

CALMING THE MOOSE ON THE LOOSE: REBUILDING CANADIAN HOUSING POLICIES

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1. Emerging Housing Crises: Provoking a Systemic Understanding and Governance

The Auditor General of Canada has reported to Parliament that components of the National Housing Strategy (NHS) are not progressing effectively and that Infrastructure Canada and CMHC, the national housing agency, are failing to track key spending outcomes. These observations follow other critiques of the design, pace, and delivery of the NHS (Hulchanski, 2017; Segel-Brown and Liberge-Simard, 2021; Pomeroy, 2021 and 2022; Gahagan and Thomas, 2022) as well as wider housing sector claims, such as by the National Housing Council, (2022) that more fiscal resources are required to meet identified housing needs as estimated housing ‘needs’ expand towards a million. Yet more critics argue that stronger housing ‘rights’ need to be formally recognised and implemented (Rights to Housing Toronto, 2022) thereby raising official ‘needs’ totals.

It is important to emphasise that, despite these reported difficulties, federal resource commitments to the NHS, will approximate to \$72bn over the seven year strategy period, and policy outputs have risen since the \$40bn launch of NHS in 2017 (Canada Mortgage and Housing Corporation, 2018). Whilst domestic criticism has grown, international esteem for Canada as a nation that cares about housing policies and outcomes has risen significantly (OECD, 2021; CHIA, 2022).

This paper starts from a recognition not only of strategy critiques offered, often constructively, but also of the commitment of Canadian policymakers, at federal, provincial, and municipal levels, to improve housing outcomes. However, it aims to be a galvanising provocation to Canadian politicians, policymakers, pundits, and providers to think, and act, differently, not about still small, siloed, and segmented housing expenditure and tax policies but about the functioning, performance, governance, and outcomes of the housing system as a whole.

The paper has emerged from an extended essay written by the present authors to CMHC strategists in spring 2021 (Maclennan et al., 2022) It argued that Canadian housing policymaking has an atrophied understanding of what housing is, how the housing market functions and how the housing system shapes wider outcomes for individuals, communities, and the nation as a whole. Disparate policy framings and actions across different policy silos

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within each order of government and disjointed collaborations across them lead to fragmented, inefficient housing policy governance.

Canadian housing policy, with the NHS as the only unifying action, lies in bits and pieces just as there is a fast growing sense of different housing crises across the country. And there is a more slowly dawning recognition that significant dysfunctional housing outcomes, in one of the largest and key integrative systems for the society, economy and environment, are having wider, and recursive effects on Canada's major 'wicked' issues. Housing outcomes significantly shape social injustice, mobility, and exclusion; environmental degradation and greenhouse gas production; and, sluggish productivity, unearned wealth redistribution and enhanced economic instability. We argued that a systems approach to housing policies and coherent governance arrangements for the housing system as a whole are required.

It is now imperative to shape a more effective governance of Canadian housing systems to not just 'shelter' the nation but also secure strategic progress on the housing outcomes that drive policy missions to address the nations 'wicked' issues of social exclusion, moving to net zero carbon emissions and enhancing productivity and stability. Housing policy is not simply about local social outcomes but concerns shaping the housing system to fashion outcomes that help meet the nation's major challenges. We are half a century on from the 1970's. This paper is a plea to governments, and indeed critics and advocates alike, to think, and act, bigger and better, not just about bricks and mortar (and their cost and price) but about improved governance of a major socio-economic system. Canada needs more than a policy mouse to resettle the moose on the loose.

This next section of the paper, 2, briefly reviews the evolution and inadequacies of current housing policy understandings and approaches. Section 3 outlines why that approach inevitably means that whilst governments are reaching, like Tantalus, for better housing outcomes, key aims are never reached. Housing policies are likely to fail to abate a growing Canadian trinity of difficulties until a new policy paradigm is embraced and implemented. The potential first steps to that more coherent, systemic approach to housing policies and actions in Canada are outlined in the concluding section, 4.

