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Canada's National Housing Strategy: A suitable case for Australian emulation?

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Abstract
This paper concerns the task of national housing strategy-making in two similarly developed federal states, Canada and Australia. Strategies help to define priorities and to provide a rationale for ongoing decision-making. Strategic thinking is the antithesis of an incremental or reactive approach. For the UN study #Housing2030 (UN 2021), strategic action on housing follows a logic which begins with causal analysis, informing the selection of relevant policies and their design, which are in turn resourced via capable implementation, and adapted following evaluation. The challenge of national housing strategy-making is substantially compounded in countries like Canada and Australia where housing powers and responsibilities are primarily accorded to state or provincial administrations rather than to federal authorities. In this paper we investigate Canada's first-ever venture of this kind, its 2017 National Housing Strategy (NHS). A key focus is the relevance of the NHS for Australia, likewise a country with little recent history of national housing policy leadership, but with a recently elected federal government pledged to develop a formal 10-year plan. Our underlying research involved documentary analysis and interviews with Canadian housing policy stakeholders, with the current paper complementing and extending the coverage of our earlier research report (Martin et al. 2023). Constituting a form of knowledge exchange, that report informed the development of a bill to legislate Australia's National Housing and Homelessness Plan tabled in Australia's federal parliament in 2024.
Cet article porte sur l'élaboration d'une stratégie nationale en matière de logement dans deux États fédéraux développés de manière similaire, le Canada et l'Australie. Les stratégies aident à définir les priorités et à fournir une justification pour la prise de décision. La pensée stratégique est l'antithèse d'une approche incrémentale ou réactive.

Keywords: National Housing Strategy, housing policy, policy learning, Canada, Australia

Résumé
Pour l'étude des Nations Unies #Housing2030 (ONU 2021), l'action stratégique en matière de logement suit une logique qui commence par une analyse causale, éclairant la sélection des politiques pertinentes et leur conception, qui sont à leur tour financées par une mise en oeuvre efficace et adaptées après évaluation. Le défi de l'élaboration

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d'une stratégie nationale en matière de logement est considérablement aggravé dans des pays comme le Canada et l'Australie où les pouvoirs et responsabilités en matière de logement sont principalement accordés aux administrations étatiques ou provinciales plutôt qu'aux autorités fédérales. Dans cet article, nous étudions la toute première initiative de ce type au Canada, la Stratégie nationale sur le logement (SNL) de 2017. L'un des principaux enjeux est la pertinence du SNL pour l'Australie, également un pays avec peu d'histoire récente de leadership en matière de politique nationale du logement, mais avec un gouvernement fédéral récemment élu qui s'est engagé à élaborer un plan formel sur 10 ans. Notre recherche sous-jacente impliquait une analyse documentaire et des entretiens avec des acteurs de la politique canadienne du logement, le document actuel complétant et étendant la couverture de notre rapport de recherche précédent (Martin et al. 2023). Constituant une forme d'échange de connaissances, ce rapport aide à éclairer l'élaboration d'un projet de loi visant à légiférer sur le plan national australien pour le logement et les sans-abri, déposé au parlement fédéral australien en 2024.

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Introduction

Housing is too important to be a mere 'plaything of market forces' (Berry 2023, p2). Around the world in the first quarter of the twenty-first century, governments are being urged to recognise that housing system outcomes are integral to social well-being, economic stability and sustainability—and, for relevant international organisations, central in progressing these overarching objectives (UN Urban Agenda 2016). A strategic approach to housing necessarily touches on multiple policy domains, including urban planning, development, infrastructure provision, financial systems and taxation, as well as social security. Policy choices within these relevant domains influence housing outcomes for individual households, for nations, and for the planet (UN 2021) in an open, crises prone housing system.

A strategy may be defined as 'a plan of action designed to achieve a long-term or overall aim' (Oxford Dictionary). Strategies help clarify the purpose of action for all stakeholders, define priorities and provide a rationale for ongoing decision-making and purposefully respond to changing circumstances. They embody the antithesis of an incremental or reactive approach. For a policy area as complex and multi-faceted as housing, one that interfaces with multiple governance domains, stakeholder constituencies and external pressures, the case for a strategic and adaptative approach to policymaking is particularly compelling. Justification for strategies framed at the national level follows partly from the fact that many relevant administrative, regulatory and legal frameworks are commonly applicable across national territories. Moreover, while they may not hold all the relevant policy levers of multi-level governance, national governments are generally accountable via electoral platforms covering the territorial scale of housing objectives.

Housing systems are deeply connected with land, finance and labour markets which, in turn, play a central role in housing outcomes (Lawson 2006; La Cava 2016). Echoing Polyani, Mazzucato argues that markets are socially created; dependent on institutions, regulations and policies which shape them (Mazzucato 2024). This makes strategic housing formulation a complex task, necessitating a well-informed, co-ordinated and long-term approach to shape market processes in the interests of better societal outcomes (ibid, 2024; Lawson and Martin 2019).

