Canadian Mixed Model Development

A comparative analysis of ten sites

August 2020

Housing Partnership Canada

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Housing Partnership Canada

HPC is a collaboration of Canada's housing leaders. It operates as a peer-based network and business cooperative for senior housing practitioners of influential organizations that have a demonstrated commitment to innovation. HPC is an independent, non-political body that initiated this project as part of its research priorities for the affordable housing sector.

For enquiries about this publication, contact Housing Partnership Canada (HPC) at info@housingpartnership.ca Website: www.housingpartnership.ca

HPC Working Group for Mixed Model Development Research:

Claire Noble, Chair, Strategic Business Analyst at Calgary Housing Company, Chair of HPC Working Group

Jody DeGagne, Manager, Housing Strategy & Program Delivery at Regional Municipality of York

Karen Hemmingson, Chief Research Officer, Research and Corporate Planning at BC Housing

Hans Kogel, Chief Development & Regeneration Officer at Windsor Essex Community Housing Corporation

Lisa Oliveira, Senior Housing Consultant, Housing Services Corporation

HPC Steering Committee for Mixed Model Development Research:

Sarah Woodgate, Steering Committee Chair, President of Calgary Housing Company (CHC) and Director of Calgary Housing for The City of Calgary

Janice Abbott, CEO, Atira Women's Resource Society

Greg Dewling, CEO, Capital Region Housing Corporation

Rick Farrell, Retired, former General Manager, Housing York, Inc.

Judy Lightbound, Chief Business Development Officer, Housing Services Corporation

Raymond Swonek, CEO, GEF Seniors Housing

JACK, JOSEPH AND MORTON MANDEL SCHOOL OF APPLIED SOCIAL SCIENCES
CASE WESTERN RESERVE UNIVERSITY

National Initiative on Mixed-Income Communities

The National Initiative on Mixed-Income Communities (https://case.edu/socialwork/nimc/) is North America's only research centre exclusively focused on mixed-income communities. NIMC was created in 2013 and draws from over fifteen years of research and technical assistance on mixed-income developments throughout the United States. Over that period NIMC has also been engaged in research and technical assistance activities in various Canadian cities including Toronto, Vancouver, and Calgary. NIMC is based in Cleveland, Ohio at the Jack, Joseph and Morton Mandel School of Applied Social Sciences at Case Western Reserve University. This study was completed by and written by Alexandra Curley, Taryn Gress, and Sherise McKinney with support from Mark Joseph and Nick Falvo.

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FORWARD

How we build community housing in Canada has changed dramatically since the 1990s. Adjustments to the funding and administration of housing have required organizations to explore innovative, new approaches. More than ever before, housing providers have had to stretch their strategic business capacity both in terms of maintaining operations and (re)development--finding new ways to use the resources available to them; forging new partnerships; and maximizing dollars to balance the affordability of units with the financial sustainability of buildings over the long term.

The sector has increasingly looked at mixed model strategies as a means of creating new housing and regenerating old stock. Used around the world, mixed model development doesn't just offer the promise of financial viability; it can also present an opportunity to reduce economic isolation and social exclusion – effectively serving as a platform for community development strategies. But how do you make it work here in Canada?

As a pan-Canadian collaboration, Housing Partnership Canada (HPC) is well-positioned to start answering this question with the comprehensive study that follows. HPC is committed to advancing innovative and creative approaches to housing and to sharing knowledge on trends in the housing sector. Our hope is that this study will not just help HPC member organizations but Canada's broader non-profit housing sector.

This paper builds on HPC's earlier business transformation studies by offering best practices and lessons learned on how housing providers can position themselves for success in mixed model development. It contributes to the emerging literature on this strategy by examining 10 projects in British Columbia, Alberta and Ontario. Because one size does not fit all, it looks at developments with a variety of financing models and jurisdictional variables; ones that are both large and small and house a diverse mix of residents.

The projects themselves bespeak the growing interest in mixed model development: while two of the 10 projects were built almost 30 years ago, the majority were opened in the past five years. That said, there are common narrative elements to all of the projects: the challenges of assembling financing and making it work; the necessity of strong partnerships and the importance of leveraging existing development assets.

The particulars of each case, however, are different. As such they are helpful in recognizing the importance of context, since this informs the tools and resources that are available; the partners that are involved; where the challenges and opportunities lie; and the characteristics of the physical asset itself. The cases also examine different approaches to balancing the provision of rent-geared-to-income units with the necessity of having sufficient dollars to operate buildings.

The findings indicate that Canada's housing sector is at the beginning of its mixed model journey: as a sector we are starting to understand the use of these developments and the opportunities they afford to build stronger pro formas. The study also points to one key area for improvement: thinking more deliberately about the social goals of housing. We create social dynamics through the built form and can shape community with people-supports that we decide to put in place. More work needs to be done to support the achievement of broader goals that include urban revitalization, addressing racial segregation and creating inclusive communities that support social integration and upward mobility opportunities for low-income residents.

I am confident that the work we need to do in this area will gain sophistication as we continue our journey together. The Canadian housing sector has proven itself to be resilient and adaptable. And the collaborative work we do today across jurisdictions is strengthening this capacity further. Mixed model strategies give us another opportunity to make an even greater positive impact on communities.

Shayne Ramsay
Chair of Housing Partnership Canada and Chief Executive Officer of BC Housing

EXECUTIVE SUMMARY

The purpose of this research was to identify and demonstrate how various forms of mixed model development can be achieved and sustained, and to promote a broader understanding of the opportunities and challenges related to mixed-income site development, financing, operations, and social outcomes.

For this study we conducted a scan of mixed model developments across Canada, developing an initial pool of over 188 mixed model developments, which we then narrowed down to ten sites based on project type, geographic area, and potential for replication. The sites present different approaches to mixed model development. Four are mixed-income rental properties, three are social housing redevelopments transitioned into rental mixed-income properties, and three are social housing redevelopments transitioned into mixed-tenure (rental and for sale), mixed-income properties. We conducted in-depth interviews with representatives from each of the ten sites to collect insights about the successes and challenges with different approaches to financing models, partnership arrangements, resident supports and community engagement.

Key Findings

By and large, the primary goals of the mixed model developments in this study were to provide high quality financially sustainable affordable housing to low- and moderate-income residents. The ability to navigate complex financing and build strong partnerships proved crucial for all developers in our sample to enter and remain engaged in mixed model development, and most shared common challenges in continuing to navigate financial and operating barriers post-construction. One might say developers achieved mixed models alongside government, not because of government.

Secondary to the provision of affordable housing were social goals, though the consistency with which these were prioritized varied. While some mentioned social goals that were more community or resident-oriented, these were typically more aspirational and less defined.

Complex Financing.

Establishing a financially feasible mixed model structure required constant negotiation and compromise. All ten developments relied upon financing from a variety of sources, including local, provincial, and federal funding via subsidy programs and grants, in addition to distinct funding streams contributed by each partner involved in the project's construction and operations. These layered funding models helped ensure partners could leverage their own assets, and work with others to fill gaps and navigate barriers presented by regulatory frameworks. While less fraught for some than others, most developments in our sample continued to struggle with challenges post-construction related to costs associated with general property operations, generating sufficient funds to cover varying and unexpected costs such as taxes and fees, and planning for

future sustainability due to expiring operating agreements or mortgages or shifting policies regarding land leases or other government associated financing.

Challenges with Regulatory and Policy Frameworks.

The most common challenges faced by mixed model sites were related to complex and financially constraining regulatory frameworks. Current regulatory frameworks were described as being outdated, involving cumbersome processes that often lacked clarity and predictability. Non-profit housing agencies point out they are taxed as if they are for-profit corporations due to the fact they are engaged in mixed model development that includes not only affordable housing, but also market housing. Some housing providers expressed frustration that the results of these regulations led to inequitable outcomes for different housing providers and mixed model properties. Non-profit organizations and charitable housing providers engaging in mixed model development must use guidance established by the Income Tax Act of Canada. This guidance, on which the Canada Revenue Agency (CRA) also relies, includes antiquated definitions of registered charities and non-profit organizations and mandates substantially different requirements for those seeking “non-profit organization tax exemption.” These regulations specify allowable housing and tenancy, owner partnerships, property sales and donations, revenues and profits, and use of surplus funds.

Most sites in the study were developed by non-profits partnering with government subsidiaries or for-profit entities. They provided affordable housing far below market, but because they were not providing solely social housing (e.g. RGI units), many did not qualify for major tax exemptions. Essentially, engaging in mixed model development prevents non-profit developers from qualifying for charitable status. Even those whose market units generated a surplus could not put the funds back into the property due to policies restricting how non-profits can utilize financial gains. Mixed model developers struggling with these issues have so far found little recourse. These issues were particularly challenging for non-profit organizations who have missions to create affordable housing and would like to be doing more to create inclusive and equitable communities.

At the provincial and municipal level, a common regulatory challenge reported by sites was property taxes. Property tax assessments did not account for the mixed model nature of the developments and the inclusion of affordable units. As a result, properties were assessed as if they provided only market housing, despite the fact that mixed model sites were not generating pure market revenue or profit. Tax assessments that were disproportionate to the actual rental revenue from a mix of affordable and market units created significant operational challenges for some sites.

Use of Strategic Partnerships.

All but one of the sites in our sample pursued multi-sector partnerships. The corporate and legal structures used to develop the ten mixed model properties included nine public-private partnerships and one government-owned structure. These partnerships were pursued in large part due to the need to expand funding pools and stand in contrast to Canadian development trends in the 1970s and 80s when senior orders of government supported affordable housing financing more

broadly. As the political and funding landscape shifted, affordable housing developers increasingly turned towards partnerships that could provide needed resources - whether that be affordable land to purchase or lease, subsidies, or private sector financing that otherwise would have been unattainable. Despite having to negotiate complex contracts, most sites in our sample saw great benefit from these partnerships as many providers would not have been able to engage in affordable housing development without such collaboration.

Leveraging Development Assets.

Sites in our sample utilized a number of strategies to leverage existing assets, including: increasing density by utilizing a high-rise structure, upgrading existing affordable units, and using existing land assets to broker partnerships with private developers whose market units could provide a cross-subsidy mechanism. It is important to note that the ability to broker affordable land leases and mortgages was a valuable skill for partners involved in mixed model development. Critically evaluating any and all existing assets that could be parlayed into further investment gave the non-profit, charitable, and government sector developers in our sample power they otherwise would not have had to negotiate with for-profit partners. The ability to leverage and combine each partner's existing capital and assets was a key strategy for developers aiming to enter and remain engaged in providing affordable quality housing.

Varied Focus on Social Dynamics and Outcomes.

While all sites in our sample hoped to meet some type of social goal by providing affordable housing, five of the ten sites went a step further by having a goal related to resident or community social outcomes, or by providing support towards markers such as mental health and economic stability. These five sites all had different approaches and levels of consistency in acting to meet these social goals. Some offered a number of programs designed to promote economic security and bolster family strength, and others implemented community building strategies. Yet, missing from most sites was data on resident outcomes, household demographics, and other indicators important to assessing resident and community success, such as how residents experience social inclusion and exclusion in the development. Housing and program outcomes were not systematically tracked beyond basic indicators such as income or program attendance. Therefore, while site representatives shared anecdotal stories of resident success and satisfaction, we can draw only limited conclusions pertaining to impact and areas for improvement.