2. System Difficulties Outstrip Policy Thinking and Action.

Through the second half of the last century Canada made steady, and internationally respected, progress in reducing housing needs, promoting steady growth in homeownership, and enhancing housing quality and choices (Chisholm and Hulchanski, 2019). Canada delivered an effective two-pronged strategy. The first strand comprised a typical 'merit good' approach to meeting and identifying 'needs' for lower income rental housing requirements, primarily through provision by non-profit/public landlords that was largely driven by federal housing capital expenditures and loan assistance. By the early 1990's these programmes produced 25-30,000 non-market homes annually for low income renters and substantially reduced estimated national housing needs. At present, with the responsibility for social housing objectives transferred to provinces after the mid-1990's, annual social housing output levels in (more affluent) Canada currently lie closer to 3000

and in recent years these programmes and other market rental measures have failed to stem a now rising level of housing needs (Chisholm and Hulchanski, op. cit.).

The second major policy strand, accelerated after 1947, involved the promotion of higher rates of home ownership, especially for younger households with the aims of meeting strong cultural preferences and social mobility aspirations of Canadians as well as the steady accumulation of assets that would be available later in the life cycle, especially post-retirement. Favourable taxation of housing assets and subsidised mortgage insurance, provided by CMHC who also supervised rental sector loan programmes, drove increasing home-ownership rates for younger and moderate income households and facilitated more equal distribution of wealth in Canada. Changing incomes, new labour market flexibilities, financial and mortgage market deregulation, and shifting household behaviours have, in this millennium, radically changed the steady asset accumulation by saving, wealth-spreading home-ownership system. In broad terms the driving forces and policy framings for the ownership-savings system have been ineffectual, and indeed reinforcing, the ownership-speculation housing market that has evolved over the last quarter century. Politics has perpetually embraced and sought to expand the home-ownership sector without comprehending how that system has changed and why a modern housing market policy, with a coherent supply side strategy, is so essential to containing the moose, driven on (and little rebalanced or contained) by rising housing prices and costs. Canada lacks coherent governance to improve housing systems outcomes.

In contrast to the twentieth century, Canada has, in this millennium, encountered a deepening and widening set of housing difficulties. There has been a steady rise in homelessness (Gaetz,2020). There has, over the last decade been rising measured supply shortages, increasing real rents and affordability pressures in social and market rental sectors (Pomeroy and Maclennan, 2019). Some commentators claim that one household in eight in Canada is in housing need and there are rising rental payment burdens across the distribution of incomes (CMHC,2022). Canada's housing system, and not just new social housing provision, is now failing to generate flow supply of lower income rental housing (Pomeroy,2021). These rental market pressures highlight so well the systems nature of housing issues as they arise both from excess demand pressures spilling over from middle and lower-priced home-ownership housing and growing needs no longer met by new social housing provision.

In this millennium, real house prices have risen faster than younger/entry level incomes and eroded homeownership rates for the under 40's to such an extent that the overall homeownership rate (boosted by the growing longevity of older Canadian cohorts with already high ownership rates) has started to fall. The assumed ownership 'escalator' that underpinned much political and policy thinking now operates differently. Fewer can step-on, and some aspiring 'asset climbers' cannot get on as prudential borrowing limits exclude them. There seems little policy reflection on the market rental sector consequences and risks of successful macroprudential rationing of ownership loans and current rental pressures reflect this unintended consequence of a siloed non-holistic approach to housing

market management. More households, at different and late life course stages, fall-off. Until the 1990's growing homeownership rates, although increasing owner-renter wealth inequalities, reduced overall wealth inequality. This effect appears to have disappeared over the last decade. Indeed, redistribution of wealth from parents and grandparents to younger entrants is now a major factor shaping ownership entry (Hogue and Battaglia, 2022), sharply reducing social mobility prospects for younger Canadians whose families are renters or below average incomes.