In many liberal democratic countries, housing policy is nowadays typically reactive, fragmented and incoherent or, at best, incremental. At least in name, however, national housing strategies nevertheless exist in many jurisdictions.[1] The top three housing strategy objectives of countries participating in a recent EU survey were improving property quality, ensuring access to affordable homes, and expanding overall dwelling supply. Maximisation of homeownership rates, or reversal of homeownership decline, is also a common objective (Krapp et al. 2022). Meanwhile, leading progressive voices are urging more active government efforts to realise the right to adequate housing (e.g. UN Special Rapporteurs on the Right to Adequate Housing Rolnik, Farha and Rajagopal, Mazzucato and Farha (2023) and European MP van Sparrentak (2020)). Nevertheless, according to the United Nations, western liberal governments are often failing to utilise all available housing policy tools (UN, 2021) in pursuit of this goal. Instead, frequently with negative consequences for housing outcomes, many have latterly further extended reliance on market mechanisms: deregulating credit flows, scaling back direct provision (OECD, 2020) and decoupling social security and wages po

licies from housing costs ((Lunde and Whitehead (2016), Dalton 2009, Lawson et al. (2016); Suttor (2016), Norris and Lawson, (2023)).

Across the developed world, national housing policy trajectories since the 1990s have seen a widespread tendency towards 'retrenchment' (Ruonavaara 2017). Dalton (2009, 63), an early adopter of the term, applied it specifically to the shared housing policy trajectories of Canada and Australia asserting that it also involved 'housing policy [having] declined as a policy priority relative to other areas of policymaking'.

In neither country is there a strong official tradition of evidence-informed housing policy developed according to a system-wide perspective. However, both in Canada and Australia there is powerful statistical evidence of growing housing stress that calls for stepped-up government attention. Crucially, home ownership rates in both countries are in decline (Pawson et al. 2022a; Statistics Canada 2022). At the same time, census-based estimates project unmet need for social and affordable rental housing as affecting 640,000 Australian households in 2021 (van den Nouwelant et al. 2022). Similarly, utilising the analogous concept of 'core housing need', Canadian analysis demonstrates that approximately 1.7 million households face challenges related to affordability, suitability, or adequacy of their housing (Statistics Canada 2020).

During the past decade both Canada and Australia have embarked on the development of national housing strategies, in both cases for the first time in history. While Canada's inaugural strategy was published in 2017 (Zimonjic 2017), the Australian Government elected in 2022 assumed power on a platform that pledged development of a 'National Housing and Homelessness Plan' (Martin et al. 2023). In summary, Canada's ten-year National Housing Strategy (NHS 2017) aims to address 'core housing need', to build capacity among housing providers, and to reduce homelessness. It involves federal, provincial and territorial governments co-funding universal programs and tailored bilateral agreements and, more recently, direct federal funding of city governments to address homelessness.

This paper investigates what a national approach to housing strategy entails. In doing so, it draws on international good practice advice and examines the Canadian example in terms of its potential utility in informing national housing strategy making practice in Australia. The possible applicability of this example from an Australian perspective is not only that both are federal states, but that they share a form of federalism that has historically accorded responsibility for housing delivery to sub-national administrations (states, territories, provinces) rather than to national government. How a meaningful housing strategy can be configured for operability in this context is of relevance to Australia given the tendency of recent Australian federal governments to actively disown any overarching leadership role on housing matters (Pawson and Milligan 2024).

Apart from aspiring to inform contemporary Australian housing policymaking, the paper is intended as a contribution to the very limited international literature on housing strategy making, a topic that—spurred on by the UN's recent #Housing2030 initiative (see below)—has latterly acquired new currency in many countries. Beyond this, in pursuing the paper's objectives as summarised above, it is intended to contribute to the well-established literature on international policy transfer. This is 'the process by which the ideas … policies … and practices … in one political system are fed into (and used) in the policy-making arena of another political system' (Dolowitz 2009, 318). Scholars in the field stress the importance of assessing whether transfer is associated with policy learning. Problematically, when policy ideas are imported across national boundaries with little analysis or knowledge enhancement, this is classed as 'soft learning', an approach which results in an increased risk of (transferred) policy failure (Marsh and Sharman 2009). Closely related to such considerations, there are questions about the 'appropriateness' of implanting a given policy into contexts which differ markedly from the source country. For example, Stephens et al. (2003) questioned the assumption that a social market framework for social housing could be unproblematically transferred from the Dutch context to an equivalent British sector far more poverty-stricken in character.

The paper is informed by fieldwork underpinning our recent research report (Martin et al. 2023). The international comparative dimension of that study encompassed Canada's recent housing strategy-making experience. This involved a documentary review and interviews with 12 Canadian housing policy experts. Interviewees included representatives of Canadian federal, provincial, and local governments, community housing, Indigenous housing and homelessness agencies as well as researchers, policymakers, and campaigners involved in national strategy deliberations. Participation involved informed consent and the right to withdraw from participation, as per approved ethical research commitments[2]. Analysis of qualitative data involved the manual abstraction of relevant insights from transcripts of semi-structured interviews using an excel spreadsheet. This categorised responses in relation to topics including strategic focus, implementation tools and outcomes perceived as generated by Canada's strategy, that could

inform national housing strategy-making in Australia. As well as informing thematic discussion within our existing research report (Martin et al, 2023), this is further discussed in this paper.