Implications and Recommendations

This study offers a number of implications for the field of mixed model development in Canada regarding how this approach can be enhanced and expanded. Combined with prior research and practice, we offer the following suggestions, which should be interpreted in the context of the study's limitations.

Expand access to financing and incentives for mixed model development.

Non-profit and charitable housing providers report limited options for obtaining low-risk financing, with lower equity requirements for mixed model development. Increasing access to government grants and financing models

that offer a combination of reduced financial risk and provide long-term, fixed-rate terms could bolster the mixed model development field.

Improve the regulatory and policy framework for mixed model development.

To ensure sustainability and growth of the mixed model sector, improvements should be made to the regulatory framework for mixed model development to address current inconsistencies and constraints. Suggestions generated from this study include: ensure low-cost loans are accessible through the provincial and federal governments and sustained over time; create clear and consistent guidelines to streamline tax processes and make them more predictable; update criteria for defining non-profit and charitable agencies to align with current realities of the sector; adjust requirements for non-profits to obtain charitable status and tax exemptions; create flexible statutory frameworks to make it easier for non-profits and charitable housing providers to invest surplus profits back into sites; build additional affordable units onsite, or invest in new mixed model development; adjust property tax assessments to take into account the actual revenue mixed model housing produce instead of assessing sites as pure market housing; and extend property tax waivers and transfer taxes to developers pursuing affordable housing development to enable them to feasibly obtain and operate mixed model properties.

Elevate goals, strategies, and resources for community inclusion and resident success.

With mixed model development expanding throughout Canada with increasing political support and commitment, as seen in the National Housing Strategy, this is an opportune time for regulatory agencies and funders such as CMHC to establish stronger goals and expectations for community inclusion and resident success. Mixed model developments have a unique opportunity to develop and implement a set of strategies to promote positive resident outcomes leveraging the population mix and investment in amenities. Many sites are already well positioned and interested in pursuing these types of goals, but seem to lack guidance, and in some cases resources, to undertake substantial efforts. Thus, clear social goals should be established by regulatory agencies and funders, and resources should be made available to facilitate their implementation. In order to effectively move towards an impactful social strategy, developers will need assistance in exploring the range of possible models and strategies, tailoring policies and community building efforts to their unique community's needs, and support in evaluating their efforts and managing issues when they arise.

While a number of social goals are possible, we highlight several generated from previous mixed-income research and practice and provide strategies the field might undertake. It is important to note that several sites in our sample do incorporate some elements of what we outline below.

Incorporate explicit strategies that promote inclusion and engagement.

Inclusion should be seen as an essential part of mixed model success, as the integrated housing on its own will not generate inclusive dynamics. Inclusion goes beyond ensuring unit mix is integrated on site, and must include awareness of potential points of exclusion, as well as deliberate strategies to increase inclusion of households regardless

of race, income, language, or cultural traditions. Strategies may include community building opportunities at the site, equitable policies and expectations around norms, and clear and consistent messaging from staff at all levels about the community's diversity and commitment to inclusion (Hirsch and Joseph, 2019).

Commit to an inclusive operating culture.

Operating culture encompasses a site's approach to interactions, behaviours, expectations, norms, roles, policies, procedures, and communications. An inclusive operating culture balances goals of asset management, property management, and resident services to achieve individual and community transformation, along with enabling operating efficiency at the property (Blackburn and Traynor, 2020). This is not achievable without intention and commitment to a culture based on respect and connection. Thus, mixed model sites should promote hiring and housing policies that reflect these values, and provide consistent support and training for staff at all levels (but particularly for those who have frequent contact with residents such as property management and tenant liaison staff). Ideally such training would also provide an opportunity for staff and residents to examine experiences and thoughts pertaining to racial and cultural bias, and create a shared understanding around roles, responsibilities, and accountability. Key to this strategy is support for spaces and opportunities that allow staff and residents to have authentic moments of connection among themselves and with each other.

Promote resident engagement and governance.

Sites in our sample that incorporated tenant voice into their operations saw great benefit from resident engagement and expertise. Mixed model developments could incorporate a focus on this level of involvement, as tenants—both adults and youth—can provide valuable insight into utility of shared spaces, desirable programming and services, and in evaluating site efficacy in meeting operating and social goals (Miller, Gress, & Curley, 2020). Additionally, tenant advisory boards or other venues for participation and governance can also support a strong culture of resident engagement and community cohesion.

Resident services and programming spaces.

A focus on meeting resident needs and facilitating positive outcomes for residents in mixed model developments, regardless of what those needs may be, are essential components to overall development success. If residents continue to struggle in meeting basic needs or accessing support to achieve household stability or individual advancement, then mixed model development is not meeting its full potential to generate economic mobility and help low-income families truly thrive. We saw that developments in our sample providing such services (either directly or by brokering them within the community) have a sense of this potential impact. Mixed model sites seeking to undertake such efforts should involve resident input in determining what supports may be needed on site in order to ensure population-specific needs are not overlooked. Surveying, creative forums for input, and consistent assessment procedures must be a part of this strategy to ensure relevancy and effectiveness. Being more intentional about resident success will likely require greater collaboration with multiple levels of government, as well as community groups and non-profit organizations.

Resident success and tracking outcomes.

Evaluation and tracking outcomes are essential to understanding mixed model impact. While additional funding and guidance may be required, such procedures do not need to be overly burdensome on property staff. For example, annual household asset and needs assessment surveys could be linked to existing operating procedures such as lease renewals. Without consistent measures of resident demographics and key outcome indicators, there will always be a gap in understanding site successes and areas for growth.

Directions for Further Research

We recommend further research to understand several questions that arose specific to the Canadian social and political context, on which there is a dearth of existing research. This study's findings generated questions in the following areas: resident perspectives and experiences in mixed model communities; mixed model social goals, such as inclusion and integration; exploration of the racial, ethnic, linguistic, and income diversity present within mixed model developments in order to understand differences and similarities to contexts in other countries; the extent to which Canada's social welfare system may influence the goals of mixed model developments; and what specific approaches to property management, social service interventions, and community strategies might prove effective in advancing the efficacy of mixed model developments.

This study advances knowledge on mixed model development in Canada, providing several insights that can benefit the field and demonstrating how much more could be learned.

I. INTRODUCTION

More than ever, quality affordable housing is seen as an essential platform for family stability, economic mobility and vibrant, inclusive neighbourhoods and cities. Mixed model approaches are being used around the world as a promising housing and community development strategy. Through mixed model developments, affordable housing is combined with market housing to promote financial viability and reduce economic isolation and social exclusion. From the U.S. to Australia, Denmark to the U.K. and The Netherlands, mixed model development is employed to improve housing conditions for low-income individuals and families, reduce racial and economic segregation, improve broader neighborhood conditions, and create diverse, inclusive communities with sustainable affordable housing.

While some forms of income mixing have been deployed for several decades in Canada, mixed model strategies are a centerpiece of Canada's 2017 National Housing Strategy, generating a recent push for a broader mix of affordable and market development, as well as interest in greater intentionality about promoting social outcomes from the income mix. There is much to be learned from existing efforts in Canada in order to shape future policy and practice. In 2019, Housing Partnership Canada (HPC) commissioned the National Initiative on Mixed-Income Communities (NIMC) to conduct a comparative analysis of mixed model developments in Canada. The purpose of this research was to identify and demonstrate how various forms of mixed model development can be achieved and sustained, and to promote a broader understanding of the opportunities and challenges related to mixed-income site development, financing, operations, and social outcomes.

This report showcases ten mixed model projects across Canada in a variety of locations and market conditions. Four represent general approaches to mixed-income development (rental only), four represent redevelopment transitions of social housing to mixed-income development (rental only), and two represent mixed-tenure development (rental and for-sale) that are also redevelopment transitions of social housing. In this study, we examined the varied definitions of mixed models, the corporate, legal, and financial structures, housing market considerations, financial and partnership arrangements, affordability and unit mix, and shared spaces and amenities. We explored the extent to which developments provide supportive services for residents, either directly or indirectly through partnerships, and whether they have intentional strategies to promote resident engagement, community building, and an inclusive living environment. We also examine whether sites had goals for promoting positive resident outcomes and if there were systems in place for tracking measures of social outcomes.

This report is organized as follows: first we define mixed model development terms and provide an overview of the ten sites considered in this study. Then we present findings from the case studies on mixed model development goals, site design,

approaches to partnerships and financing, operations, resident services and community dynamics. Key findings from the study are then discussed, and the report concludes with a discussion of implications for future mixed model development in Canada and suggestions for further inquiry.

II. DEFINING MIXED MODEL TERMS AND OVERVIEW OF THE STUDY SITES

Defining Terms

Mixed model housing developments can be defined in several ways. A broad definition of mixed model development is a housing community intentionally designed with a mix of units that vary in affordability for households with a range in income levels. This research considered the following three types of mixed model developments:

1. **Mixed-income development**: construction of new rental housing with varying levels of affordability for households with a range of incomes.

2. **Mixed-tenure development**: construction of new housing with varying levels of affordability for households with a range of incomes (includes some for-sale units and some rental units).

3. **Redevelopment and transition**: redevelopment of social housing or market housing to new mixed-income or mixed-tenure development.

Mixed-use development describes developments that include residential housing and commercial spaces on the same property.

The field of mixed model development in Canada uses a variety of terms to describe housing with units for residents with a range of incomes including residents with very low-incomes, low-incomes, moderate-incomes, and high-incomes. To identify a set of common terms for this study and the field, we referred to previous reports on the topic (De Vos & Moore, 2018; SPR Associates Inc., 2016) and consulted with members of the HPC working group and site respondents. The terms and definitions we use in this report to designate the types of units in mixed model developments include:

- **Deeply subsidized rental**: All Rent-Geared-to-Income (RGI) units where rent is typically set at 30% of a household's gross monthly income.

- **Affordable/subsidized rental**: Units defined by below market rents, but above the level where residents pay 30% of their monthly income for rent. Includes low-end of the market or near-market where residents pay 60%-90% of the average market rent set by the Canadian Mortgage and Housing Corporation (CMHC). Income thresholds vary by province.

- **Market rental**: Rents are at or above average rents according to CMHC for the Census Metropolitan Area (CMA).

- **Affordable for-sale**: For-sale units for lower- to moderate-income residents at below market prices, limited equity purchasing, or down

payment assistance.

- **Market for-sale**: For-sale units at market prices with no income restrictions.

