



2020 National Public Administration Case Competition

HOUSING AFFORDABILITY: A NATIONAL PROBLEM?

Robert P. Shepherd, Jim Mitchell



HOUSING AFFORDABILITY: A NATIONAL PROBLEM?

REFLECTING ON THE ELECTION

As the Prime Minister returned to work after an extended break from the national election campaign, he began to reflect on what essentially amounted to a loss of his majority government. The “sunny ways” mantra of the past four years had since shifted to one of surviving as a Liberal government, so he decided to be less visible and focus on the many issues consuming the government’s time.

He had learned some important lessons about managing a government but knew that more could be done. He realized that the big issues continue to be omnipresent: fighting climate change, strengthening the middle class, achieving Indigenous reconciliation, keeping Canadians safe and healthy, and maintaining and growing Canada’s influence in the world.

But, it was also clear to him that the country is becoming increasingly divided along many lines: partisan (i.e., there is less willingness to communicate respectfully across political spectrums); socio-political (i.e., finding a place for cities in the national conversation; addressing poverty (i.e., for many, the “middle class” is out of reach); respecting diversity and citizen participation (i.e., electoral reform remains a tall order); economic (i.e., pipelines, gaps between rich and poor); and, geographic (i.e., the schism between east and west is growing and presenting in parochial conversations on the national stage).

Indeed, working in a minority government situation is a most difficult challenge, and he came to the conclusion that he will need his best people to stickhandle these major files, especially to attract disillusioned younger voters. As such, he made a decision to count on his ministers more, and that they should be meeting with premiers and big city mayors on a more regular basis to find out what was important to them and their constituents. In fact, he used much of December to send ministers across the country to consult various leaders.

One issue that continued to arise in his debriefs with ministers after their conversations with other leaders was affordable housing for young families that are resident in larger urban centres or census metropolitan areas (CMAs). These families either want to reside near their places of work (rental or permanent housing) or want to take steps to purchase their first home. The prime minister has long realized this is a hot-button issue, and in fact placed the issue of affordable housing at the very centre of his “middle class agenda” which was communicated in the December 2019 Speech from the Throne: “The Government will also act on housing. After drastically reducing poverty across the country in the last mandate, the Government will continue its crucial investments in affordable housing. It will also make it easier for more people to buy their first home” (PCO, 2019). Several commitments were also made clear in various mandate letters, including the Minister of Finance (e.g., speculation taxes), Minister of Families, Children and Social Development and Minister responsible for CMHC (e.g., first-time home-buyer incentives, Canada Housing Benefit, housing renovations, etc.), and Minister of Middle Class Prosperity (e.g., cost of life measurements) (PMO, 2019).

He heard as much when he was briefed in advance of his first cabinet meeting in January about a housing conference sponsored by Canada Mortgage and Housing Corporation (CMHC) on December 6th in which the CEO of CMHC, speaking on the heels of the Speech from the Throne indicated that one of the corporation's key targets is that every Canadian has a home they can afford, and meets their needs by 2030. A key objective of CMHC's National Housing Strategy, however, is that it will be relying on partnerships with the private sector, nonprofits and co-operatives, and other levels of government to achieve this target (McClintock, 2019).

Although a laudable goal, the prime minister asked questions of his staff about affordability, and what this term means in an applied sense. He also wondered what the federal government could do to help bring about affordability in housing given that the federal government considers itself to be a major partner in this area of shared responsibility with provinces and territories. He was told that CMHC certainly has responsibility for mortgage insurance, creating and improving rental housing/units, and is actively working to increase Canada's housing stock among other levers it has through its programming, but its National Housing Strategy (NHS) is limited in what it can do alone – it needs the active support of other levels of government to make a real impact. The current government sees its role as evolutionary in that it will take multiple levers for the NHS to be effective.

Given that his government finds itself once again at the beginning of a rough mandate, he expressed at his first cabinet meeting that more could be done on this important file. But, he needed some answers to important questions before his government could act:

- What does affordability mean in practical terms in various jurisdictions, and how is this translating into tangible programs?
- What role can the federal government play do to assist these jurisdictions to make housing more affordable?
- What can the federal government actually accomplish over the next 12-15 months by way of tangible announcements on a strategy, given that it will have to demonstrate results to Canadians prior to a potential election call?