The remainder of the paper is structured as follows. First, we summarise key features of any functional strategy and list some of the key instruments for inclusion in housing strategies as recommended in good practice advice. Next, we discuss the similarities and differences in the housing systems of Australia and Canada, their recent evolutionary trajectories, and the conscious use of Canadian housing policy reference points by Australian researchers. Subsequently, in the main body of the paper, we examine Canada's 2017 National Housing Strategy and its insights with possible relevance to Australia, in more detail. Finally, in our conclusion we summarise and learn from Canada's efforts and experience, drawing inspiration for relevant housing policy governance and legislative reforms in Australia.

Conceptualising national housing strategies and guidance on best practice

As noted above, documents titled 'housing strategies', or treated as such[3], exist in many countries. The appropriateness of the 'housing strategy' label is, however, variable. For example, a key feature of a genuine 'strategy' is a quality of coherence that has sufficient substance to help co-ordinate action in complex areas with diverse actors.

Advice on national housing strategy formulation has been published by international organisations. Overarching frameworks for housing system reforms thus include the United Nations 2030 Agenda for Sustainable Development and its Sustainable Development Goals (SDGs), as well as Guidelines for the Implementation of the Right to Adequate Housing (Office of High Commissioner for Human Rights, OHCHR 2019).

OHCHR implementation guidelines presented to the UN General Assembly in 2020 recommend comprehensive housing strategies that:

> Identify the State's obligations to be realized progressively, based on clear goals and timelines for achieving specific outcomes and the right to adequate housing for all in the shortest possible time. Strategies should provide coherence and coordination in all relevant policy areas, particularly urban planning, land regulation, taxation and finance, social benefits and services. (UN General Assembly, Human Rights Council 2020, p.7).

More extensive advice on national housing strategy making was provided by the UN initiative #Housing2030 which combines efforts of UN Habitat, UN Economic Commission for Europe and the federation of social housing providers: Housing Europe. #Housing2030 recommends that such strategies should be based on causal analysis to inform appropriate policy identification and design, which associated programs should be resourced via capable implementation and good governance, and that programs should be adapted following evaluation – as depicted in Figure 1 (next page) from this report.

The #Housing2030 initiative, conducted over two years during COVID-19, involved more than 1,200 policy researchers and practitioners online via thematic and regional seminars. It generated a major report, interactive website and podcast series (UN 2021). This body of work featured policy tools to shape the operation of national housing systems across multiple fields of action. These fields include land development, circuits of finance, governance of housing provision processes, as well as construction and use of housing to promote affordability, social inclusion and climate neutrality.

Associated with its strong emphasis on housing system governance, the #Housing2030 initiative highlighted the Scottish Government's 'Housing to 2040' plan as a 'good practice example' (Scottish Government 2021). This was seen as embodying a strategic response to identified housing needs, the setting of clear targets disaggregated into segments of the housing system, as well as the provision of a dedicated budget for implementation and the customized design of implementation tools with key stakeholders, including residents. (UN 2021, 9)

Australia and Canada's housing policy learning journey

Beyond this aspirational international advice specific to housing, Australian policy researchers and advisors have often looked to Canada as a federal peer for policy insight and inspiration across a range of policy areas. Beyond our own recent work (see above), prominent Australia-Canada pairings recently seen in the housing policy and research space have included the Australian Housing and Urban Research Institute (AHURI) Canadian study visit of 2018

Figure 1
Process for assessing the tools required to address unaffordable and inaccessible housing (UNECE et al, 2021: 2)

(Fotheringham 2019), the comparative housing policy projects 'New Times, New Businesses' and 'Shaping Futures: Changing the Housing Story' (Maclennan et al. 2013; 2019) and the International Housing Partnership venture (http://internationalhousingpartnership.com/), as well as inclusion in comparative housing research on federal states (Lawson, et al. 2016), and more broadly housing policy issues and approaches (Lawson and Milligan 2008).

Many housing and governance system similarities between Australia and Canada have been highlighted by Australian housing researchers in explaining their choice of Canadian reference points for earlier studies (Fotheringham et al. 2018; Lawson et al. 2016; Dalton 2009). For example, Dalton (2009, 64) observed that:

> [Canada and Australia] are both highly urbanised settler societies. They both have federal states with a history of constant change wrought through intergovernmental processes in the roles of central, state/provincial and local levels. Their economic histories are also similar with economies built on a history of bulk commodity exports and the development of domestic economies that have become vulnerable in an era of globalisation.

Another crucial demographic and cultural parallel that has inclined Australian social and housing researchers to focus on comparisons with Canada concerns the representation and situation of First Nations peoples, for example, as highlighted by Fotheringham et al. (2019) and Milligan et al. (2011).