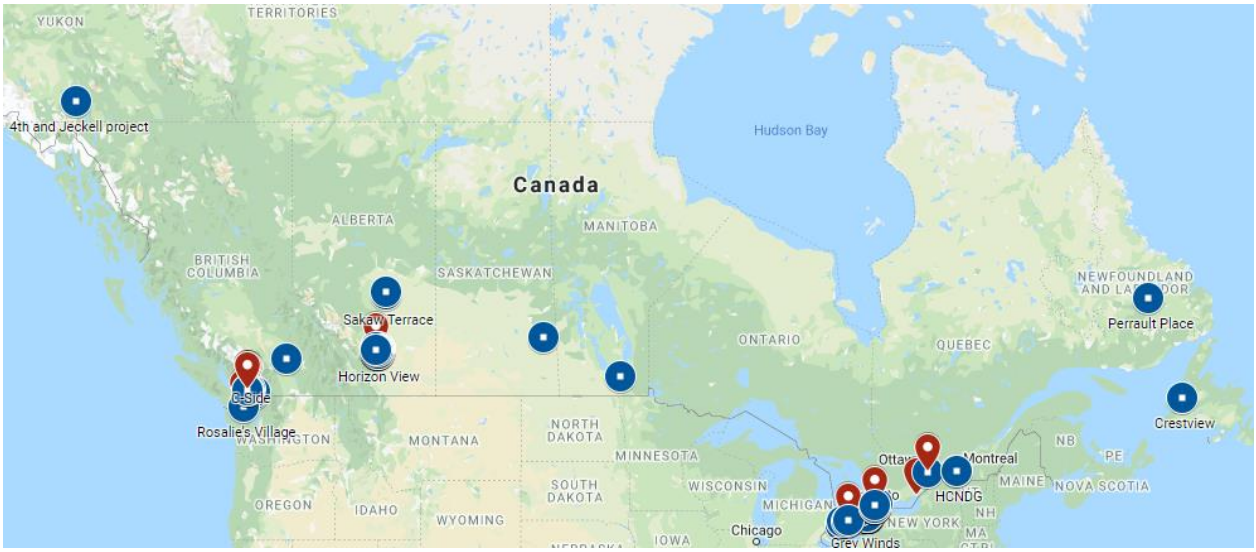
- **Affordable housing**: All housing types that are subsidized in any way, including deeply subsidized rental, affordable/subsidized rental, and affordable for-sale.

We use the terms above throughout this report, except for cases where specific terms are used by representatives from the study sites.

Site Selection

To identify sites for this study, we first conducted a scan of mixed model developments across Canada (see Appendix C for additional information on methodology). Our scan included online research, a review of articles and reports, and developing and implementing an online survey of HPC member organizations. These methods generated a pool of over 188 mixed model developments in 31 cities, across ten provinces and territories. The map below shows the spread of these developments across the country (click here for an interactive map of the sites).

Figure 1: The Geographic Distribution of Mixed Model Properties Identified through the Initial Scan (N=188)



To narrow the pool of sites, we conducted further outreach to development partners and municipal government departments and received recommendations and feedback from the HPC member organizations and the HPC working group and steering committee. The final selection of properties took into consideration a broad range of project types and geographic areas as well as whether the development's features and strategies could be more easily replicated. We sought to include provinces and territories that were under-represented in the literature, among HPC's membership organizations, and in our larger pool of developments (including from Nova Scotia, New Brunswick, the Yukon, Newfoundland and Labrador, Manitoba, Saskatchewan and

Quebec). To ensure that some sites from these areas were included in our sample, we broadened the study inclusion criteria (e.g., developments with at least some units occupied for one year or more), and we put more time into recruitment, expanded our timeframe, and strove for a high degree of cultural sensitivity. These efforts helped us successfully identify two mixed model sites from previously underrepresented areas that we were able to include in our sample: one in the Yukon and one in Quebec. However, representatives from those sites were unable to participate in the study at the time. We hope they might be available for future studies given what we started to learn from them, and the importance of broad regional and cultural representation, understanding and relevance.

The ten mixed model sites in this study are located in eight cities, spanning three provinces. The following three maps show the locations of the study sites that are located in the most populous regions; the red markers are sites in the study sample, and the blue ones are other mixed model developments in these regions.

Figure 2: Mixed Model Properties Identified in the Vancouver Region

Figure 3: Mixed Model Properties Identified in the Calgary Region

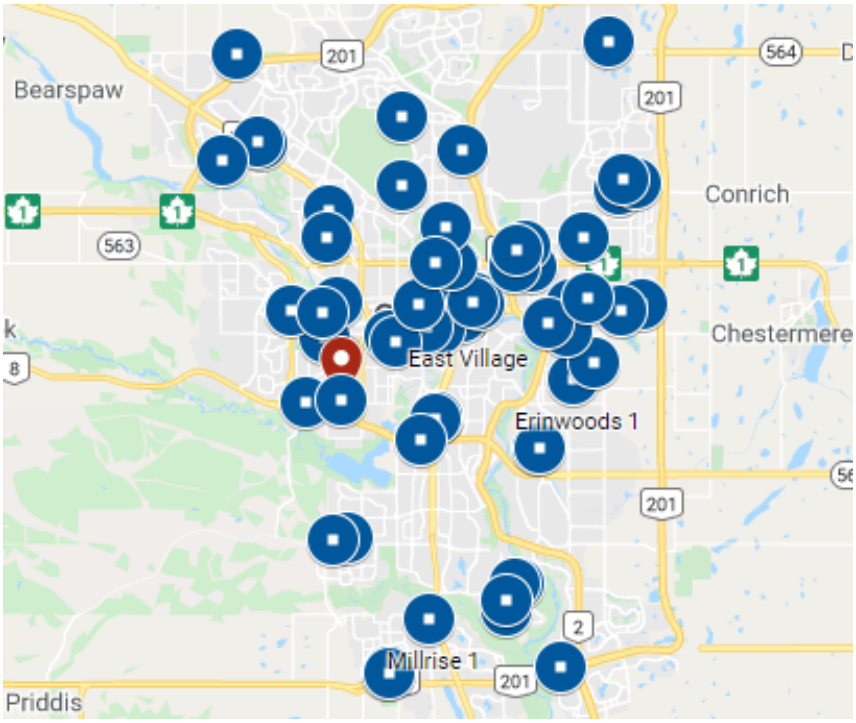


Figure 4 : Mixed Model Properties Identified in Southwestern Ontario

Overview of the Study Sites

The mixed model developments in this study represent a range of models for housing a variety of household types across Canada. As previously described, the study includes developments that are mixed-income rental sites (4), mixed-tenure sites that include rentals and for-sale units (2), and redevelopments of social housing to mixed-income communities (4). One site is dedicated entirely to providing housing to seniors, another is focused on housing for Indigenous peoples, and several others have set-aside units for other vulnerable populations including those with mental health challenges and victims of domestic violence. There was also variation in property ownership, financing mechanisms, and operations across the sites. One site is owned by a Community Land Trust and operates as a co-op, and another site is owned entirely by government.

There was less variation among sites in the provision of resident services: most study sites did not directly provide supportive services to residents. Several sites had partnerships with external agencies that help meet the needs of specific households in the community. None of the developments in the study were tracking resident social outcomes beyond traditional management indicators (e.g. household income, rental payments), although many staff with whom we spoke would like to know more about the extent to which their housing work has a positive impact on the quality of life and economic prospects of the lower-income households in the mixed model communities.[1] Table 1 provides an overview of the sites.

[1] Post-data collection, an official with Calgary Housing Company (CHC) informed the researchers that a tenant satisfaction survey was expanded in 2019 to include well-being. However, it is not site specific.

Table 1: Mixed Model Development Sample

Mixed Model Development	Type of Mixed Model	Province	Year Opened	Total Units	% Market Units	% Affordable/ Subsidized Units	% Deeply Subsidized/ Rent-Geared-to-Income (RGI) units	% Affordable For-Sale	% Market For-Sale
C-Side, Vancouver	Mixed-income	British Columbia	2003	284	60%	28%	12%	-	-
95 East 1st Avenue, Vancouver	Mixed-income (Community Land Trust)	British Columbia	2018	135	-	93%	7%	-	-
Lincoln Park, Calgary	Mixed-income	Alberta	1994	112	-	33%	67%	-	-
770 Whetter Avenue, London	Mixed-income	Ontario	2017	54	7%	93%	-	-	-
645 Brock Street, Kingston	Mixed-income	Ontario	2018	29	31%	34%	34%	-	-
Beaver Barracks, Ottawa	Mixed-income	Ontario	2012	254	40%	15%	45%	-	-
Lions View, Vancouver	Redevelopment	British Columbia	1993	174	-	-	72%	-	28%
Cedar Place, Burnaby	Mixed-tenure/ Redevelopment	British Columbia	2019	6,181	-	3%	-	-	97%
Allenbury Gardens, Toronto	Mixed-tenure/ Redevelopment	Ontario	2017	1150	-	-	12%	0.003%	88%
550 Goldstream (M'akola), Victoria	Redevelopment	British Columbia	2016	36	-	86%	14%	-	-

Below are brief summaries of each of the ten sites in this study, presented by mixed model development type: mixed-income, mixed-tenure, and redevelopment. Additional details can be found in the individual Site Profiles in Appendix A.

Mixed-income

C-Side: Vancouver, British Columbia

C-Side is a mixed-income development with a 32 storey high-rise building accompanied by 31 townhomes in close proximity. Constructed in 2003, the development has 284 total units, including 171 (60%) market units, 80 (28%) affordable/subsidized units, and 33 (12%) deeply subsidized units. Units range in size from 1, 2, 3, and 4 bedrooms. The construction of the development is unique in that the bottom 16 storeys of the tower are affordable units and the top 16 are market units. The 31 townhomes are low-end of market and RGI rental units with 3 and 4 bedroom units that primarily house families. The development is owned and operated by Affordable Housing Societies (a non-profit provider). The City of Vancouver leased the land to Affordable Housing Societies for $1.8M for 60 years, and BC Housing (HOMES BC) provides funding for the RGI units. Terra Housing, a housing development consultant, helped establish the partnership responsibilities among Affordable Housing Societies, the City of Vancouver and BC Housing for land ownership, equity contributions, mortgage financing, housing subsidies, and long-term profit sharing.

95 East 1st Avenue (Community Land Trust): Vancouver, British Columbia

95 East 1st Avenue is a 15 storey mixed-income Community Land Trust (CLT) property constructed in 2016. The 135-unit development includes 125 (93%) affordable/subsidized units and 10 (7%) are set-aside units for families from shelters. The units are a mix of 1, 2, and 3 bedrooms. The development operates as a co-op and is owned and operated by CLT East 1st Community Society, as part of a partnership between the City of Vancouver and Concert Properties, through their Community Amenity Contribution program. Funding was provided in part through the Housing Investment Corporation (founded by Housing Services Corporation, BC Housing, and Manitoba Housing).

Lincoln Park 1-5: Calgary, Alberta

Lincoln Park 1-5 is a mixed-income development constructed in 1994 and consists of nine 1 to 2 storey townhomes. The buildings have a total of 112 units, including 75 (67%) deeply subsidized units and 37 (33%) affordable/subsidized low-end market units. The units are a mix of 1, 2, and 3 bedrooms. There are two group homes run by partner agencies on site. Lincoln park 1 & 4 are owned by the Province of Alberta and Lincoln Park 2 & 3 are owned by Calgary Housing Company, a wholly owned non-profit housing corporation of The City of Calgary. The site is operated by Calgary Housing Company and is partially funded by the provincial and federal governments.

770 Whetter Avenue: London, Ontario

770 Whetter Avenue is a 4 storey mid-rise constructed in 2019. It has 54 total units,

including 50 (93%) affordable/subsidized units and 4 (7%) market units. All units are 1 and 2 bedrooms. The development is owned and operated by Homes Unlimited (London) Inc. a non-profit housing provider, and they primarily received funding to build 770 Whetter Avenue from Housing Development Corporation of London (HDC), a city entity created to fund affordable housing development.