With respect to these questions, the PM asked some trusted ministers to come together and present a briefing on addressing these questions with a tangible implementation strategy on federal options. He understands that the Speech from the Throne is very broad in its promises, and that it will require significant effort on the part of officials to put together a tangible plan with actual steps for implementation highlighted. He was briefed that there are multiple elements comprising affordability, and that it is not a straightforward matter as to where specifically the federal government can or should intervene to better create the conditions for whatever affordability means to the provinces and/or their municipalities (CMAs). He was advised that each will have their own ideas regarding any policy or instrument mix that could be created to achieve the conditions to affordable housing for young families.

He asked the Minister of Finance to chair a cabinet level working group on affordable housing. Other members include the Minister of Families, Children and Social Development (as Minister responsible for CMHC), the Minister of Economic and Social Development, and the Minister of Middle-Class Prosperity. He asked that the working group report back to him within two months on the questions above.

UNDERSTANDING THE PROBLEM: SETTING UP THE SCOPE

A week following the Cabinet discussion, the Minister of Finance called the first meeting of the PM's working group together to discuss the PM's instructions. Also invited were the five deputy ministers including the President of CMHC (Finance, Children and Social Development, ESDC, Middle Class), and the ADMs responsible for housing issues – which totals six ADMs when one includes there is an ADM responsible for housing in each of the major departments, and two vice-presidents invited from CMHC responsible for different aspects of the NHA (Policy, and Housing Initiatives).

The first meeting was a rough start to say the least. The Finance minister began the meeting tentatively asking about the scope of their mandate and getting some sense of the problem.

“Thanks to all of you for working on this project assigned by the PM. We have a job to do, but I hardly know where to begin. I know what housing affordability means as an idea, but I have no clear sense of what this means in the context of affordable housing for young families in large urban centres (to quote the PM's instructions). Can anyone help me get situated in this discussion?”

All eyes immediately turned to the Children and Social Development and the President of CMHC, as this was the sort of question it was assumed they could answer.

The Minister of Children and Social Development deferred to the President of CMHC, who offered: “A household is said to be in core housing need if its housing falls below at least one of the adequacy, affordability or suitability standards and it would have to spend 30% or more of its total before-tax income to pay the median rent of alternative local housing that is acceptable (meets all three housing standards) (Statistics Canada, 2019).”

He continued, “Any definition could use a minimum income threshold or a basic need income threshold. This one uses a basic needs threshold (CMHC, 2019). Under this definition, housing refers to that supplied by the private, public and non-profit sectors, and includes all forms of housing tenures including rentals to ownership to co-operative ownership. And, *core housing need* is the main indicator of determining those people who require a principal or permanent residence, whether it is owned, rented or co-operative. But perhaps I should give you a general overview of the housing sector, with some reference to this demographic of young families in major urban centres? I should explain that large CMAs to us means Vancouver, Montreal and Toronto, while another grouping may include medium sized CMAs like St. John's, Halifax, Quebec City, Ottawa, Winnipeg, Regina, and Calgary.”

Overview of the Housing Sector for Young Families

The President of CMHC was prepared to give a general sense of the housing market with particular emphasis on young families.

According to the 2016 Canadian Census, approximately “1.7 million households in Canada are in core housing need, meaning they are paying more than 30 percent of their before-tax income to access suitable and adequate housing” (Statistics Canada, 2016). Of these, it is estimated that 25 percent are young families. The Census indicates there are persistent gaps in the housing sector including those in low-income populations in high rent areas, vulnerable communities, families at risk, and young families looking for suitable housing space at an affordable price. In addition, approximately 30 percent of households opt for rental housing over permanent housing. In effect, many young families elect to rent, which also means that vacancy rates tend to remain low especially in large CMAs such as Toronto, Montreal or Vancouver.

According to CMHC, some of the leading causes of rental housing shortages are a “result of lack of access to financing, scarcity and high cost of land, unfavourable project economics, and local land use regulations” (CMHC, 2017).

With respect to permanent housing, many young Canadian families cannot afford to purchase their first home and remain in rental housing, especially in large urban centres and even medium sized CMAs such as Halifax. This contributes to low rental vacancy rates as these families are unable to access an affordable first home, especially if there are many pressures on household incomes (Levine, 2007).

Challenges with a Policy Focus on Affordability

The President continued the briefing. “Note that affordability is a central part of our department’s mandate. And, a key policy aim is addressing housing needs. ESDC has responsibility for addressing the homelessness aspects of the government’s priorities. I don’t think we can get to these aspects nor other vulnerable populations such as Indigenous peoples. I do think we need to speak about the National Housing Strategy (NHS) that is the strategy of the current government, but I will do so in a moment.”