Researchers, bank reviews and international bodies such as the IMF and OECD all concur that housing markets and home-ownership systems do not operate in the well-functioning, smooth fashion assumed by federal and provincial policymakers. Metropolitan markets have become typified by demand and price instabilities met by supply inflexibilities that reflect market failures as well as policy and planning follies. With fluctuations around a sharply rising real house price trend, in contrast to real house price stabilities prior to the 1970's, housing markets have become systems for active household speculation as opposed to steady household saving for later life. Almost every government across the OECD, since the 1980's, has embraced targets of expanding homeownership, and argued its wider economic advantages. They simply failed to evidence policy beliefs and effects and governments have been slow to recognise what was happening to real house prices, their effects on younger entry rates, wider damaging effects on affordability and, indeed, the overall allocation of capital in the economy into 'rentier' rather than entrepreneurial activities and innovation (Maclennan et al., 2021(a)).

The Canadian household debt to GDP is at a record high and moving towards the top of the OECD range. High ratios, in this millennium, have primarily been driven by rising mortgage debt. This is, emphatically, not an argument against assisting households into homeownership, but it is an observation of how the failure to think systemically about housing policy have often achieved the opposite of the broad policy intention. Arguably, a failure to think through how non-traditional monetary policies would favour borrowing and leveraging by higher income and wealth households in Canada led to a slow recognition that housing booms after 2016 have been led from the top of the wealth distribution and not, as in most prior instances, by middle market immigration and household formation. Indeed, the covid-19 house price boom, with minimal immigration pressures, highlighted how dysfunctional the Canadian housing market had, for many households, become. CMHC (2022) have recently estimated that new construction rates in Canada, currently running at high levels, will have to double to facilitate an affordable expansion of market provision to 2030.

Our concern that there is no apparent housing systems perspective underpinning housing policy can be tested by reviewing the renewed federal targets to restore and enhance previous rates of immigration, with an estimated 500,000 new Canadians per annum from 2025- 2030. Has this announced immigration strategy been modelled? Which metropolitan and regional markets will receive immigrants? What are the audited market responses, and what will the likely housing price and rent outcomes will be in the destination localities?

What are the implications for housing 'needs' programmes? Are the consequent needs and demands likely to swamp the outputs of the NHS?

This is emphatically not an argument against increasing immigration, for it is clear that enhanced GDP and productivity will be likely consequences, but it is an argument against the fragmented conception of what housing policy is and does in Federal Canada. Failing to shape the supply side response will see the gains from immigration growth more extensively absorbed in rewarding the 'rentier' sector of the economy, as rising housing costs gobble up immigration and agglomeration gains, rather than boost investment in human capital and entrepreneurial investments. As outsiders, it appears to us that none of these self-evident difficulties are really at the core of national housing market system policies. There is, then no national housing system strategy for housing the nation effectively. And Infrastructure Canada and CMHC, should not be critiqued for being left to chase the moose, driven on by other prompts.

This same trinity of growing housing difficulties (homelessness, rental sector shortages and high rising rental burdens, and falling home-ownership rates for the under-40's) that Canada has experienced has, unfortunately, been commonplace across many of the advanced economies. It has been discussed more widely across the OECD (OECD, 2021) and in more detailed contrasts of Canadian, Australian and UK experiences (Maclennan et al, 2019). So why do housing policies remain under-specified, and so imperfectly governed, not just in Canada?