As argued by Dalton (2009) the two countries were at that time also well-matched in terms of housing policy evolution, following post-1990 trends towards rising private rental stress in the two countries ', which [were similarly] not … met with substantive policy responses' (p. 72). Related to this, in both countries, federal governments of the 1990s through to the 2010s sought to distance themselves from funding new social housing. In the Canadian case this was exemplified by the delegation of social housing to the provinces during the 1990s (Suttor 2011). In Australia, national governments of the 2010s stood back from exercising any strategic leadership on social housing and homelessness, stressing that these areas were outside their constitutional responsibility (Pawson and Milligan 2024). Moreover, social housing was pointedly passed over when it came to a national housing system stimulus program in response to the COVID-19 economic downturn (Pawson et al. 2021).

Canada's inclusion as a case study country in many Australian-commissioned housing research studies of recent years also reflects broader similarities of the two countries' housing systems; in particular, private market domination within a context where suburban home ownership has especially promoted through policy (Dalton 2009; Burke and Hulse 2010); Chisholm and Hulchanski (2021). The two countries are also united in possessing small, 'legacy' social

housing remnant sectors, recently accorded '[a] low policy priority and … increasing marginality as stigmatized low-quality housing of last resort and of concentrated poverty' (Suttor 2011, 256).

There are, of course, significant exceptions to the story of housing system similarity. Contrasts include that between Australia, where private rental property ownership is overwhelmingly in the hands of small-scale landlords, and Canada, where so-called multi-family housing in institutional ownership is well-represented. This partly follows from the fact that Canada's approach to incentivising institutional investment in affordable housing has been more sophisticated than Australia's, crucially in 'significantly reducing risk for investors, thereby enabling them to accept lower yields' (Fotheringham et al. 2019, 17). Equally, with generally stronger security of tenure and rent regulation, the Canadian private rental market is significantly more regulated in favour of tenants than its Australian counterpart (Martin et al. 2018).

Nevertheless, when it comes to governance frameworks and housing system structures, the general picture is one of remarkable similarity between the two countries—an important observation when it comes to the 'appropriateness' of any policy transfer between them.

Canada's National Housing Strategy and possible lessons for Australia

Canada's return to national housing policy

Significantly paralleling Australia, Canada's post-war housing policy experience saw fairly interventionist approaches at some stages during the period 1945-80 sharply dissipating during the 1990s as the federal government 'retrenched' its role to supporting home ownership, and devolved responsibility for social and affordable housing to the provinces (Suttor, 2011; Martin et al. 2023).

According to earlier research on Canada's federal-provincial housing agreements:

> In this new era of rapidly devolving responsibility and short-term contracts, transfer agreements and one-off funding, is the looming issue of expiring federal operating agreements, affecting many thousands of units, which are often in poor repair and at risk of being lost to the market. Provincial, territorial and municipal governments will have to confront this shortfall in operating subsidies and also find sufficient capital subsidies to address a significant backlog in repair of aging formerly federally owned stock. So far, only piecemeal solutions have emerged …by Lawson et al. (2016, 35)

In response to such concerns, provincial, territorial and city leaders as well as civil society groups attempted to push affordable housing into mainstream policy discussions of the 2000s and early 2010s, and in 2016 the newly elected Trudeau Liberal Government, promised a national housing strategy, as published in 2017 and legislated in 2019. Originally budgeted at CAD $40 billion in roughly equal contributions by federal and provincial and territory governments over a period of ten years, total funds for strategy initiatives were subsequently boosted to CAD $82 billion over 10 years, including as an economic stimulus response to the COVID-19 pandemic (Martin et al. 2023).

> [W]e needed strong federal leadership in this area that resonated quite strongly with the Prime Minister Justin Trudeau and his cabinet. They thought 'yes, this is an area where the federal government can really play a role and show some leadership. (C1)

After 20 years of detachment, Canada's National Housing Strategy (NHS) was portrayed as a decisive Federal Government re-engagement with housing policy. It involves federal, provincial, and territorial governments via the co-funding of universal programs as well as bi-lateral tailored agreements and more recently direct funding of cities to achieve specified goals. As officially presented, the strategy promotes multi-agency collaboration, emphasizes affordable rental housing, and focuses on the most vulnerable households. Underpinning it lay stated commitments that it would address 'core housing need', build housing provider capacity, and reduce homelessness. Naturally, all three of these objectives sit well with affordable housing advocates in Australia. Given the parallels discussed above, the NHS resonated for reform-minded Australian housing policy experts and stakeholders.

A more detailed elaboration of the Canadian National Housing Strategy needs no repetition here, as this is covered by other contributions in detail in this special issue and in Martin et al (2023). We focus our own evaluation on the NHS strategic framework, institutional capacity and multi-level governance as well as supervision, accountability

and voice. This approach stems from international guidance on national housing strategy policy tools, as reflected in advice from the #Housing2030 initiative (UN, 2021, 6–45).

Canada's NHS: Observations on strategic framework

In this section, we extend existing research evidence concerning Canada's ten-year strategy to adequately accommodate low-income and otherwise vulnerable households, with our own qualitative research evidence.