“To begin, the definition of affordability given earlier is highly contestable as it is a relative concept given that one cannot always be clear as to what economic factors provide a reasonable measure of what is affordable or not, nor do we always know whether one can distinguish housing need from housing want (CMHC, 2019). That is, if I have a desire for a luxury home in an upscale neighbourhood, but the income needed for me to sustain payments is above 30 percent, one could be classified under that definition to be in need of core housing. It is not a straightforward idea, and without carrying out income testing, we have no way to determine a core housing need or a want.”

The Finance minister's reaction was understandably confused. "So, where does this leave us in terms of our instructions from the PM? He expects us to come up with a workplan when we have definitions that are highly contestable? I would have thought that programs designed to make housing affordable for young families would involve giving people some sort of financial break on their payments to the bank if they wanted to own, some type of rent relief, or the ability to save money with government assistance if they were not yet in a position to buy? Is this not the demand-side problem? As for supply, is there not some definition or set of programs that provide incentives to builders to make housing more affordable?"

Again, the CMHC President explained that builders and landowners have been skeptical supporters of supply-side incentives that may be seen to "interfere" with market forces, but this may be changing with programs such as the Rental Construction Financing Initiative. They have tended to welcome government programs if there is a need on their part to advance zoning requests or reduce municipal or provincial barriers to development such as zoning or development fees. That said, market demand is often driven by desirable locations where builders can earn top dollar for their units. That said, there are several builders that construct housing in outlying areas of cities where land is cheaper, but criticism has been that this contributes to urban sprawl. He also pointed out that any government intervention into making housing affordable especially for young families in larger urban centres is going to be met by builders with a certain amount of resistance, because builders consider affordability a demand-side problem.

The CMHC President also pointed out that in centres such as Toronto and Vancouver, the scarcity of land is a major factor driving housing prices, as is increasing demand for single-family dwellings. He also highlighted that there is growing offshore ownership and vacant units that also drive low vacancy rates especially in Vancouver, and to some extent in Toronto. Some urban cities such as Halifax have responded to affordability concerns by calling for increased densification, while others have called for "soft densification," which essentially means creating space in city cores for multi-unit dwellings that make more efficient use of residential land. For example, soft densification can mean dividing plots of land or adding units without changing the build density (Touati, 2012). Increasing densification has been a response to high infrastructure costs as municipalities rely on developers to create access to public transportation, roads, schools and parks, usually in low density areas. Residents in these areas often express NIMBYism in these areas, because they want low traffic, clear sightlines, and other amenities. Municipalities have responded with land developments that attempt to diversify housing supply – meaning smaller homes and smaller properties to manage. It also means building homes with the option of creating suites for extended family members (Touati, 2013).

On the demand side, household income drives prices as well as the price of housing that has significantly outpaced income growth. On the other hand, sometimes average household incomes are high, and builders pay attention to what the market will bear especially in large urban centres – setting prices that meet the 30 percent threshold. This in addition to the elasticity of housing and living expenses puts many families at risk (Allard, 2008). Equally important, young families in particular want to live near city centres where their work is located, or reside near transit hubs where reliance on private vehicles is reduced (Levine, 2007).

The Finance minister finally commented, “I can better understand the complexity of this issue, and why the PM is looking for some answers on how we can help as a national government. What I am hearing is that if the PM wants us to figure out how to best help these young families who want to live closer to their employment, these are areas where housing prices tend to be higher as many amenities such as access to medical doctors, training, or schools may be located. But, I am also hearing that the combination of household composition, location and accessibility factors into some sort of balance that has to be struck, is that right?” (Welch, 2013) (Levine, 2007)

Both the Minister of Families, Children and Social Development and CMHC President responded that this is correct indicating that the literature provides many studies that tracked household decisions to locate in certain places, in addition to affordability, household income, job mobility, race, and meeting children’s needs. In fact, young families wanted a better quality of life, whereby any reduction in commute time was seen as a positive decision factor as spending less time on transit or commuting and more time with kids was a major consideration. Both indicated that the complexity of the issue was high, because there are as many studies that indicate that affordability is a major problem as there are that indicate that quality of family life is a major factor for housing choices (Zhong, 2017).

“So, I am now really confused,” said the Finance minister. “How does understanding all of this complexity help us? We know that there are supply and demand issues, market and demographic forces at work, and yet we also know that young families are struggling. Is this a supply or demand problem? Or both?”