Some commentators highlight changes in fashionable sectors and instruments for housing, and other policies that diffuse across international experiences. Countries may face sudden economic shocks or recognise other adverse changes that prompt policy shifts. Whatever the specific trigger, housing policies changed significantly after the 1980's. As household incomes grew strong cases were made to curtail state housing and investment supports with switches to market delivered supports (through tax incentives, loans, and grants), 'merit good' policies without clear productivity benefits often become marginalised in public expenditure allocations and support for infrastructure and planning policies that facilitated housing investment were widely disrupted. As part of the same process housing Ministers became progressively less powerful, and more frequently reshuffled, within all orders of government. 'Housing' policy came to be seen as a social policy portfolio with only cyclical economic interest. Housing policy framing and funding at federal (and provincial) levels remained in the 'needs/merit' tradition and did not embrace market functioning nor economic and environmental consequences. Indeed, through the 1990's, Canadian Provinces made their case to control housing budgets and have significant housing policy autonomies precisely because it was a social policy. Again, emphatically, this paper is not necessarily making a case for returning to and refunding such programmes. It is, however, observing that the market supports provided and the market systems used have not delivered sufficient adequate and affordable housing outcomes for middle income homeowners, let alone low income renters. Housing outcomes after 2010, are now troubling governments. And the outcomes have significant economic and environmental costs that policy, especially economic policy, simply ignores.

3. Recent Policies: Tantalising Prospects, that Will Fail

The landmark OECD report 'Rebuilding Housing Policies: Brick by Brick' (OECD, 2021) highlights the resurgent interest in housing policies across the OECD. It also makes clear that the Government of Canada (GOC) since 2016 has been an early mover in significantly raising resource support for the sector (for instance, the Australian federal government re-engagement with housing policies has waited until June 2022). There has undoubtedly been a regeneration of housing policy debate and action in Canada and some obvious areas of progress and, as noted in section 1, a step-change in public resources. The introduction also noted claims for enhanced rights and bigger NHS budgets, and more support to first homeowners.

This paper does not dispute these claims but without a radical change in housing governance present housing policies they are demands for sticking plaster (moose first aid) rather than a long-term (calming) solution. In essence, conventionally defined housing policies have a modest potency and an inadequate strategic framing and resource base to remove problems faster than mainstream policy settings across core non-housing portfolios, and the weak collaboration between Federal and other orders, create them. The time for a shift towards cross-silo housing actions within each order of government and for real collaborative actions is long overdue and never more needed than now. Some of the siloed thinking, power divides, unresolved constitutional disagreements on autonomies, and residual thought and policy processes from the 'merit good' policy era (for example the portfolios of housing ministers and the identification of needs as their sole core business) no longer seem appropriate to best governing and managing the housing system.

Are the strategic understandings of how housing systems and policies shape housing outcomes, and their wider consequences, now adequate to policy tasks? Even if housing policy rights and resources are enhanced, they will still inevitably fail to best address the wicked issues. Who is making a stronger argument for a coherent housing market policy?

The flow of policy 'fuel', of public resource and effort, has increased but has the 'engine' for change, the housing system, become less effective? Are the routes to policy success steeper, less obvious and more complex? Do policy advocates and policymakers have an inadequate conception of how housing system outcomes, good and bad, impact the major social, economic, and environmental aims of governments? Do 'needs' assessments require to be urgently augmented with 'environmental and carbon' audits and 'productivity' as well as 'prudential' assessments? Are needs and demands estimated but supply capacity not audited? Is housing policy, and the housing system, an example par excellence of the Greenspon and Speer (2022) arguments for an urgent supply-side rebuild to raise Canadian productivity? This paper argues so. Have the policy research community, broadly defined, been too narrowly focussed on fiscal resources and rights rather than improving real housing systems functioning and the governance of their wider outcomes?

In the previous paragraphs the changes in policy instruments and resources were indicated. But has understanding the housing system progressed so that there is clarity about what housing is; how the systems that build, finance, allocate, and maintain, function; and how housing outcomes shape wider economic and environmental as well as social targets of governments? Arguably not, too much policy framing, resourcing, delivery, and governance may still be stuck in the policy structuring shaped to deliver 'merit good' programmes. Research tells us that housing outcomes impact household wellbeing, social inclusion, environmental footprints, economic stability, and productivity. Housing policy thinking, and delivery typically disregards many of these recursive effects and is framed for, arguably imperfectly, wellbeing and inclusion goals.