The strategy gave some attention to Indigenous housing scenarios and housing conditions in Canada's geographic North. An understated but important underlying concern was the expiration of federal commitments to ensure affordability of remaining public housing, as referenced above. To this end, both expanding affordable housing provision and renewing existing affordable housing stock were prioritised.

The evidence base informing the strategy included a CMHC assessment of Core Housing Need[4], supplemented by a commissioned analysis on the housing situation facing middle income households (Cox and He 2016). Public and stakeholder inputs were also garnered via an extensive consultation process, roundtable events and public submissions. Commonly expressed priorities included the expansion of affordable rental housing, strengthening of community-based provision and support for vulnerable groups. This evidence was compiled in the report Let's Talk About Housing and detailed *'What we heard'* reports.[5]

This process was reflected in the strategy's emphasis on social policy concerns, to the exclusion of issues such as access to home ownership and the possible virtues of so-called intermediate housing tenures. Also largely absent from the document was consideration of broader housing policy challenges such as the housing system's contribution to growing inequality, and carbon emissions.

Similarly, as highlighted by our own research interviewees, the document is weak in its consideration of housing unaffordability drivers and says little or nothing about land policy, macro-prudential policy or financial regulation. Thus, some interviewees saw the Strategy's overriding social policy concerns on access to affordable housing, as insufficiently grounded in a foundational analysis of the policy problem and its structural dimensions:

> [T]hey did not examine the nature of the problem… [there was an] absence of an empirical basis. (C2)

> The culture of building equity, capital gains and wealth accumulation ... is baked into the unaffordability that we have. (C3)

Similarly, interviewees emphasized that, irrespective of NHS aspirations, much more powerful influence on housing outcomes flowed from macro-economic and taxation policies whose critical relevance to housing system operation remained unacknowledged and undiscussed:

> The major gap is the more macro strategy. The role of our central banks. Interest rates low only recently up. Increasing costs. Sale and windfall, untaxed capital gain. Speculative housing and investment from higher income households and firms. Flipping and all that drives the price of real estate. This would have required a broader mandate (C4).

This point was more forcefully made by a senior national policy expert:

> [A]n array of macro-prudential policies directed at managing high levels of household debt has substantial and sometimes inadvertent impacts on the housing system yet have been pursued completely outside of the parameters of the NHS (C5).

On the other hand, positively providing a basis for accountability on strategy effectiveness, the NHS incorporated specific targets, such as the removal of 530,000 (later 490,000) households from Core Housing Need over a specified timescale, and a commitment to reduce homelessness by 50% and later 100%.

However, some interviewees nevertheless voiced doubts about target feasibility, especially given the modest budget and narrow focus on rental housing supply, arguing that there was no realistic alignment of resources to enable their fulfilment:

> Current investments will fall short of ambitions… Targets were not realistic. (C5)

> The Parliamentary Budget Office report here, it's been highly critical of the inconsistency between funding quantum and the stated goals of the strategy. (C6)

Some of these concerns echo those voiced in earlier assessments of the NHS (e.g. Hulchanski 2019) noting ongoing large-scale subsidies to home ownership paralleled by declining expenditure on direct social housing supply. Pomeroy (2020; 2022a) goes further, critiquing rental housing program design which generates accommodation that is unaffordable for low-income households and inaccessible for vulnerable groups. Targets were also criticised as lacking in clarity by the Office of the Federal Housing Advocate (OFHA 2023), which demanded more specific timelines and better measurement frameworks.

Moreover, as seen by the Advocate, NHS supply programs were poorly aligned with Strategy goals. Some priorities were unfunded, missed, and eventually not reported on. Several interviewees argued that the NHS programs receiving the greatest share of public investment had the weakest affordability outcomes, a concern more recently mirrored by the official judgement that 'of the new housing units built by the two major programs of the Strategy, fewer than five percent are affordable to people in deepest need' (OFHA 2023, 48).

From the perspective of several interviewees, the most notable and welcome NHS program was the grant-funded Rapid Housing Initiative (RHI), a pandemic-response scheme established after the original NHS document but framed within its structure. It provided deeply subsidised permanently affordable housing for homeless people and others in severe housing need, via a $2.5 billion program generating some 7,500 rapidly constructed accommodation units (Pawson et al. 2022b). The RHI was praised as a quick and substantial response to the public health crisis. However, since it involved congregate accommodation for homeless people, it was also criticised as non-compliant with the Housing First principle of scattered site provision (Advisory Committee on Homelessness 2018).

More recently, the Advocate has sought to remedy these weaknesses through its analysis of housing policy problems such as homeless encampments. The Office has also criticised the lack of engagement of Indigenous people in policy formulation and the barriers to adequate housing faced by people with diverse genders and minority ethnic backgrounds (OFHA, 2023). Such an approach aims to understand why these housing system deficiencies occur before going on to make strategic recommendations for appropriate policy action.

We now turn to specific insights relevant for Australia from Canada's experience relating to the development of institutional capacity and partnership, as well as accountability and housing consumer voice.