645 Brock Street: Kingston, Ontario

645 Brock Street is a 4 storey low-rise building constructed in 2018. It has a total of 29 units, including 10 (34%) deeply subsidized, 10 (34%) affordable/subsidized, and 9 (31%) market units. 645 Brock Street is owned and operated by a non-profit-government provider, the Kingston & Frontenac Housing Corporation, a local housing corporation in which the City is the sole shareholder. The development was funded through the City of Kingston, the provincial program, Investment in Affordable Housing (a Federal-provincial cost shared program), a CMHC seed grant, and a mortgage.

Beaver Barracks: Ottawa, Ontario

Beaver Barracks is a multi-building development constructed from 2009 to 2012 that includes an 8 storey building, a 7 storey building (with 2 integrated townhomes), a 4 storey hybrid building with townhomes incorporated into a mid-rise, 2 wood frame stacked townhomes blocks, 3 commercial spaces, and an ambulance station that is now a 8 storey building. There are a total of 254 units, including 114 (45%) deeply subsidized, 101 (40%) market, and 39 (15%) affordable/subsidized. Approximately 15% of units are reserved for residents with physical disabilities, people with intellectual and developmental disabilities, and those who either have a mental health issue or were previously homeless. This property is owned and operated by Centretown Citizens Ottawa Corporation (CCOC), a non-profit, with funding and financing provided through the Canada-Ontario Affordable Housing Program (now called Investing in Affordable Housing), the City of Ottawa, the Grey Sisters, Infrastructure Ontario and CCOC's own equity.

Mixed-tenure / Redevelopment

Cedar Place: Vancouver, British Columbia

In 2019, BC Housing completed construction of the first phase redevelopment of Cedar Place. The redevelopment will be one of the largest mixed model developments in Canada, with over 6,000 units. Construction of the initial phase includes 181 affordable units in two

4-storey buildings and is expected to be completed in 2021. Developed through a public-private partnership between BC Housing and Ledingham McAllister, the property master plan will ultimately host a total of 6,181 units, including 6,000 (97%) for-sale market units in addition to the 181 (3%) affordable rental units. As of 2020, all 90 original units have been replaced with affordable family housing. The next phase of construction will be for 91 affordable housing units for seniors. The remaining construction of the 6,000 market units will be carried out over the next ten years.

Financing was provided through the Provincial Investment in Affordable Housing (PIAH) program.

Allenbury Gardens: Toronto, Ontario

Allenbury Gardens began redevelopment in 2017 and will eventually include five high-rise buildings (10-24 storeys), four mid-rise buildings, and seven blocks of townhomes (2-3 storeys). When the development is complete in 2023, there will be a total of 1,150 units, including 1,013 (88%) market for-sale units, 133 (12%) deeply subsidized rental units, and 4 (0.003%) affordable/subsidized for-sale units. This mixed model site is being redeveloped by a partnership between the Toronto Community Housing Corporation (TCHC) and the FRAM Building Group. Funding for the revitalization comes through the sale of the market condo units on the site. The Foundation program is a City of Toronto / Provincially funded program that provides second mortgages to eligible purchasers. Four TCHC tenants bought units in Allenbury condos through the Foundation program.

Redevelopment

550 Goldstream (M'akola): Victoria, British Columbia

Goldstream is a mixed-income, mixed-use, 4 storey building with commercial space on the bottom floor. Constructed in 2016, the development has a total of 36 units, including 31 (86%) affordable/subsidized at the low-end of market, and 5 (14%) deeply subsidized units. This property is owned and operated by the M'akola Housing Society. Funding was provided through BC Housing and the City of Victoria. It was primarily constructed to provide a housing option for the local Indigenous population.

Lions View: Vancouver, British Columbia

Lions View is a mixed-tenure property redeveloped in 1995. All 91 original units were replaced, and an additional 83 units were constructed through the redevelopment. Lions View currently has three low-rise buildings with a total of 174 units, all 1 and 2 bedrooms, including 126 (72%) deeply subsidized units and 48 (28%) for-sale market units. Redeveloped by Van Maren Construction, with development support from the housing consultant, Terra Housing, to establish the ownership and operating structure of the development between BC Housing and Brightside Community Homes Foundation. The non-profit Brightside owns the three low-rise buildings and has operating agreements with BC Housing for two of these buildings. Funding for the deeply subsidized units was provided by BC Housing, and financing for the market condos was arranged by the private developer through a private bank.

III. SITE DESIGN: HOUSING AND BUILDING INTEGRATION, MIXED-USE, AMENITIES AND COMMON SPACES

Site Configuration and Buildings

Mixed model developments in this study included a range of building types. Properties have 1 to 9 buildings and include high-rise buildings (10-32 storeys), mid-rise (4-10 storeys) buildings, low-rise buildings (1-3 storeys), a hybrid townhome and mid-rise building, and townhomes (1-3 storeys). At several sites, high-rise or mid-rise buildings have replaced old and deteriorating townhomes allowing for additional housing density and community amenities such as parks and playgrounds on the same piece of land. The most common materials used in buildings were wood frame and concrete. Housing units for subsidized and market residents are developed with the same design and quality standards so they cannot be distinguished from each other; this is important insofar as it limits stigmatization of households living in subsidized units.

Integration of Affordable Units and Buildings

We explored the extent to which mixed model developments spatially integrated affordable and market rate units within the same development, or if they separated the unit types in some way, locating them in distinct areas of the property or in separate buildings. Across most of the mixed model developments, the deeply subsidized, affordable/subsidized and market rental units were integrated within buildings. Many sites operate their affordable/subsidized and market rental units as interchangeable, with any unit being used to house tenants of any income level, depending on occupancy. One anomaly is C-Side (Vancouver), where affordable and market units are located on separate floors in one building. C-Side's 32-storey building is split with all market units located on the top 16 floors, and all affordable units on the bottom 16 floors. The 31 low-end of market and RGI townhomes are adjacent to the tower. Site representatives indicated that they do not believe this has led to direct exclusion or negative social dynamics, though they did note issues of exclusion around the use of the shared courtyard and playground that are surrounded by the townhomes.

In the mixed-tenure properties considered in this study, for-sale units are located in separate buildings from rental unit buildings. Affordable for-sale units, however, are integrated with market for-sale units, as in Allenbury Gardens (Toronto). While integrating affordable and market rental units within buildings is common in mixed model development, mixing units across housing tenure within the same buildings is not typical. Factors that contribute to this pattern include different developers and owners for rental and for sale units, funding mechanisms, and governance structures (e.g. ownership fees, condominium boards).

Mixed-Use Spaces

Providing mixed-use space as part of mixed model development can help property owners meet multiple goals, including the provision of housing for residents, the promotion of integration with the broader community, and the generation of additional revenue for the property. In general, funding for such non-residential elements of mixed model development projects can be difficult to obtain, particularly for housing organizations with limited access to financing. Two out of the ten properties in this study (550 Goldstream in Victoria and Beaver Barracks in Ottawa) intentionally built mixed-use spaces as part of their developments.

M'akola Housing Society's non-profit administrative office space is located on the ground floor of 550 Goldstream. The access to the administrative offices has helped foster relationships between residents and staff; it has enabled staff to respond quickly to on-site needs. M'akola hired an Indigenous interior designer for their new office space and there is a large piece of Indigenous art on the side of the building. They are embracing their Indigenous roots with a building that is open and inclusive. Although not featured in this property, M'akola has another property, Rosalie's Village, that uses a thrift store social enterprise to cross-subsidize the operations of an on-site daycare.

CCOC built commercial spaces at Beaver Barracks to earn additional income for the property. Drawing on experience with commercial development at other properties in their portfolio, CCOC built three office spaces onsite. They also redeveloped an ambulance station for local emergency services to use, which further integrated the site into the surrounding community.

Amenities and Common Spaces

The neighbourhoods where the mixed model properties are located offer many amenities to residents within walking distance or within a short transit ride, such as a community centre, community resource room, park, playground, pool, retail business, restaurant, fitness centre, and health/wellness centre. Properties also offer some community spaces on-site that are free or low-cost to residents, including gyms, community rooms, shared kitchens, community gardens, playgrounds and parks. Some properties have informal shared community norms around common spaces like amenity rooms or community gardens, while others have explicit rules residents are asked to follow, particularly around playgrounds and gyms. Allenbury Gardens (Toronto) is developing formal shared use agreements regarding shared common and public space that are related to their operating agreements of the property. They are also creating avenues for shared decision-making around commons spaces to bridge the gap between market condo owners and lower-income renters.

Shared amenity spaces provide the opportunity for neighbours to gather and connect with each other. However, shared spaces can also cause challenges when community norms are not established, or

when rules are unevenly enforced. This can be especially true with playgrounds and common areas where children frequently play. One site representative discussed several issues at the playground regarding who feels welcome there and the supervision of children. At C-Side, despite efforts to communicate that the playground is for everyone and the rules apply to everyone, there are tensions and a sense of inequity among some residents:

> *From a tenant's perspective on the playground there are different folks from different backgrounds, different values. There is helicopter parenting—or the total opposite with the child left to their own supervision…. I've heard that people who live in the tower feel excluded by the families in the playground, courtyard and lower level, but that's more the layout of the property. There are 15 townhomes that share the courtyard, and that is heavily operated by the families in the courtyard rather than those families who are scattered throughout the tower. Families may feel like the playground/courtyard is cliquey or only for the townhomes. We constantly remind people it is for everyone and is inclusive.*

There are also challenges with unsupervised children in the common areas of this development:

> *In the common areas there is a dynamic with problematic children not listening or damaging the property. What I've seen is that it's hard for the other parents to be respectful and mindful. But every family has their own way of operating. Our rules are that children under 8 have to be supervised. Unsupervised children can cause havoc and tension in the community.*

The partnership agreement between Toronto Community Housing Corporation and FRAM Building Group at Allenbury Gardens also included a working shared space agreement. To develop this agreement, partners have been considering how shared space can be designed and used to support a more integrated community. One site representative described their process:

> *When we have this kind of partnership, it is more integrated and there is more social benefit. But it is also more complex from a legal standpoint. It is complex to sort out who is going to pay for what, who is responsible over time, who will pay for construction of spaces… That is complicated—that is something newer that we are doing. We have a shared facilities agreement that includes a shared underground garage and garbage facilities. There are benefits to this. Its forcing us to work with neighbours and integrate condo residents because sharing facilities is an efficient use of space. The courtyard is also a shared space that everyone gets to use, both condo residents and TCHC tenants. There are different committees for shared spaces, some committees around public art for children and barbecues. The goals of the community are fostered when we have the necessary integration of all residents.*

Shared amenities and common spaces provide opportunities for greater integration among residents in mixed model communities, but they can also be challenging for site staff and can lead to

greater divides among residents (Chaskin & Joseph, 2013). Some best practices seen here include intentional planning around shared spaces during development, providing clear guidelines for using spaces and activating the spaces in a positive way that brings neighbours together. Intentional spaces and intentional practices within those spaces are also key components of an effective “operating culture” discussed in the Site “Operating Culture” section of the report.

IV. MIXED MODEL DEVELOPMENT GOALS

Site representatives reported a relatively narrow set of goals for their mixed-model developments regardless of the size of their portfolio or their locations. By and large, the primary goal of the mixed-model developments in this study was to provide high quality financially sustainable affordable housing to low- and moderate-income residents.

Financial sustainability for mixed model sites was described as the ideal mix of units where revenue from market units fully cross-subsidizes affordable units. Sites used this cross-subsidy model both within an individual development, as well as an approach toward achieving financial stability across their portfolio. Some site representatives stressed that this ideal of financially sustainable affordable housing is not possible without some level of government support, given housing market conditions, and development and operating costs in their regions.