“With respect, Minister” said the CMHC President. “This is likely a multifaceted problem, but if you will allow me, there is another dimension to this social issue. Every jurisdiction in Canada will see the affordability problem differently depending on their own demographics, needs and demands from young families, preferences on densification, relationships with builders and landowners, and political will. They will also see things differently depending on where they think they can best help those along a continuum of housing options. That is, affordability will look different to a non-profit wanting to build or rent out homes versus a shelter that looks at affordability in terms of sustainability over time rather than up front costs of purchase or rent. I think it is really important to keep in mind that the federal government has limited ability to affect this issue other than providing incentives to drive markets in ways that help these families. The question is how provinces and municipalities are able to help young families with their housing needs. Some will prefer to work more with builders and landowners, non-profits and shelters, and some will want to work more with young families themselves.”

Some will obviously want to address all of these, but there is nothing straightforward about this issue which many economists simply see as a market issue. If builders cannot fill units, they will lower their prices. If there are not enough units in a geographic area, they will want to build more if there is a good return on their investment and they can cover their costs. And, non-profits and co-operatives will build as long as their costs can be contained, and the units sustained over time.”

All of the ministers were left spinning after this short exchange and wanted a better sense of what the federal government is doing presently to address affordability. This led to a second presentation on CMHC programs about the National Housing Strategy.

National Housing Strategy

The President of CMHC began his briefing on the NHS, referring to a policy paper released in March 2018, “Canada’s National Housing Strategy: A Place to Call Home” (CMHC, 2018). The document lays out the nature of the strategy and the various programs the national government uses to support demand and supply-side investments in affordable housing. Although there are previous iterations of housing policies, the NHS is an attempt by the current government to signal a national suite of programs in collaboration with provinces and territories.

The National Housing Strategy (NHS) builds on significant investments in housing contained in the 2016 and 2017 federal budgets and invests an additional \$40B over ten years beginning in April 2018. The NHS sets several targets, including: i) reducing the total number of those in core housing need by 530,000 from a total of 1.7 million people; and, ii) 300,000 households provided with affordability support through the Canada Housing Benefit. In total, the NHS aims to build 100,000 new housing units, and repair or renew another 300,000 units.

The NHS is an amalgam of several programs to either promote demand or affect supply. Two key programs are the National Housing Co-Investment Fund (\$15.9B fund) and the Canada Community Housing Initiative. “Our plan will be to promote diverse communities. It will build housing that is sustainable, accessible, mixed-income, and mixed-use. We will build housing that is fully integrated into the community – close to transit, close to work, and close to public services” (CMHC, 2018).

A key strength of the NHS is that it invests in provinces, territories and municipalities in order to empower them to address core housing need. The question of affordability is at the heart of discussions with provinces and territories, and various programs have been instituted at both levels to figure out how best to address it. The NHS attempts to include various partners to figure out how best to do this as promised in the 2016 federal election, including community housing groups, co-operative sector, private sector, and the research community.

Historically, with respect to working with the provinces, territories and municipalities on social housing, previous federal governments transferred the responsibility for social housing stock to the provinces and territories in the 1990s in exchange for financial support and compensation. Responsibilities were transferred through Social Housing Agreements (SHAs), which set the conditions for such funding. Many of these agreements are terminating, and there is no intent by the federal government to replace them. Quebec and PEI did not enter into such agreements, electing instead to administer social housing on a risk and cost-shared basis under bilateral agreements with CMHC. Provinces and territories administer 80 percent of the social housing stock, with CMHC administering the remaining 20 percent, mainly on reserves through the Affordable Housing Initiative (AHI).

Since 2011, funding previously allocated to AHI and off-reserve renovation programs was combined into a single envelope and provided to provinces and territories through the Investment in Affordable Housing Initiative (IAH). The IAH offered provinces and territories the flexibility to invest in a range of programs to reduce the number of households in housing need. Many programs under the IAH used cost-matching to increase the supply of affordable housing, improve the quality of affordable housing, improve housing affordability for vulnerable Canadians, and foster safe and independent living. This program was sunsetted in 2019. Under the current NHS, provinces and territories are expected to assume a larger role in housing support in order to foster greater collaboration toward national objectives.

As of 2019/2020, there has been some residual programs aimed at increasing the role of provinces and territories. First, starting in 2019/2020, some funding under the Family Violence Initiative through the IAH have been integrated with the National Housing Co-Investment Fund delivered by CMHC in order to build new homes and repair and renew existing shelters.

Second, the Federal Community Housing Initiative (Phase I) is set to provide funding to extend expiring operating agreements under the end of 2019/2020, giving housing providers under federal administration the time to prepare for modernization and transition to a new rental support program.

