact of rent-to-buy and similar programs to get more households into home ownership, and to what extent do they support cohorts that may not otherwise achieve home ownership?

Context

Home ownership remains an ambition for many Australian households. When affordable, owning a home can provide secure and appropriate housing alongside other benefits, such as wealth accumulation and security in retirement.

Australian governments have long supported home ownership through a range of policies and subsidies, often targeted toward first home buyers and lower-income earners. As high house prices across Australia preclude an increasing proportion of households from home ownership, there is interest in the potential opportunities and drawbacks of rent-to-buy programs and other assisted purchase schemes in boosting ownership rates.

Rent-to-buy schemes operate by allowing households to purchase equity from their landlord (either public or private) until the tenant becomes the owner-occupier. Rent-to-buy schemes are leasing agreements that allow tenants to purchase a property at the end of a lease period at an agreed price. They are intended to make it easier for aspiring property owners to enter home ownership, by eliminating the need to save a traditional deposit and by delaying the need to secure finance.

There has been relatively little implementation of rent-to-buy schemes in Australia, though their use in other countries is more common. While assisted purchase schemes allow households to access home ownership with minimal upfront capital, there are concerns regarding the potential risks to buyers and equity partners as well as their potential impact on property prices as schemes are delivered at scale. It is also unclear the extent to which rent-to-buy programs assist households that may not otherwise become home owners.

With various assisted purchase schemes operating across Australia and internationally, there is a growing need for an evidence base about their outcomes and impacts.

Opportunities

Researchers might:

- Review the operation of rent-to-buy schemes in Australia and examine their outcomes and impact
- Critically compare Australian policy with that implemented in other countries, and consider potential lessons
- Consider the application of assisted purchase schemes targeted to First Nations peoples
- Explore the wider policy or market implications of delivering assisted purchase schemes at scale in the Australian context.

Constraints

This research is not intended to examine the impact of first home owner grant schemes or shared equity programs.

2026K Distribution of financial risks in housing supply

Across Australia, there is widespread agreement on the need to increase housing supply and address constraints that impede timely supply responses. A key factor cited as slowing delivery of new housing supply is the distribution of financial risks.

What are the existing distributions of financial risk in the housing system, how do these risks align with benefits, and could these risks be shared differently to accelerate housing supply?

Context

Developing new homes to grow the overall volume of housing stock is necessary to accommodate Australia's continued high levels of household growth.

Numerous actors are involved in the development of new housing. Potential actors who assume financial risks in the production of housing include property developers, equity investors, lenders, builders, professional consultants and housing purchasers. There are also implications for tenants, regulators and insurers. Governments can, and sometimes do, assume some of these roles or act as a guarantor.

The actors involved in any development, the nature of their role and the financial risks they shoulder can vary in relation to land ownership, existing land improvement, legacy land constraints, proposed built form, contracting and subcontracting structures, and more. The actual and perceived ways in which financial risks do—or do not—align with financial benefits also varies.

The role, nature and distribution of financial risk in Australia's housing system is not widely understood. Given strong market pressures, ambitious government targets to increase housing supply, and the range of policy responses being deployed to achieve them, understanding financial risks is important. Governments assuming, sharing, reallocating or mitigating financial risks could potentially play a role in facilitating new housing production, but the implications would need to be considered carefully.

Opportunities

Researchers might:

- Analyse and map financial risks and benefits in development processes across the housing system
- Conceptualise and explore the role of government in housing provision from a risk perspective
- Model particular scenarios that involve potential new models for sharing financial risks to increase supply, both to assess the challenges and determine likely impacts
- Consider international practice and how financial risk regulations can impede or encourage development
- Suggest policy solutions where government intervention may assist in increasing housing supply.

Constraints

This research is not intended to focus on social housing development, or on non-financial forms of risk involved in development.

2026L Reforming the operation of strata and owners' corporation models

An increasing proportion of Australian households are living in homes within strata titled properties and common ownership of shared infrastructure. There are challenges with the way in which strata schemes are governed, financed and maintained, which could slow the continuing adoption of apartments by residents and owners.

What are the benefits and challenges of multi-ownership models, and how can they be reformed to improve outcomes?

Context

Stigma regarding strata titling is seen as a barrier to greater adoption of apartment living in Australia. With strata titled properties, most plant and equipment, circulation spaces, service areas, landscaped areas, and structural components of the building are shared between units and jointly owned. Collective decision-making by owners, typically through owners' corporations, is therefore required. This approach has been linked to under-resourced facilities management and maintenance and resistance to retrofitting for improved sustainability, as well as to prohibitive financial costs.

Shared governance and management arrangements can also foreground conflicting priorities and representation of and between owners and tenants. Strata titled properties are often owned by a mix of owner occupiers and landlord investors, who may have differing priorities for their shared property. In addition, the needs of tenants may not be reflected in owners' corporation decisions, given these bodies are governed by owners and often managed by for-profit management companies.

Shared strata management models pose challenges for decision making processes, including in the use of consensus-based decision making, speed of decision making, conflict resolution, resource allocation, long term planning, and inclusivity and participation.

Shared ownership arrangements also pose particular challenges in mixed-tenure strata schemes, and even in single-tenure social and affordable housing projects.