In the words of a site representative from Ontario:

> *The market rents are there for more affordable rents. The more markets we get, the further we get to being self-sustainable, so we aren't relying on levels of government, and ultimately the taxpayer money, to survive.*

In addition to financial and affordable housing goals, some site representatives mentioned social goals that were more aspirational. These typically included broad goals for the community and residents, as one site representative described their aim to: *"create community… an inclusive, safe, affordable place to live."* Another housing provider noted their development sought to *"provide low-income tenants with the opportunity to thrive and make people happy."*

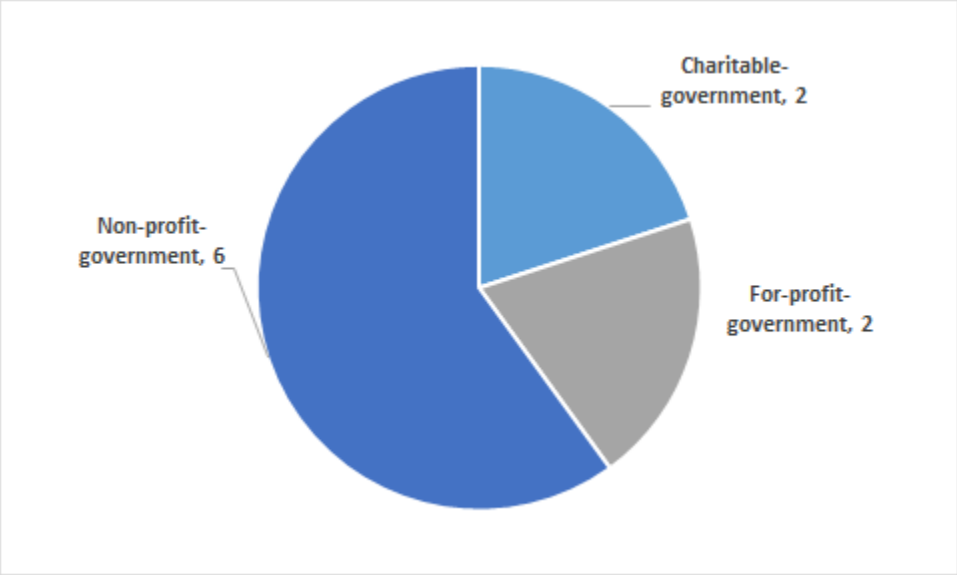
The predominant goal in these Canadian examples of attaining financially sustainable affordable housing through mixed-model development is relatively narrow in contrast to the goals of mixed model initiatives elsewhere. In the U.S., as well as the U.K. and the Netherlands, for example, mixed-income development is often undertaken with broader goals that include urban revitalization, addressing poverty concentration and racial segregation, and creating inclusive communities that support social integration and upward mobility opportunities for low-income residents. In contrast to the objectives of the mixed-income development sector in the U.S., the driving rationale of Canadian mixed model development, based on our sample of sites, is more similar to a newer form of mixed model development in the U.S., called inclusionary housing, that has been noted for its sole focus on affordable housing production, with limited attention to social integration and resident outcomes (Khare, Miller, & Shamsuddin, 2020).

V. MIXED MODEL DEVELOPMENT APPROACHES

Partnerships for Ownership, Financing, and Ongoing Operations

The corporate and legal structures used to develop the mixed model properties are public-private partnerships. This strong reliance on public-private partnerships stands in sharp contrast with most of the mixed-income housing developed in Canada in the 1970s and 1980s, where senior orders of government supported more conventional forms of financing (Pomeroy & Falvo, 2013; Suttor, 2016).

Figure 5: Site Ownership



The public-private models included six sites with partnerships between non-profit housing providers and government entities ("non-profit-government"), two sites with partnerships between for-profit housing developers and government entities ("for-profit-government"), and two sites with partnerships between charitable housing providers and government entities ("charitable-government"). In addition to the partnership model, Table 2 also provides an overview of how properties acquired land for development.

The way in which the Income Tax Act of Canada, and subsequently, the Canada Revenue Agency, defines non-profit organizations and registered charities has important implications for the development and operations of mixed model developments. This statutory framework presents a set of complex and varying constraints for non-profit housing providers

and charitable organizations. Non-profit housing providers, for example, can request tax-exemption annually, but they cannot engage in profit-generating activities and receive a tax exemption. Many non-profit organizations producing mixed-income housing do not qualify as charitable organizations. Charitable organizations must provide housing exclusively for the impoverished, seniors, or people with disabilities (Mason, 2018; Catalyst, 2018). Site representatives discussed that housing providers with charitable status must be extremely cautious about how they develop mixed model housing to avoid losing their tax-exempt status.

Table 2: Mixed Model Partnership Model Overview

Site	Partnership Model	Land Use
Allenbury Gardens	For-profit-Government	Contribution
Cedar Place	For-profit-Government	Contribution
C-Side	Non-profit-Government	Lease
Lions View	Non-profit-Government	Purchase
Lincoln Park	Non-profit-Government	Contribution
645 Brock Street	Non-profit-Government	Purchase
95 East 1st Avenue	Non-profit-Government	Lease
Beaver Barracks	Non-profit-Government	Purchase
770 Whetter Avenue	Charitable-Government	Purchase
550 Goldstream	Charitable-Government	Contribution

Next, we discuss the different partnership and financing structures for development and the ongoing operations of each property, followed by a cross-site comparison of approaches.

For-profit-government partnerships

Allenbury Gardens is being redeveloped through a new subsidiary composed of a partnership between the Toronto Community Housing Corporation (TCHC) and the FRAM Building Group. TCHC is primarily responsible for the replacement of RGI units, and FRAM is responsible for development of the market for-sale condo units. Revenue from the sale of TCHC land and the sale of market condominium units funds the replacement of the RGI units, and municipal subsidies will fund ongoing operations of the RGI units. Together, the partners share in decision-making during the development process and especially around shared spaces of the property. This type of full partnership is seen as providing a good balance because TCHC has desirable land, and in partnering with a for-profit developer, they are able to pay for redevelopment costs and retain the ability to maximize social benefit and create an integrated community. Shared agreements include common spaces and amenities such as parking facilities and a courtyard that are shared between the condo owners and the subsidized renters.

Cedar Place was developed by BC Housing, which continues to own and operate the site. The property was financed through a land exchange with Ledingham McAllister, a for-profit developer that owns SafeWay lands, for the development of market for-sale units as part of a master plan that includes Cedar Place. Ledingham McAllister received a density lift from the City of Burnaby and split the value of the land equally with BC Housing. There is no mortgage for the property because BC Housing is able to support the affordability component with rents that cover operating costs.

Non-profit-government partnerships

C-Side is owned by Affordable Housing Societies (a non-profit) and was developed through a tri-party agreement between Affordable Housing Societies, the City of Vancouver, and BC Housing. The City made land available for the development through a low-cost 60-year land lease. Original plans for the property included only 16 stories of affordable housing. However, the partners agreed to leverage the valuable land asset and add 16 stories of market rental housing to help fund additional affordable housing construction in the City. Surplus funds from the market units are split equally between Affordable Housing Societies and the City of Vancouver for the building of additional affordable housing in the City of Vancouver. BC Housing provides funding for the RGI units through the HOMES BC program. Although the equity from the C-Side development site was intended to help fund additional affordable housing development in Vancouver, local construction costs have risen along with the value of land. As a result, the equity from this prime real estate site is not sufficient for funding new affordable housing development in the City of Vancouver.

Lions View was developed by Terra Housing and Brightside Community Homes Foundation and is owned and operated by Brightside. The land was purchased with funding from the Coordinating Council of Lions Clubs and the Central Lions Club in the 1950s and was redeveloped in the 1990s through the subdivision and sale of a

portion of the three-acre property for new affordable units and market condos. Terra Housing worked to create a high level of cohesiveness among development partners in order to navigate the different phases of the redevelopment, each of which was financed through a different funding source. BC Housing provided lending for the redevelopment of the affordable units, and funding for the market condos came from a private bank. Brightside has operating agreements with BC Housing for two of the three buildings through the Shelter Aid for Elderly Renters (SAFER) program for seniors with low- to moderate-incomes.

Lincoln Park is owned by a subsidiary of the City of Calgary, Calhome Properties Limited, which operates under the trade name Calgary Housing Company (CHC). Lincoln Park has different funding and operating agreements and multiple stakeholders for the 9 buildings in the development, creating complexity for revenue and expenditure management for the site. There is CMHC mortgage financing for some of the agreements and one agreement has a mortgage with the City of Calgary. CHC bears the responsibility of financial loss or surplus on three buildings. The federal and provincial governments share the operating deficit for a portion of units. Expenses incurred to maintain common areas, building exteriors and grounds were not defined in the agreements, which complicates operations of the property.

645 Brock Street was developed by Kingston & Frontenac Housing Corporation (KFHC) through the purchase of land, grants from the City of Kingston for the replacement of RGI units and from the province of Ontario, and seed funding from CMHC. KFHC is a local housing corporation (LHC) solely owned by the City of Kingston. KFHC is one of 9 similar LHCs in Ontario. While KFHC is often subject to the same fees as any other developer, for 645 they did not have to go through a standard RFP process with the City. Instead, the City allocated the project to KFHC. While the City does donate land to KFHC for some developments, KFHC paid a standard fee for the Brock Street land. KFHC owns and operates the property and receives a rental subsidy for the ongoing operations of the RGI units from the City of Kingston.

95 East 1st Avenue was developed by the Vancouver Community Land Trust (CLT) through the Community Amenity Contribution program and a partnership between the City of Vancouver and Concert Properties. The property is owned and operated by the CLT East 1st Community Society, a new housing co-operative created through CLT and the Co-operative Housing Federation of BC (CHF BC). A separate long-standing co-op, Aaron Webster, is also located in the building. Residents of Aaron Webster were living in an old property nearby and as part of the redevelopment residents were moved into the new CLT building. Aaron Webster will continue to function as a separate co-op to allow for the redevelopment of their property nearby that has now been transferred to the CLT. Both co-ops provide self-governance of the property and the CLT provides property management and asset management for the property. CLT purchased a 60-year land lease for the property, and the debt service of the land purchase paid for the building of 31 additional homes for artists nearby. Housing

Investment Corporation (HIC), a new public sector funding agency (started by the Housing Services Corporation, BC Housing, and Manitoba Housing), provided CLT with a 40-year fixed-rate mortgage for the development.

Beaver Barracks was developed and is owned by Centretown Citizens Ottawa Corporation, with construction and ongoing operations funded by the Affordable Housing Program, the City of Ottawa, Infrastructure Ontario, the Grey Sisters and CCOC's own equity. The City of Ottawa made the land available for construction through a competitive RFP. The Affordable Housing Program provided a capital grant to cover a third of capital costs. Infrastructure Ontario provided a mortgage backed by the CMHC. The City of Ottawa funds the RGI units.

Charitable-government partnership

770 Whetter Avenue was developed by Homes Unlimited (London) Inc. through the purchase of land, a rental construction mortgage and seed funding through CMHC. The charitable non-profit Homes Unlimited owns and operates the building with funds made available through provincial affordable housing programs in Ontario, and funds through CMHC for affordable housing.