Third, provinces and territories are to begin delivering components of the NHS consistent with a new housing partnership framework and following the execution of bilateral agreements. Funding for Provincial/Territorial Priority Funding, targeted Northern Funding and the Canada Community Housing Initiative is set to be disbursed in 2020, and funds under the Canada Housing Benefit will flow in 2020/2021.

Extending from this last point, the NHS will make investments in the current timeframe totalling \$20.5B over 10 years (plus \$9B in expected provincial/territorial cost-matching) to work with provinces and territories, including (which include those already described but updated):

- \$8.4B delivered through existing federal/provincial/territorial agreements in place from 2018-19 to 2027-28;
- \$4.4B in federal investments in housing programs in 2016 and 2017;
- \$4.3B for a new Canada Community Housing Initiative and expected provincial-territorial cost-matching of \$8.6B;
- \$2B for a new Canada Housing Benefit and \$2B in provincial-territorial cost-matching;
- \$1.1B for provinces and territories to address distinct housing priorities, including affordability and \$2.2B in provincial-territorial cost-matching; and,
- \$300M in additional federal funding to address northern housing needs (CMHC, 2018).

The President of CMHC was clear to explain that much of the current strategy builds off the AHI and IAH. The NHS does not start from scratch, but despite the commitments, getting the mix of instruments and programs right at the provincial-territorial level is challenging. The federal government would prefer that provinces and territories use federal funds to deliver housing in a manner that meets the objectives of the NHS, while provinces and territories would prefer to use funds as they deem appropriate. This makes a nationally focused and universal plan for housing difficult. For the President of CMHC, “The money and political commitment are there, but we

don't yet know where to go from here given these challenges," he said. "There is some politics involved."

With this long explanation, the Finance Minister concluded, "Ok. Perhaps our first step is to find out how funds were used previously, and where our provincial and territorial counterparts want to go from here. Is that right?"

All ministers agreed that implementation is always the issue. "We need to come back together in about a week to get people's initial thoughts on provincial/territorial preferences for what they would like or need to do with federal funding, or whether we even have the right strategy in place," said the Minister of Children, Families and Social Development.

"That is right, I think," said the Finance Minister. "We need their preferences, for sure, but I really want to know how they view the need around housing affordability for young families as a subset of all of these other groups – whatever we mean by this. And, we need to know what options this working group is going to examine based on what we learn from the provinces and territories so that we can sustain a national plan."

THE CASE CHALLENGE

Despite the initiatives contained in the NHS, there is significant concern from federal parliamentarians on precisely the amount of funding being diverted to housing affordability (Londerville, 2019), and whether provinces and territories will be able to take advantage of funds given their own needs and preferences.

The CMHC President explained that the federal-provincial-territorial funding designated to replace bilateral agreements is largely uncertain, especially with Quebec opting out, according to a recent PBO study (PBO, 2019, p. 15): "There is some uncertainty regarding the design of initiatives under the FPT Partnership because that design is subject to ongoing bilateral negotiations. There is uncertainty regarding how the framework will be implemented in Quebec because Quebec has not endorsed the FPT Partnership Framework." As such, there is some question as to whether the NHS reflects provincial and territorial housing objectives, and whether there is any certainty that the NHS is implementable in its current form.

As such, the federal government is looking for options on how best to navigate the complexity of affordability housing in Canada regarding young families. Are there options the federal government has in order to move the NHS closer to being implementable?

The three questions (at the outset of the case) facing the Cabinet working group should be addressed through the questions in the task section below. Note the timeline: the Finance minister is looking for provincial and territorial feedback on their needs and preferences respecting affordability for young families in about a week. This feedback will then form the basis of the working group's efforts to build a plan for the PM that meets his two-month deadline.

YOUR TASK

Your task as this team of ADMs is to prepare a ministerial briefing in the form of a PowerPoint 'deck' of no more than 25 slides that sets out clearly for Ministers:

- The nature of the housing affordability problem(s) facing YOUR jurisdiction today in a generalized way with respect to young families (your province of residence for your team);
- A set of policy and implementation preferences that you believe is most appropriate for YOUR provincial jurisdiction to address affordability for young families;
- A proposal containing options as to what you believe is the federal government role in this policy area as these relate to YOUR jurisdiction and its policy preferences as noted in the second bullet above (Note: it is not expected that you will dig deeply into the evidence on this point, but instead provide a reasoned assessment of credible options);
- A set of potential announcements with implementation strategy that can be accomplished within the next 12-15 months by the federal government (includes communications plan, risks and threats, costing if appropriate).