Opportunities

Researchers might:

- Examine the complexity created by strata titled models of property ownership, including the differing priorities of owner occupiers, landlord investors, public and private sector housing managers, and tenants
- Compare the costs and obligations associated with strata titled properties to other types of property ownership
- Understand the opportunities and constraints of different models of multi-ownership
- Provide guidance on policy and regulatory reforms which could improve the experience of residents and owners of strata titled and other multi-ownership models.

Constraints

This research is not intended to examine attitudes to living in apartments, nor is it intended to focus on dispute mediation techniques or cooperative housing models.

2026M Accommodating an ageing population in private market housing

Australia's approach to housing for older people favours homeowners, and private market housing systems are not designed to meet the needs of ageing Australians who retire without owning a home.

How can Australia's private market housing systems viably support the needs and preferences of older people with different incomes, asset bases and care needs?

Context

Australia's retirement income system is formally based on three pillars: pensions, superannuation and savings. Home ownership is often referred to as a fourth pillar. In recent decades retirement policy settings have held implicit assumptions that most older people will own their own home (free of mortgage) or will have sufficient income to afford to rent in the private market.

However, home ownership rates are in decline. At the same time, as in most developed nations, an increasing proportion of the Australian population is aged 65 and over. Larger numbers of Australians are retiring with outstanding mortgages, or are living in the private rental market.

With significant and sustained rental increases in most cities and regions, it is difficult for a household (particularly a single person household) receiving the Age Pension to afford rental housing in the private market. Initiatives aimed at encouraging older people in housing stress to downsize their homes have also had limited success.

As a result, the ability of Australia's private market housing systems to meet older peoples' needs for affordable and appropriate accommodation is under considerable challenge.

Opportunities

Researchers might:

- Model the key interactions between retirement incomes and private market housing costs
- Understand the housing preferences of older people at different income levels and with different care needs
- Critically examine international practices and consider their application to the Australian context
- Assess the range of policy levers available to different levels of government in meeting the housing needs of older people in the private market.

Constraints

This research is not intended to catalogue the range of housing options currently available to retirees, or to redesign the Age Pension or superannuation systems. It is intended to focus on housing for older Australians in the private market rather than in social housing or other forms of discount to market housing. While this research may touch upon the under occupation of homes owned by older people (with or without a mortgage), it is not intended to focus on this policy challenge.

8. Unsolicited data projects

2026N Unsolicited data projects to inform housing and homelessness policy

Recent waves of key national data sets, freshly emerging data sets and increasing opportunities for data linkage may present new evidence for housing and homelessness policy and practice.

What are the changing characteristics of Australia's housing and homelessness systems, and how can new data better inform policy and practice?

Applications for data projects need to demonstrate the policy priority being addressed, including justification for the inclusion of the specific policy issue of the application, and why this issue should be considered alongside the research priorities identified by senior policy makers.

To support policy development in housing and homelessness, the NHRP research has, over time, analysed a range of key secondary datasets (e.g. AIHW, ABS, HILDA). New ways of understanding policy issues, or of responding to questions of policy relevance, can be developed through research approaches using these datasets or incorporating new datasets.

As new data becomes available or datasets are updated, there is opportunity to update the understanding of an enduring policy issue, or to reveal new insights or findings to inform policy development. Increasingly, governments are providing access to linked data sets, which can also support the understanding of housing and homelessness issues.

Data projects may include a national picture and comparisons across areas such as states and territories, and explore policy issues in relation to the following themes: affordable housing supply and tenure change in home ownership, private rental and social housing; the housing system; housing need; homelessness; First Nations housing; urban and regional infrastructure and planning; housing and labour markets; housing finance; housing assistance; non-shelter outcomes; and demographics in relation to different housing cohort needs.

Applications must demonstrate critical engagement with recent developments in methodology and awareness of the current policy and practice context.

The deliverables resulting from secondary data projects may be short reports focussed on the data analysis and its implications for policy development, may work more strongly with visuals and graphics and, it is expected, be submitted for peer review for publication in the AHURI Final Report series.

It is important to note that AHURI will not store datasets or databases nor commit to their update.



9. NHRP Funding Round 2026

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

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

Key dates for the NHRP Funding Round 2026 are:

	Open	Close
Research funding applications	Wednesday 16 April 2025	12pm AEST Friday 4 July 2025
Scholarship Top-up applications	Wednesday 16 April 2025	12pm AEST Wednesday 15 April 2026

All applications will be assessed on the merit of the application, which is determined according to the criteria for assessing research applications.

Applications should seek to build on the existing evidence-base or identify evidence gaps that require further research to contribute to addressing the issue.

Research through the NHRP is intended to foster collaboration across AHURI Research Centres. Building research capacity by supporting new academics, postgraduate scholars and early career researchers, including First Nations scholars and researchers, is also a key outcome sought through NHRP funding.

Opportunities to build international linkages with experts and institutions are also highly regarded. Researchers are encouraged to explore collaborative and comparative research activities with international partners.

It is the applied, policy focussed nature of research funded by the NHRP that differentiates it from other sources of research funding. This has implications for the style and format of AHURI published outputs. AHURI reports and papers should be written in plain English and will be used to promote engagement with the policy and practice community and to foster policy discussion. It also has implications for the conduct of research and drives high expectations of timeliness in delivery of research.

It is important that AHURI research builds on the existing evidence-base. Researchers should consider previous AHURI research reports (which are catalogued in the AHURI website and can be downloaded) to ensure that new research builds upon the existing evidence base.