550 Goldstream was developed by and is owned and operated by the non-profit M'akola Societies. The project was funded through a land contribution and funding by M'akola Societies, a property tax exemption from the City of Langford, funding from BC Housing, funding from the Urban Native Assistance Fund for the RGI units, and seed funding from CMHC. Because the building is mixed-use, there is a cross-subsidy from leasing the commercial floor of the building.

Comparison of Approaches

The approaches to financing each of the properties varied. In this section we discuss some of the similarities and differences in the approaches: first, by the partnership and financing structures of for-profit-government, non-profit-government, and charitable-government partnerships; then, by the role of government, level of income mix and mode of land use.

Both sites with for-profit-government partnerships in the study, Allenbury Gardens and Cedar Place, are large-scale developments (1,000 to 6,000 total units) with significant proportions of market for-sale units (88% at Allenbury Gardens and 97% at Cedar Place). To achieve this scale, demand for new market for-sale units must be strong, which is the case in the Toronto and Vancouver regions. In both sites, the sale or contribution of land to the development deals made the redevelopment of the affordable and RGI units financially possible. Despite the strength of demand in the local housing markets; however, the build out of the market housing in these developments was not accompanied by a large-scale expansion of affordable housing. Rather, efforts were primarily focused on the redevelopment of existing affordable units and not the addition of affordable units to the sites.

Site representatives at Allenbury Gardens noted that it would be difficult to form a

public-private partnership to undertake the development and operations of a mixed model development under different housing market conditions (e.g., riskier housing market) or in a location with less demand (e.g., farther from public transit). These partnerships can also be complex from a legal standpoint because it is complex to sort out who is going to pay for what, who is responsible over time and who will pay for what construction costs. Although this type of partnership is more complex, site representatives think it will have greater social benefit because it is forcing the development partners to work with neighborhood residents and condo residents early on in the revitalization process.

Unlike the full financial and operating partnership at Allenbury Gardens—where Toronto Community Housing Corporation partnered with the for-profit FRAM Building Group to manage the construction of the affordable rental housing and market condominiums—Cedar Place is the affordable component of a large master plan that has yet not been fully built out. For this redevelopment, BC Housing was able to manage the financing from the provincial and federal governments, and the City of Burnaby made a land contribution for the property redevelopment. BC Housing manages the development and operations of the affordable component of the development, and for-profit developer Ledingham McAllister leads the market component of the master plan. The two groups work together on Cedar Place, but do not have the same cooperative decision-making partnership as seen in Allenbury Gardens.

The majority of the properties in our sample are non-profit-government partnerships. They vary in age, property size, income mix and by geography. In several of the non-profit-government partnerships, there were challenges to the housing development process, such as in the acquisition of land, in the negotiation of long-term land leases, and in the acquisition of permits in a timeframe to avoid additional development costs and rezoning. Sites also experienced challenges in the acquisition of capital grants and resistance from neighbourhood residents concerned about the income mix of the property. Overcoming these challenges required sophistication and cooperation between partners to assemble the partnership terms and financing needed to complete the development while also achieving the long-term goals of mixed-income and affordable housing. In reflecting on how the financing structure has served C-Side's housing goals, site representatives indicated that while initial contract negotiations were challenging, the partnership they established was straightforward and enabled them to build a property that serves tenants of all incomes well in a tight housing market.

In both of the properties with charitable-government partnerships (770 Whetter Avenue and 550 Goldstream), the organizations chose to purchase land or bring the value of the land to the redevelopment (M'akola was able to leverage $900,000 from an existing land title). They also used municipal, provincial, and federal grants and loans, organizational funds and mortgages to finance the development.

The role of government in the financing partnerships varied at the municipal, provincial, and federal levels. At the municipal level, cities provided land contribution, density increases, land leases, or made previously inaccessible land available for purchase. Cities also contributed funds directly for development and ongoing operations of affordable and RGI units, and indirectly through municipal fee waivers and tax exemptions for charitable organizations. In several cities, housing corporations were created to manage the financing and development of affordable and mixed-income housing. These include Kingston & Frontenac Housing Corporation, Housing Development Corporation of London, and Calgary Housing Company. The corporations helped facilitate land acquisition, financing, zoning, permitting and review processes, and property taxes. Some organizations and development projects qualified for tax exemptions that helped them continue operations of the properties.

The role of municipal and provincial government depends in part on the political culture and the level of commitment to affordable housing. The National Housing Strategy outlines a commitment to the production of mixed-income and affordable housing, while also giving flexibility to municipal and provincial governments on how to achieve that aim. Municipalities are more involved in the ongoing operations of properties in Ontario, where provincial funds are passed through to municipalities. As a result, local elected officials in Ontario control more of the process, from timing of permits to funding. However, in British Columbia, BC Housing plays a larger role managing and distributing funds for development and ongoing operations for housing in the region. In Alberta, the provincial government regulates social housing and has Housing Management Bodies to handle operations on behalf of the Province.

In part, the financing and partnership approaches used by each of these properties contributed to the variations in the income mix within the developments**.** The two sites with for-profit partnerships have large proportions of market for-sale housing and small proportions of affordable or RGI housing. In contrast, the government only, charitable partnerships and one of the non-profit partnerships have higher proportions of affordable or RGI units and fewer market units. Most of the non-profit partnerships (C-Side, 645 Brock, Beaver Barracks) have a broader income mix, facilitated in part by several different funding streams. Another key component of achieving a broader income mix is the use of land. Three of these non-profit partnerships purchased land for redevelopment and one used a long-term land lease.

Land proved to be a key asset for nine of the ten developments in our sample, allowing government, non-profit, and charitable entities to construct mixed model developments. Four of the sites relied on some type of land exchange or sale to help finance their mixed-model developments (Allenbury Gardens, Cedar Place, Lions View and 550 Goldstream). In the cases of Allenbury Gardens and Cedar Place, the government and non-profit actors were able to strategically use the desirable land in their possession to attract for-profit developers aiming to create lucrative market

units. These valuable assets allowed the government developers to be selective in choosing development partners who would help them meet their goals of providing quality affordable housing. This led to particularly promising results for Allenbury Gardens developers, who successfully lobbied for a number of shared amenities for both affordable and market rate tenants. Site representatives from 550 Goldstream similarly cited the valuable land they brought to the table as being essential in leveraging additional investments.

Five of the sites relied on municipal and provincial government funded land assets (C-Side, 95 East 1st Avenue, 645 Brock Street, Beaver Barracks, and 770 Whetter Avenue). C-Side's unique development design emerged from a desire to maximize the value of a low-cost 60-year land lease from the City of Vancouver, which ultimately led to an additional 16 stories of market housing. The Community Land Trust model, 95 East 1st Avenue, centred on leveraging land from the City of Vancouver for sustainable affordability; and 645 Brock Street and 770 Whetter Avenue both worked closely with their local governments to secure affordable land for mixed model development. In our sample, developments in high-demand areas were constructed at a time when mixed model developers were able to secure the land at an affordable price, while those in smaller or growing markets were constructed in close partnership with local governments.

Appendix E provides a comparison of the proformas and operating statements for Beaver Barracks, Lions View, 645 Brock Street, C-Side and Wildwood, a property in the Calgary Housing Company portfolio, the same portfolio as Lincoln Park.

The different approaches to partnerships and financing influenced the level of confidence site representatives expressed for the long-term viability of their mixed model developments, which we discuss in the next section.

Factors that Affect Long-Term Viability

While most site representatives expressed confidence in their developments' ability to provide long-term affordable housing, some representatives also expressed concerns about being able to sustain the provision of affordable housing due to a number of external factors.

Several site representatives pointed to reasons to be optimistic about the sustainability of their developments, and of their organizations' future involvement in the mixed model development field. These developments benefit from long-term affordable mortgages, prime real estate locations, and the flexibility of the mixed model financial structure, which enables operators to raise market rents when needed in order to adjust to changing housing market conditions. Those who chose to enter the mixed model field also expressed the deep commitments of their organizations to continue providing affordable housing. These attitudes are perhaps best summed up in this response from a representative at 770 Whetter Avenue:

> *We're hoping it will be fully occupied forever. We're getting ready to start our*

next project, this is a group that is proactive, we are not even close to being through. We've bought more land, we are ready to roll...will remain affordable for 50 years, mandate is forever for non-profit.

Despite these positive outlooks, those we spoke to also expressed concern about future challenges. They reported doubts about being able to expand their provision of affordable housing in the future, as well as about maintaining affordability levels in existing housing. A number of circumstances were cited, including changing political contexts, increasing operating expenses, and rising property taxes.

One site representative at 645 Brock Street expressed the duality of their outlook this way:

> *This property has a tight operating surplus, and because of the cost and some of the challenges, we've had to redesign and incur increased cost. One of the things we know, the viability will be long term because it is in a favourable location, close to hospitals and downtown...*
>
> *I think it will be around as long as we as a corporation run it... It doesn't make a ton of money, profit is pretty small, but that's not our purpose. So as long as we are hitting a zero balance, we are good to go. The long term viability should be excellent.*

In part, this perspective demonstrates some of the factors any housing developer must consider. However, there are a few unique challenges to mixed model developers. The historic declines in government investment in affordable housing has led some site representatives to be uncertain over whether current sources of funding will be available in the future if federal, provincial or municipal priorities shift. Many developers rely on government support as a key component of their housing finance models, without which they would not be able to continue operating.

In addition to some concerns over the future of government funding, many interviewees expressed concern that the expiration of current operating agreements may also lead to the end of their ability to provide affordable housing. Some of the older developments in our sample were constructed at a time when they were able to secure favorable land leases and subsidies that no longer exist today.

Site representatives at C-Side reported great success with their development model, a tri-party agreement among the City of Vancouver, BC Housing, and the Affordable Housing Societies (a non-profit). However, changes to the City of Vancouver's approach to housing development have prevented replication of the partnership:

> *One reason it has not been replicated is because the City changed the way it has worked with non-profits to do affordable housing. Now the City is trying to get market lease rates for affordable housing, and so it is unaffordable for others because of the lease framework. There are a lot of non-profit leases in Vancouver that expire in late 2024-2029—there's concern about what will happen based on the new lease framework.*

Site representatives here speculated that political factors were involved in the decision to move away from low-cost leases for affordable housing developers. Local government officials wanted more affordable units to be built, but they did not want to promote the perception that they were "giving away" government land.[2] As a result of the current approach to land leasing, affordable housing developers in Vancouver have no way of knowing whether or not they will be able to negotiate affordable agreements in the future, which jeopardizes the future of affordable housing in the area.

At Beaver Barracks, CCOC is reviewing their strategy as they foresee necessary changes to the model when they lose access to some of their current operating subsidies at the 20-year mark of the property operations:

> *At the 20-year mark of property we are removed from [provincial] affordability requirements and we lose some of the subsidy; but we will have a mortgage for 12 years after that. So there is going to be a challenge at the 20-year mark. We may have to adjust rents. We would want to keep it as affordable as we can. The subsidy we would lose is the mortgage subsidy specific to the Affordable Housing Program...We will do what we have to do, but always our goal to maintain mixed-income since that is what we are about.*

The long-standing and foreseeable systemic challenges developers face cannot be ignored. While developers are not without options, the primary strategy they are left with seems to be raising rents, which could have adverse effects on housing affordability.