Insights on institutional capacity and multi-level partnership

As an embodiment of national housing policy leadership, the NHS naturally shifted housing policymaking towards a more centralised approach. The Canada Mortgage Housing Corporation (CMHC) began to play a more integral role in driving housing programs, offering loans and grants, for new, renewed and repaired rental housing. Research, capacity building and advocacy efforts were also funded centrally, with efforts spread across the country. Numerous universal and bilateral programs were extended or established under the NHS and over time new partnerships were added, for example between federal and city governments. A neat summary of unilateral and bi-lateral housing programs grouped under the NHS is provided by Pomeroy (2022a) below.

Unilateral programs:

- National Housing Co-investment Fund (soft loans/loans, new, renew and repair
- Rental Construction Financing Initiative (loans, new rental housing, FP)
- Rapid Housing Initiative (homelessness grants, city based)
- Affordable Housing Innovation Initiative and Federal Lands initiative (grants/loans)
- Federal Community Housing Initiative (operating subsidies, existing)
- Research data and innovation supply challenge (grants)
- Community Housing Transformation Centre (grants)
- First Time Home Buyer and Shared Equity Mortgage Providers Fund (equity and loans)

Bilateral programs:

- Federal Provincial and Territorial Housing Partnership Frameworks – for the maintenance repair and support existing public/community housing cost matched (grants).

Ongoing Federal-Provincial co-ordination was formalised in 9–10-year via agreements defining respective roles in program co-financing and implementation. Some provinces (e.g. British Columbia) were highly engaged in shaping this process and the resulting strategy, while others opted out early on and pursued their own approach (e.g. Quebec).

As the NHS progressed, more ambitious provinces such as British Columbia and Alberta complained that they had been overridden by the new Federal assertiveness in housing investment and rental assistance. Indeed, the spirit of high-level commitment and co-ordination was not sustained by Federal agencies at the provincial and territorial level following the Strategy's inception. A gap in provincial-territorial co-ordination soon emerged. Provincial and territorial housing policy makers complained that their influence in housing policy had been weakened when new federal programs (e.g. the Rapid Housing Initiative) engaged directly with municipalities. Furthermore, while constitutional responsibility for housing policy implementation (e.g. rental regulation) remained with province and territory governments, influential federal powers on financial policy and tax settings problematically remained beyond the strategy's remit.

Metropolitan governments with strong municipal providers were perceived as having been unduly favoured in attract the allocation of NHS program resources. Cities with high housing needs but reliant on non-government provision considered this unfair:

> The strategy did not build on division of strengths; the federal government assumed a delivery approach to be back in the picture. (C7)

As mentioned earlier, targets, program objectives and definitions of affordability did not align and varied between programs, undermining allocative fairness. Clearer definitions of what should be considered as affordable housing could have focused investment on housing for more vulnerable groups. However, as noted earlier, the largest programs delivered the weakest affordability outcomes (Hulchanski, 2019, OHFA, 2023).

Insights on supervision, accountability and voice

Special mention must be made of the organisational architecture of housing strategy, including the statutory assignment of responsibilities for any leadership, co-ordination, and accountability as well as monitoring and review. Canada's approach offers several useful insights for Australia's approach in these respects.

Fulfilling a national housing policy objective, in 2019, Canada's parliament enshrined a human rights approach to housing in its National Housing Strategy Act 2019. This legislation[6] established the National Housing Council[7] and the Federal Housing Advocate, as appointed in 2022.

As stipulated in the 2019 Act, the Federal Government reports quarterly and triennially on the NHS website. However, while highlighting funds extended by the Federal government, mostly in the form of CMHC loans, less attention was accorded to grants and assistance co-funded by Provinces and Territories and to the key role of local governments in planning for needed supply. While NHS achievements have been promoted in government press releases, ministerial announcements and Budget speeches, the Strategy's impact on levels of Core Housing Need and chronic homelessness has been downplayed. Conspicuous by their absence are routine monitoring mechanisms and surveys to measure progress towards relevant Strategy targets. Instead, reliance is placed on additional investigative research by housing policy experts. On the upside, although delayed in its establishment, reports published by the Office of the Federal Housing Advocate from 2022 and were welcomed as in-depth and informative.

Inflated expectations prompted by ambitious stated goals, have also led to disappointments. Performance data is provided on production and locations on an open access website. However, interviewees, queried the depth and objectivity of this data. While the website demonstrates the source, allocation and beneficiaries of grants and loans, in relation to strategy targets, as well as the associated reduction in core need, it was considered by interviewees as difficult to interpret.

Notably, there remains no national body to drive better performance in affordable housing provision, such as a nation-wide sector regulator, monitor or specialist auditing body, which can provide transparency and accountability for the use of public investment to deliver needed housing. Thus, while the establishment of the Federal Housing Advocate and the National Housing Council were welcomed as commendable institutional innovations under the 2019 Act, such creativity would ideally have extended further.

Many other suggestions for improving Strategy delivery accountability and housing user voice were made by interviewees: clear definitions of affordability, surveys of homelessness, and an audit process for the allocation and use of subsidies, as well as objective and comprehensive reporting on progress towards Strategy goals.