To guide your initial discussions, you might consider thinking about affordable housing for young families from the perspective of your jurisdiction, where policy decisions are made that maximize available resources or addresses those most in need. The NHS is a very large and complex strategy, and it may not be advisable to address all parts of it. Besides, the ministerial working group may appreciate how you elect to parse out the affordable housing issue that is relevant to your jurisdiction (e.g., need, housing tenure, jurisdiction).

Next, you might pay attention to those factors that constitute sound policy design, and feasible policy implementation. These might include matters regarding: jurisdiction and authority; policy alignment; policy cohesiveness including ideas such as balancing policy calibration to target populations with universality; policy feasibility especially as this relates to implementation; and, of course, the politics of decision-making.

REFERENCES

- Allard, S. W. (2008). *Out of Reach: Place, Poverty, and the New American Welfare State*. New Haven, CT: Yale University Press.
- CMHC. (2017, May). *Rental Construction Financing Initiative*. Retrieved from CMHC: <http://www.focus-consult.com/wp-content/uploads/Assessment-of-CMHC-Rental-Const>
- CMHC. (2018). *About Affordable Housing in Canada*. Retrieved from : <https://www.cmhc-schl.gc.ca/en/Developing-andRenovating/Develop-New-Affordable-Housing/Programs-and-information/About-Affordable-Housing-inCanada>
- CMHC. (2018, March). *Canada's National Housing Strategy*. Retrieved from CMHC: <https://eppdscrmssa01.blob.core.windows.net/cmhcprodcontainer/sf/project/placetocallhome/pdfs/canada-national-housing-strategy.pdf?sv=2018-03-28&ss=b&srt=sco&sp=r&se=2021-05-07T03:55:04Z&st=2019-05-06T19:55:04Z&spr=https,http&sig=bFocHM6noLjK8rlhy11dy%2Bk>
- CMHC. (2019, January). *Defining the Affordability of Housing in Canada*. Retrieved from CMHC - Research Insight: <https://eppdscrmssa01.blob.core.windows.net/cmhcprodcontainer/sf/project/cmhc/pubsandreports/research-insights/2019/research-insight-defining-affordability-housing-canada-69468-en.pdf?sv=2018-03-28&ss=b&srt=sco&sp=r&se=2021-05-07T03:55:04Z&st=2019-05-06T1>
- Levine, J. (2007). Rethinking Accessibility and Jobs-Housing Balance. *Journal of American Planning Association*, 64(2), 133-49.
- Londerville, J. (2019, April 10). Jury's still out on whether housing strategy will result in enough affordable units. *The Hill Times*. Retrieved from <https://www.hilltimes.com/2019/04/10/jurys-still-out-on-whether-housing-strategy-will-result-in-enough-affordable-units/195741>
- McClintock, A. (2019, December 12). "Missing Middle" key to solving housing affordability, experts say. *Globe and Mail*. Retrieved from <https://www.theglobeandmail.com/business/article-missing-middle-key-to-solving-housing-affordability-experts-say/>
- PBO. (2019, June 18). *Federal Program Spending on Housing Affordability*. Retrieved from Documents and Reports: https://www.pbo-dpb.gc.ca/web/default/files/Documents/Reports/2019/Housing_Affordability/Federal%20Spending%20on%20Housing%20Affordability%20EN.pdf
- PCO. (2019, December 5). *Moving Forward Together*. Retrieved from Speech from the Throne: <https://www.canada.ca/en/privy-council/campaigns/speech-throne/moving-forward-together.html#strengthening-the-middle-class>

- Statistics Canada. (2016). *Census of Population*. Retrieved from 2016 Canadian Census: <https://www150.statcan.gc.ca/n1/daily-quotidien/171025/dq171025c-eng.htm>
- Touati, A. (2012). L'habitant maître d'ouvrage. Au cœur de la densification pavillonnaire. *Études foncières*, 157, 34-39.
- Touati, A. (2013, June). *Soft Densification in Canada: The example of accessory apartments in Ontario*. Retrieved from metropolitics.org: <https://www.metropolitiques.eu/Soft-densification-in-Canada.html>
- Welch, T. (2013). Equity in transport: The distribution of transit access and connectivity among affordable housing units. *Transport Policy*, 30, 283-93.
- Zhong, Q. (2017). A multiobjective optimization model for locating affordable housing investments while maximizing accessibility to jobs by public transportation. *Urban Analytics and City Science*, 46(3), 490-510.