Despite the dominance of markets in the provision of housing for Canadians, housing strategies and 'numbers' for policy debates never audit the extent and nature of market failures, nor do they audit the supply chain systems in the provinces and cities in which large housing budgets are set to be spent. Housing 'governance is too often a fragmented linear development of old, welfare 'merit needs' thinking. And within governments policy thinking and cases run into policy officials who often apply inappropriate assumptions about well-functioning housing markets with no productivity spillovers. Evolving a modern understanding of housing policy thinking, to rebuild housing policies (as OECD suggests), cannot continue the current process where typically social, merit good arguments from housing Ministries are side-lined to solely a 'merit good/redistribution' role by a reductionist view of housing outcomes and a theoretical view, dominant within economics ministries, of housing markets as efficient functioning systems. Housing policy is about affordability, meeting needs, promoting inclusion, framing more equal outcomes, reducing carbon, promoting stability, and raising productivity. That means supporting effective social and market systems, recognising their spillovers, failures, and limitations, and establishing the recursive effects that housing has on the big goals of any jurisdiction. Is there a Canadian government that is happy to say that is what they do? And can they explain why not? Governing housing policy has to change.

4. From Policy Mouse to Containing the Moose

The broad arguments set out above regarding the 'trinity' of core housing problems, the sustained, central, and damaging roles of rising real house prices, the shift in ownership from 'savings' to 'speculation' system and the major effects of housing outcomes on economic stability, productivity and income and wealth distributions were recently researched and reported for Australia (Maclennan et al, 2021a). The research drew comparisons with Canada. That report 'Housing: Containing the Elephant in the Economy', was titled to reflect what we saw as the persistent housing policy governance framework in the Australian context since the 1990's. That is, as noted above, that housing is one of the largest systems in a modern economy/society, it has distinctive features, and it has careered through savings, consumption, and wealth patterns, let alone other sector effects, with considerable damage for decades. Moreover, in the policy domain, different Ministers (and Deputy Ministers) describe the elephant in terms of the body part they have blindly seized

onto and seizing on that part, grapple to calm the beast without success. Moose on the Loose is an appropriate metaphor for the Canadian experience described above.

In recent high-level discussions of housing policies there is now a near global consensus that there is a shortage of housing. That then leads many commentators to see that shortage as a supply side difficulty and then to a plethora of economists to assert that it is planning, housing and environmental regulations, both in their design and implementation processes that drive housing shortages and price rises. That 'planning' explanation of house price increases in this millennium is much loved by federal/national departments and central banks in advanced economies. It exempts monetary and fiscal policies for contributing to the difficulty and leaves responsibility at the doors of municipal planning departments who have little competence to respond.

The economic evidence does not, in fact, support these 'conventional wisdoms' (Maclennan et al, 2022), though better, faster planning helps. Rather, the supply-demand imbalance may arise because policy can needlessly stimulate the demand for more and larger homes (for instance the non-taxation of real capital gains in housing), or interest or quantitative easing approaches to monetary policies. Importantly, government choices about immigration are absolutely key drivers of metropolitan housing demands in Canada (with the ratio of new immigrants to new affordable non-market homes rising from 8 to 1 to 70 to 1 between, say, 1996 and 2016). Clearly, newly proposed immigration targets (IRCC, 2022) that will increase annual inflows of permanent residents from the record level 405,000 of 2022 to 500,000 by 2025, will require a substantial expansion of the already significant supply requirements to 2030 identified by CMHC and without an inflationary building boom (perhaps a contradiction in terms) the consequences of new demand pressures may overwhelm the planned gains from the NHS. Environmental regulations, infrastructure budgets and policies, as well as labour market and training policies are all Federal actions that impact supply systems and they need to be deployed in concerted fashion when, and where, Federal government 'non-housing' policies augment key housing demand and needs drivers.

These 'non-housing' portfolios with housing consequences are, given the systemic nature of housing, the rule rather than the exception in federal governance. The Prime Minister's mission letters to new Ministers sets their priority concerns. After the most recent Federal Election, housing issues and portfolio responsibilities and tasks appear in 7 Ministerial letters in addition to instructions for the Housing portfolio. Are these cross-portfolio actions coordinated in ways fit for modern purposes?