In the form of CMHC, Canada does have a single responsible national agency capable of bring together both a causal understanding of housing problems with capacity to direct diverse multi-level capacities and drive tailored reforms across the nation. However, its independence in an evaluation and review was questioned. One interviewee called for 'an independent agency that gets to sift through the data and make suggestions for improvement' (C2), a role now partially addressed.

Towards addressing the need to understand the broader housing system drivers of change, the newly established Office of the Federal Housing Advocate appropriately tendered and competitively procured research, ensuring expert advice with no conflict or vested interests, on the role of large corporate landlords, the impact of tax subsidies, and the financialization of housing. Notwithstanding that in investigating these topics the OFHA has strayed beyond the limited NHS remit, this has creditably focused attention on policy levers at the Federal level, rather than individual or local issues.

Overall, interviewees gave the NHS a mixed report card at its halfway point concerning strategic scope, governance and implementation and outcomes achieved.

Specific insights for Australia

We now turn to consider the instructiveness of Canada's NHS experience for Australian national housing strategy making. To structure our observations, we apply the four steps in strategy making recommended in the UN study #Housing2030 (Figure 1, UN 2021).

Step 1 in the #Housing2030 recommended housing strategy-making sequence involves problem definition and investigation. Such an endeavour would logically ask: What are the housing system processes underlying rising homelessness, rental rates and property prices, and how could these be addressed? However, while the Strategy appropriately included reference to Core Housing Need statistics, it lacked any in-depth analysis of causal processes underlying identified policy problems. Targets to eradicate homelessness, while politically attractive, were hollow in the absence of well-informed theory of causation.

A more robust foundational analysis could have provided a stronger underpinning for Step 2 of the #Housing2030 recommended strategy-making process, the identification of desirable changes to the housing system and its operation. However, the lack of a whole-of-system perspective was a limiting factor for the NHS in this respect.

Ideally, analysis of current housing problems and their generative processes, would have informed the selection and design of appropriate policy tools to reconfigure housing system operation, Step 3 in the recommended sequence. Such measures may have, for example, incorporated policies to redirect credit flows towards needed housing, tax reforms to tilt incentives and investment to support responsible providers of rental housing, and efforts to reduce the structural disadvantages experienced by first home buyers in competing for homes with existing homeowners and landlords. However, while the range of policies and programs developed and applied through the NHS was extensive, these efforts primarily focused on complementing existing supply, and policy tweaks to remediate market failures, rather than decisively intervening in, reforming or shaping markets.

As illustrated earlier (C4, C5) interviewees criticised the Strategy's limited scope, in failing to acknowledge and address observable market processes compounding affordability stress at the lower end of the market. A key case in point is the ongoing loss of affordable market rental units being acquired for upgrading and higher price re-letting by investors. As shown by Pomeroy (2022b), the period 2016–2021 saw consequential erosion of low-cost rental housing stock averaging 46,000 dwellings per year, more than double the number of new affordable units added to the stock under NHS programs. While the precise mechanics differ, a similar trend towards the progressive erosion of lower priced private rental dwellings has been identified as ongoing in Australia for 25 years (Reynolds et al. 2024).

Neither, given its limited scope, have NHS efforts encompassed bigger structural reforms in areas such as mortgage market regulation or property tax settings that over-incentivise real estate investment. Consequently, during the COVID pandemic, Canada – like Australia – experienced a house price boom. As shown by OECD statistics, Canada's average house price in 2022 was 28% higher than in 2020, whereas in Australia there had been a 25% increase during this period (OECD 2024). NHS policy tools proved ineffective in countering a new wave of credit and consequential price inflation.

'Efficient' resource allocation requires that government assistance is be targeted to need. Canada's NHS has attracted criticism on this score, with experts and civil society advocates interviewed in this research querying the ethics of subsidizing rental housing unaffordable to those on the lowest incomes. Similarly, participants criticised channelling of subsidies to for-profit housing providers while impeding mission-focused non-profit entities through challenging bureaucratic hurdles. A more informed understanding of market settings and constraints, and greater commitment to enabling and utilising mission-focused entities catering for the most disadvantaged, would have helped to beneficially diversify the housing system as well as making more impact on housing inequality.

As to the relevance of the NHS to Australia with respect to Step 4 of the #Housing2030 strategy-making sequence, capacity planning, the picture is again mixed. As noted by Pomeroy (2021) institutional capacity constraints have impeded both strategy development and implementation. At least by inference, consideration given to this aspect during Strategy development was at best uneven. Thus, on the one hand, the Strategy pledged a $40 million investment in not-for-profit housing sector capacity-building via the newly established Community Housing Transformation Centre (Co-operative Housing Federation of Canada 2020). At the same time, however, there was a failure to fully exploit underused capacity of province and territory governments. Strategy development and implementation was also hampered by the fact that 'mainly because CMHC has been absent from direct delivery (except on reserve) since 1986, [it] has consequently lost much of its capacity and expertise' (ibid p14). To what extent efforts have been instituted to respond to this problem is unknown.