Challenges with Regulatory Tax Frameworks

Multiple site representatives reported the significant challenges regulatory and policy frameworks present for the field of mixed model development. The majority felt such frameworks created barriers to mixed model development and made it difficult to manage their operations. There were several common complaints. Current regulatory frameworks were described as being outdated, involving complex and cumbersome processes that often lacked clarity and predictability. Some housing providers expressed frustration that these regulations led to inequitable outcomes for different housing providers and mixed model properties. For example, non-profit organizations and charitable housing providers engaging in mixed model development must use guidance established by the Income Tax Act of Canada. This guidance, enforced by the Canada Revenue Agency (CRA), includes antiquated definitions of registered charities and non-profit organizations and mandates

[2] The City of Calgary has a Non-Market Housing Land Sale Policy that includes a non-profit land transfer policy provision of up to 10 properties every two years. The policy is part of the Corporate Affordable Housing Strategy aimed to scale up nonprofit housing providers to increase the affordable housing supply. See page 14: https://www.calgary.ca/content/dam/www/cs/olsh/documents/affordable-housing/corporate-affordable-housing-implementation-plan.pdf

substantially different requirements for those seeking “non-profit organization tax exemption.” These regulations have specifications for what is allowed regarding housing tenants, partnerships, property sales and donations, revenues and profits, and investments of profits.

At the provincial and municipal level, a common regulatory challenge reported by sites was property taxes. Property tax assessments did not account for the mixed model nature of the developments and the inclusion of affordable units. This created tax assessment fees that were disproportionate to the rental revenue from a mix of affordable and market units. Most developments could not qualify for major tax exemptions because of the unit mix they operate. The unique financing models used by properties to operate made it difficult for the housing they offer to meet standards for charitable status. These issues were particularly challenging for non-profit organizations who have missions to create affordable housing and would like to be doing more to create inclusive and equitable communities.

What follow are experiences from four of the properties who are burdened by property taxes.

C-Side site representatives reported that property taxes present the greatest challenge to sustaining their mixed model development. In some years, they have paid millions of dollars in provincial taxes, and their only option was to raise market rents. For example, when a tenant moves out of a market unit at C-Side, the property owner can increase rents up to 25% for that unit (even with rent control limits). While the revenue from such increases can help pay for property taxes, site representatives point out that this strategy is neither sustainable nor desirable. There are significant drawbacks for market tenants who wish to remain in the development but move to a larger unit (e.g. as their family grows): they may have no choice but to move out of the development to find a more affordable unit elsewhere.

This type of scenario poses a particular challenge for mixed-income development because some municipalities will only waive taxes for those that meet their specific criteria - in some cases this means only those who offer the most affordable housing possible - rent-geared-to-income (RGI) levels or lower. As one site representative explained, if the developer wants to rent at 70% of the market average, then a municipality would deem it non-profit housing. They would still receive tax benefits, but not to the extent of a developer with charitable status. In another example, one site representative stated they were interested in a property listed for $22 million. However, the property transfer tax would have added an additional $2 million to the project, making it cost-prohibitive. These types of policies are seen as deterrents to mixed model development, and site representatives believe that tax reform is needed to support mixed model development undertaken by both non-profit organizations with and without charitable status.

The current system is perceived to be disjointed with a diversity of provincial and municipal approaches: some waive property taxes completely for affordable housing, some only do so at certain levels, and some do not have tax exemptions at all. The City

of Calgary has formally requested the Government of Alberta to exempt all affordable housing providers from municipal and provincial property taxes. Although the provincial government has not yet supported the City's request and has therefore not exempted developers such as CHC from provincial property taxes, the City of Calgary has cancelled the municipal portion of these taxes annually for CHC since 2018.

Beaver Barracks site representatives indicated that property taxes were a considerable burden to their operations. They reported the site was operating at a deficit due to the high property taxes, which they believe are based on assessments that do not consider the rental affordability of the property. They are not able to qualify for charitable status because of their mixed-income model. Many of their tenants are low-income, but they still do not meet charitable housing standards under the Income Tax Act (Mason, 2018).

550 Goldstream site representatives have had diverse experiences with taxes given their unit mix and organizational mission. The site's RGI units are tax exempt, but they pay taxes on all other units, despite charging lower than market rents. They reported positive experiences in being able to solicit some greater tax relief from the provincial government. That said, the Goods and Services Tax (GST) has been challenging because they are not recognized as an exempt organization due to the cross-subsidizing model they used to fund their housing.

770 Whetter Avenue is an example of a housing provider that no longer has to pay taxes for their properties. Homes Unlimited was registered as a charity in Canada when it was first founded; however, they paid taxes until 2015 when they successfully won a court case that determined they should not have to pay taxes due to their charitable status and the type of housing they provided. The tax-exempt status allowed them to move forward with this development, and it will benefit any operations of this property and the organization's future mixed-income development in London.

The Calgary Housing Company seeks Council approval for property tax exemption annually. Properties owned by Calgary Housing Company are required to pay property taxes; however, if the properties were in City of Calgary ownership, the taxes could be exempted. Every year, the City of Calgary requests that the Government of Alberta waive taxes; however, so far these requests have been denied. Calgary City Council has been advocating for provincial tax reform that would exempt qualifying nonprofit housing providers from taxes. In general, the current ownership and taxation structure for mixed model development undermines the governments' effort to transfer the responsibility for affordable housing provision to the non-profit housing sector.

VI. MIXED MODEL DEVELOPMENT OPERATIONS

Site "Operating Culture"

An emerging literature on the practices and impacts of mixed-income site "operating culture" provides a framework for discussing some of the findings around site operations (see Appendices D and F for additional resources). The "operating culture" of a property establishes the everyday norms and expectations for onsite operations and influences the formal and informal mechanisms for communication and interactions among staff and residents. Site operating culture sets the tone and expectations for policies and procedures, for example, as well as how staff and residents internalize their roles, understand the broader mission of the community, and the extent to which staff and residents work together toward community improvement. At one end of the spectrum, an operating culture can be more compliance-based and create dependence and fear; on the other end of the spectrum, an operating culture can be more aspirational and connected and promote equity and inclusion (Blackburn and Traynor, 2020). An effective operating culture is one that balances the goals of asset management, property management and resident services to achieve community transformation, individual transformation, and operating efficiency at the property. These can be achieved through intentional spaces, intentional practices, and networks of residents (Blackburn and Traynor, 2020).

Being intentional about consistency in site operations and management are key components of an inclusive operating culture and establishing a community where all residents feel welcome. Along with ensuring that housing units for subsidized and market residents are developed with the same design and quality standards so they cannot be distinguished, representatives from a few sites stressed the importance of not differentiating between low-income and market tenants in site operations, property management, and communication. At Beaver Barracks in Ontario, CCOC property management is very intentional about making sure all residents feel included, starting with a lease signing session that brings all types of new residents together (subsidized renters can meet separately with management prior to this so they can ask questions privately).

> *We talk about what we do and we are proud of it. Any person who is paying market rent or subsidy participates in a lease signing session either mid-month or at the end of the month. We run through a history of the organization, we go through different departments in the organization, and we go through broad strokes about subsidies. Bringing people together in a room is unique. It was really different when the site was first leasing up and [we gathered] everyone on [the] floor.... There is value in getting people together.*

The 95 East 1st Avenue site representatives in Vancouver described the importance of mixed model development operations and

services being flexible to adapt to the changing needs of the communities over time.

> *We are learning every day how to educate staff and residents about mixed-income communities and services, so the intent of those communities does not get lost. The big thing is as an organization, humans are dynamic and whatever we do we have to change and adapt. The building could stay static and residents all age there, may have a community of seniors, may be really different than what it is right now. That's why we have a connection to everyone who lives there. We want to be flexible and adaptable. We need to put that into our hiring and training of staff. Our model is not that we are stuck in the mud. We can be adaptable to the changing needs of the community.*

Staff commitment to a shared mission of building community in a mixed model development is a key component of operating culture. Leaders at 95 East 1st Avenue recognize the need to consider how someone will effectively build community in their hiring at all levels of staff. They look for staff who will go above and beyond the role of a typical building manager who is more focused on ensuring the physical needs of a building are met and are less focused on the social connections among tenants.

> *Community building takes work. It involves an investment as well. We learned that in our hiring. The people we were looking for—everyone down to our janitor—had to be different. Changing the hiring process was different than the typical building manager. Comes down to everything we do in hiring. We have a mission component, you have to believe in our mission, the staff have to believe in the mission. We do look for people who are invested in the social purpose.*

Another key component pertains to the intentional use of space. Co-locating staff offices can enhance the positive site culture and communication with residents, as explained by a representative from 550 Goldstream in Victoria.

> *Having your administrative offices where your residents are is a great practice… to see people you are helping every day and they are able to see you. I know the tenants really enjoy it—and our staff enjoy it just as much when you get to see the people's lives you are changing every day.*

At Beaver Barracks, CCOC openly communicates the mixed nature of their development, and staff believe this intentionality contributes to the positive residential experience in the community.

> *We are proud of the fact that we do mixed housing and talking about it in that way. When we look at how people found us, it is referral/word of mouth. I think people like their experience living here, it's not just that our rents are affordable. Our rents are getting closer to the average rent. Our grassroots community approach is different to what people experience in the private market.*

In contrast, Lincoln Park site representatives do not openly talk about the mixed-income nature of their property. Instead, they discussed goals pertaining to the creation of "community" and an

inclusive, safe, affordable place to live that is self-sustaining.

We do not advertise a mixed model of housing specific to these buildings at this time, so tenant awareness may not be there. Staff and stakeholders are aware of the goals. Social programs and resources are promoted and available to all residents.

Property Management

Staffing

In our sample, property managers, building managers, caretakers, and tenant liaisons work together to manage mixed model properties. Some owners provide property management within their organization while others hire third-party property management companies. Most property managers are the primary liaison between the owner of the property and tenants; most property managers are also responsible for multiple properties within the organization's portfolio. Property managers are on the site regularly and communicate directly with building managers (also called superintendents) about any maintenance issues in and around the property. Building managers or caretakers either live on-site or are at the site at least 5 days per week. The building manager or caretaker represent the owners of the property and are the main point of contact for residents. They may help residents address their immediate needs, along with tenant liaisons.

The tenant liaison works alongside the property manager to help tenants sign their leases, facilitate annual recertifications and to assist with accessing resources when tenants request or need help. They are responsible for supporting all tenants on site and see tenants more regularly than property managers. Although none of the properties provided direct services to tenants, tenant liaisons help to connect residents to resources in the neighbourhood, as well as host occasional events like health fairs, holiday parties and community barbecues. They also manage any tensions between tenants or between tenants and property management.

Tenant Governance

The mixed model properties with robust tenant governance structures prioritized creating a sense of community that was inclusive and welcoming to all residents of different backgrounds and incomes.

For example, CCOC, the operators of Beaver Barracks, has a board that is made up of tenants and other volunteers that works to maintain the property:

As an organization we are tenant run and organized, anyone can buy a membership for $3, there is a board of directors and elections, 50% of the board is made up of current and previous tenants, all departments are governed by an open committee, anyone can be a member of a committee and the committees set policies and strategy direction. We made the decision that the membership of the corporation would not be limited to tenants, but would be open to them. We behave like a co-op even if we aren't one. The current president of our board is a former tenant of Beaver

Barracks. The Vice President is a current tenant at Beaver Barracks. That is how the organization was founded.