Within federal and provincial governments, the spread of government housing interests and actions across multiple ministerial portfolios emphasises the inadequacy of the 'needs/merit good' approach to housing policy. Indeed, it questions wisdom of locating the leadership of government policy actions within social welfare departments. It is important to rethink governance from a clear understanding of what housing is and what it does in an economy, environment, and society. The shift of the federal housing ministry to Infrastructure in Ottawa is an important recognition of the need to change.

Homes are ineluctably local. They exist as real, located, fixed capital stocks. Housing is always in place. Housing is an embedded capital stock of structures and systems that is characterised by multiple attributes such as type, space, size, tenure, and location. These attributes, when combined with other goods and services, provide the occupier with security, shelter, comfort, space to learn and live, access to supportive (or not) neighbours and neighbourhood facilities, and locational accessibility to all the local and metropolitan/regional sites that the household uses on a daily or weekly basis. And it is an asset to the owner.

In essence, housing is residential infrastructure that underpins household activity patterns and capabilities. Housing attributes are used with other goods and services to create the activities and services that have major recursive effects on social, economic, and environmental systems. The house is local, but the outcomes indices may spread across the neighbourhood (supportive neighbour interactions and the formation of social capital), the metropolitan economy (improving labour market matching processes, shaping city centre demands) and even globally (greenhouse emissions from sprawled housing developments and high residential energy consumption of fossil fuels in Canada impact sub-Saharan Africa). Conventionally defined housing outputs (unit and house numbers) and 'needs estimates' have never been adequate to capture why households and cities need and demand houses and what the consequences are.

We re-emphasise, housing is infrastructure with multi-sector but also local and non-local outcomes. In any modern conception of housing policy, federal as well as subnational policy actions are critical. Governing it as a sub-national, social 'merit' concern was never an effective approach to housing governance. The inference is obvious, Federal governments have major leadership and collaborative, cross-order roles to play in housing policy and can no longer absolve themselves of this responsibility.

The variety and significance of the recursive effects from housing outcomes means that a key question must be how different Ministers coordinate their actions (if at all). Starting at the Federal level, silos still seem to dominate in Ottawa and the Housing Ministry is far from the most powerful of these intra-governments locations of decision taking. Do we know how the GOC are adjusting other programmes to deal with restored and augmented migration flows?

If Federal government is the key demand side influencer and significant supporter of 'needs' provision, then it is often sub-national governments that are key supply side shapers. Land, planning, infrastructure, and housing investment projects are coordinated locally. Despite the scale and effectiveness of CMHC, provinces, with hopefully a propensity to devolve and partner to more local and city levels, matter on the supply side. This suggests that governance of collaborative partnerships for housing and land development is essential to link federal spending and local supply. Indeed, a stronger articulation of supply side requirements and infrastructure programmes required to ensure flexible supply responses

should be at the core of sub-national housing policies with, of course, clear logic chains linking investments to missions for economic, social, and environmental change. The private construction and development industries and non-profits and communities also need to be centrally involved in collaborative investment partnerships to raise the supply of new homes across all housing tenures.

Parting Shot

Housing is, in modern parlance, a wicked issue, with multiple consequences for other more complex wicked issues. The significance of the sector has been cut down in silos of research and policy. Housing, by its nature, demands a 'connected' conceptualisation in relation to its definition, identification, and analysis. In research, housing system analysis must be emphasised but, even more important, complex system understandings have to be at the heart of housing governance and policies. The days of the cut-down, sectoral, managed notion of 'housing for poor people' are over. Policy needs to understand what drives housing outcomes, how these outcomes interact with multiple policy and market influences to shape the wider goals of governments for a better Canada. Dissatisfaction with Canadian housing outcomes has been steadily rising and is now sufficiently extensive that it is increasingly likely that if governments do not change housing outcomes, housing will change them.

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