Finally, drawing once again on the analytical frame of #Housing2030, our analysis of Canada's NHS experience emphasizes the importance of feedback loops: accountability mechanisms for monitoring, evaluating and adapting for a defined goal. It is probably in this respect that the NHS is most instructive for Australia. Not only did the Canadian Government choose to embed a strategy-making duty in legislation, but the terms of that 2019 statute were configured for compliance with the constitutional limitations on federal government powers and responsibilities—restrictions very similar to those in Australia. Moreover, in specifying institutional innovations as part of defined accountability arrangements (see above), the 2019 Act also provided something of a template for Australia. In testament to their Australian applicability, a bill incorporating similar measures was introduced in the Parliament of Australia in 2024 (Martin 2024). As in the Canadian legislation, this proposed:

- The establishment of a National Housing Consumer Council to represent tenants and others on strategic matters, and an independent National Housing and Homelessness Advocate to assess and annually report on Plan progress
- A triennial 'Plan implementation' review for tabling in Parliament

Extending beyond its Canadian precursor, however, the bill prescribed a 'Plan scope' much more wide-ranging than the restricted focus of the NHS; in particular, encompassing housing condition as well as housing affordability.

Conclusion

To summarise, Canada's recent efforts in national housing strategy are informative for Australia's approach to National Housing and Homelessness Plan formulation, ongoing in late 2024. Lessons can be learned from the limitations of Canada's narrowly focused strategy, which applied a market fixing approach of funding gaps for social housing sector, subsidising repairs, and generating new affordable rental housing and new homelessness services, rather than addressing broader structural reforms.

Australia would do well to learn from this experience by casting its National Housing and Homelessness Plan according to a whole-of-system perspective, which integrates measures to improve the situation of vulnerable groups alongside other key objectives such as facilitating access to home ownership and improving housing energy performance. Moreover, in determining how such objectives are to be pursued, Australia should learn from the problematic absence of an in-depth foundational analysis of existing policy problems seen in the Canadian case. The required analysis must not shy away from the need to investigate the contribution of damaging tax and regulatory settings to existing problems. Likewise, and once again learning from the imperfections of the NHS, Australian consideration of appropriate reforms should recognise the need to utilise all relevant policy levers—that is, including housing taxation and regulation, as well as expenditure programs.

More positively, Australian policy makers can draw inspiration from the beneficial role Canada's new housing policy governance institutions in developing and delivering positive change, and from the legislated government responsibility to do everything possible to realise the right to adequate housing as a fundamental human right. As well as acting as a necessary constitutional basis for federal legislation (Martin 2024), this can provide an organising principle for the participation of all the relevant branches of government necessarily involved.

In our judgement, there is substantial scope here for beneficial policy transfer incorporating a suitable component of policy learning; that is, the judicious emulation of Canadian precedents by Australia. The similarities of the two countries in terms of governance structures and housing systems mitigate the risk of policy failure due to inappropriate policy transfer. The Australian attempt to build upon and extend beyond—rather than to simply copy—the Canadian legislation is important to stress.

A meaningful strategy is, of course, only a necessary—and not a sufficient—condition for making headway in tackling the growing housing and homelessness challenges afflicting countries such as Canada and Australia. How such a plan is funded and implemented is also of crucial importance. And, since any fundamental reform commitments are likely to require a long-term phased approach, there is always a risk that a strategy lacking bi-partisan political support will be damagingly eroded through changes of government. Ideally, therefore, the strategy-making process will seek to build such support, or at least to build a constituency for chosen reforms. How that might be achieved is, perhaps, a topic for a future paper.

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End notes

[1]The OECD survey (2021, 1) found that 27 of 40 countries reported having a national housing strategy in place in 2021 https://www.oecd.org/els/family/PH1-2-Housing-policy-objectives-and-obstacles.pdf.

[2]Notice of Ethics Approval (number 2022-25517-17945) was obtained by the research team on 4 July 2022 from the RMIT University College Human Ethics Advisory Network (CHEAN).

[3]In some countries—e.g., the UK—periodically published housing White Papers may function as quasi housing strategies. Please provide a reference (list at the en also) to such a White Paper.

[4]Core Housing Need according to CMHC is a 2-stage indicator to identify households living in dwellings considered unsuitable, inadequate or unaffordable and considers if income levels are such that they could not afford alternative suitable and adequate housing in their community. See further explanation here: https://www.cmhc-schl.gc.ca/professionals/housing-markets-data-and-research/housing-research/core-housing-need.

[5]CMHC (2017) What we heard' https://assets.cmhc-schl.gc.ca/sf/project/placetocallhome/pdfs/nhs-what-we-heard-report-en.pdf.

[6]National Housing Strategy Act S.C. 2019, c. 29, s. 313 Assented to 2019-06-21 https://laws-lois.justice.gc.ca/eng/acts/N-11.2/FullText.html (Accessed 13 September 2024)

[7]National Housing Council Duties and functions are outlined in National Housing Strategy Act 2019 sections 6-9.

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