As part of the development of 95 East 1st Avenue, the Community Land Trust, in partnership with Co-operative Housing Federation of BC (CHF BC), formed a new housing co-operative called Railyard Housing Co-operative that has 104 homes. Another co-op, Aaron Webster, is also located in the building to allow for the redevelopment of their old property at 1885 East Pender that has now been transferred to the CLT. Aaron Webster occupies 31 homes at 95 East 1st Avenue. Railyard and Aaron Webster are both responsible for the management of their respective members (residents), new member selection, governance, and community building at the co-op. The CLT is responsible for the property management, property maintenance and asset management which includes short- and long-term financing. In the words of the site representative:

With the co-op model, which is a self-governance model, members elect a board and the board has direct access to the Community Land Trust. We work together on education initiatives, community initiatives and discuss the annual budget. There are certain given costs like hydro, utilities, but the other costs, like management or improvement initiatives, are an open process. The co-ops are more in tune with their community. We want to hear what they say to make their communities better. That's where we make the effort to make sure their social health is functioning well.

Toronto Community Housing Corporation (TCHC), which is developing Allenbury Gardens, encourages tenant governance in all buildings, with a minimum of one representative from each building in a development on the tenant governing board or committee. Throughout the return process tenant governance will continue to become more robust. One of TCHC's first major redevelopment efforts, Regent Park, has been on the forefront of effective tenant governance in Canada and the U.S. for mixed model development and is featured in report called Promoting Inclusive Social Dynamics in Mixed-Income Communities: Promising Practices developed by NIMC and its partners in 2019.

Social Dynamics

Mixed model developments have the potential to provide the opportunity for positive connection across people of different incomes, races, ethnicities, age and ability, particularly in those developments that are integrated within buildings. However, we also know from both research and the experiences of practitioners that social dynamics in mixed-income developments can often be challenging when some residents feel they belong and others do not, or when some residents feel staff are respectful and supporting them and others do not (NIMC, 2013). Residents residing in affordable units can be subject to inequitable expectations and penalties based on behaviour that is perceived as being outside the norms of higher income tenants, and there are often exclusionary dynamics based on race and socioeconomic status. Thus, awareness and intentional strategies for community

cohesion are crucial to ensuring mixed model developments meet their potential to provide a thriving, diverse, and inclusive environment.

Some site representatives reported high levels of intentionality and planning for strong community ties, while others devoted little attention to social dynamics because they perceive their developments as “quiet,” with low levels of conflict. None of the site representatives we interviewed reported high levels of conflict or significant internal challenges among their communities. Therefore, intentionality in addressing social dynamics appears to be a matter of the developer’s approach to community management, how they envision their organization’s mission, and how they manage shared norms around community space (McEown, 2020).

At sites that prioritized community engagement, a number of strategies were employed, with most beginning at the start of development. Buildings were designed with multiple community spaces for interaction such as community rooms, community gardens, and fitness rooms. Once construction was complete, site staff planned and hosted community-wide events for residents to meet and mingle with one another, such as back to school parties, holiday events, and barbecues. At some sites, these events happened only once a year; at others, they occurred more frequently.

Some developers fostered a sense of community among their entire housing portfolio. For example, M'akola hosts community building events every year across their sites, including events that bring together tenants and staff to share meals and connect to one another outside of the office setting. They also take an intentional approach to fostering an inclusive environment.

> *We do subtle things really well to create an inclusive community. One of the goals is to never be exclusive. We do yearly tenant events, we are located throughout the Province of BC, we host BBQs, ice cream socials for tenants and staff in this area to get together. It’s a way for us to have a meal together…not talking about rent or tenant agreement, just sit down and have a meal.*

A site representative at 95 East 1st Avenue discussed their approach to community building and proactively managing social dynamics:

> *I think basically people have to realize that there is an organic component to community building, but you have to also put the effort in. The education component [of residents and staff about the mixed-income community] I refer to is what I mean by building that community. Community building takes work. It involves an investment as well.*

Sites that report hosting regular engagement activities also indicate that their developments have a strong sense of community, and that neighbours care for one another by sharing food and providing help when needed.

In general, site representatives reported only minor conflicts that they perceive to occur in any community, such as neighbour complaints about noise, or conflicts over differences in parenting styles. Site representatives did not generally perceive

any sense of income segregation in their developments, stating that there was no way for residents to know who received a subsidy and who did not.

A site representative at Beaver Barracks reflected on relatively minor conflicts and an overall sense of positive dynamics:

> *The garden is built to be a shared harvest. It's wheelchair accessible and people with more physical ability help their neighbours who have less physical ability. There are conflicts as there are in any community: 'who has stole my cucumber' and 'who is wearing too much perfume'—those kinds of issues—but rather small overall. I find too, the interesting thing, there are many families in the Beaver Barracks community, all these children who grow up with exposure to different types of people. I know that a few years ago the City was doing a terrible job with snow removal, and neighbours would volunteer to do it, that was really lovely.*

A C-Side site representative shared that any minor inconveniences are worth it to live in a diverse community:

> *My kids get to see many different types of people living together, I'd take that every day over living in suburbia.*

Resident Services

Mixed model developments in this study had minimal site staffing dedicated to resident services. For the most part, sites took the approach of partnering with existing service organizations, and many leveraged neighbourhood resources. Resources fell into three general categories: 1) service resources and partnerships, both informal and formal that enable residents with accessibility needs and disabilities to live independently within mixed model developments; 2) partnerships with organizations that serve low-income and formerly homeless individuals, including those that serve domestic violence survivors in need of housing; and 3) informal use and partnership with neighbourhood recreation centres, churches, and other similar community institutions. Often these latter partnerships are borne out of simple proximity to resources.

Not all developments included in our sample mentioned housing individuals who need case management or other specialized support. However, those who did found them to be crucial resources for the small number of residents who relied on them. Rather than attempting to provide case management services in-house, this smaller group of sites work with outside organizations to ensure tenants are adequately supported.

770 Whetter Avenue, 645 Brock Street, Beaver Barracks, and Lincoln Park all have some type of partnership with social service organizations, though it should be noted that Lincoln Park also has an on-site staff person to assist with tenant needs.

645 Brock Street does not offer direct on-site services, but has a staff member who works with local organizations to ensure residents who need them have access to services. 770 Whetter Avenue, Lincoln Park, and Beaver Barracks all partner with local organizations to provide housing for

their clients. These partners have direct tenancies or pay the rent for these units, and provide case management services to the individuals and families housed there. These partnerships each have their own stipulations and facets. For example, 770 Whetter Avenue works with an organization that needs quality affordable housing for single mothers leaving domestic violence shelters. Beaver Barracks partners with community-based organizations to address mental health, attendant care services, or residents with intellectual challenges up to five units specifically for their clients. Lincoln Park has an agreement with a social service agency to set aside three accessible units for their clients, where the partner is responsible for filling the units and ensuring they remain occupied.

Lincoln Park stands out among the study sites in that it connects residents to social service support through the tenant liaison. Site representatives there highlight the necessity of having a tenant liaison to provide connections to support that otherwise would not be available to tenants, and which they feel is crucial to resident success. The tenant liaison helps connect tenants to agency partners to help maintain successful tenancy. There is also a social support volunteer living on site.

A site representative there states:

> *I think tenant liaisons are vitally important, a lot of people fear the property manager, a lot of people feel the property manager has their home in their hand. There are resources out there but there are many that are lacking.*
>
> *Regarding the social support volunteer: For example, there are not a lot of places that will come in and show someone how to clean, show someone how to organize, and sit and build that relationship. I think that relationship is so important. The tenant is going to be so much more honest if you have time to build trust. If you have more time to work with a tenant you are going to have more success. If you put in the time, their self-esteem and self-worth is going to grow, they are going to be more engaged, more about the community. They are going to care more and get others engaged... they are going to be engaged with others.*

While this representative recognized successes they had seen, they also felt this service gap could be further filled while acknowledging that lack of funding was an issue:

> *Life skills and living skills program would be wonderful. A facilitated group of tenants could learn from each other and learn on their own. I know the property manager says they go over everything in the house at the beginning, there are a lot of people who are coming from other countries. For example, there are people who don't know how to change a furnace filter or flip a breaker. They go over it quickly, but it doesn't sink in. We could be more effective if we had more manpower and time, we could do a lot better. It all comes down to dollars and cents. They go over things at move-in, but people need time to get settled. I think we would have much more success, fewer maintenance issues, fire issues. I go into units and the fire detector is covered. What does it take to be a good neighbour?*

There are many ways to successfully support residents, as illustrated by the diversity of approaches. In general, site representatives did not report significant problems with residents' needs being unmet by current arrangements. However, the perspective provided by the Lincoln Park representative prompts further thought for identifying ways in which supportive preventive services might work to mitigate common maintenance issues that would otherwise have to be absorbed as operating costs, and on how providers may be able to go even further in providing residents opportunities to support one another in their growth and community engagement.

VII. KEY FINDINGS

When asked about the goals of the mixed model developments in our sample, representatives from all sites indicated that the primary goal of their developments was to create quality affordable housing that was financially sustainable. While some mentioned social goals that were more community or resident-oriented, these were typically more aspirational and less defined. In fact, the main motivation to enter the mixed model space for many housing agencies in the sample was fairly straightforward: the model provided access to financial capital needed to renovate or add to their current affordable housing stock. Affordable housing providers saw mixed model development as an alternative model to continue their mission of providing affordable housing in the wake of declining government subsidies. Therefore, mixed model development allowed these agencies to provide vulnerable constituents with needed housing that could be sustained over time.

Sites in our sample successfully undertook complex and strategic partnerships to achieve their goals, layering financing from a variety of public and private sources, and negotiating new paths for providing affordable housing. They were creative in their approaches, leveraging existing resources, and taking risks in order to enter the mixed model field. Their successes were not without challenges, and some face ongoing uncertainty over the future of their developments. However, all those we spoke with expressed a sense of optimism and a commitment to their mission of providing safe, quality, affordable housing in their communities. While social dynamics and social outcomes were not a central focus, developers' social missions extended there as well, with many desiring to see housing enhance the lives of those they served.

In this section we examine the key findings that emerged from our study. While we touch upon several intriguing areas throughout the report, several overarching themes emerged.

Complex Financing

While each mixed model development in this study faced its own set of unique challenges in the development and ongoing operations of its site, the most common were related to negotiating complex development and financial structures necessary to establish a financially feasible project. Constant negotiation and compromises were necessary to leverage land values, transfer ownership, and layer multiple sources of financing from government and private entities to achieve a mix of affordable and market units for the mixed model developments. One might say developers achieved mixed models in spite of government, not because of government. Some site representatives cited the complexities inherent in trying to navigate financing processes as first-time mixed model developers. Financing and development challenges also varied by region due to the different requirements of development processes and funding mechanisms in each province and city.

Unanticipated construction costs sometimes arose during the development that were much larger than contingency funds could cover. These included costs associated with environmental clean up, the rerouting of utilities, and increases in construction materials and labour costs. Post-construction, long-term funding issues also persisted for some sites, contributing to concerns about long-term sustainability of the mixed model developments. While all sites received at least some type of government subsidy, sites reported a lack of funding for general operating costs, and many sites still struggled to keep up with maintenance, utilities, property taxes, and mortgages. While sites generally felt they could get by with some deficits, there were looming concerns about factors beyond their control. These included, for example, shifting property market economics that might further raise taxes, changes in government administrations that might lead to cuts in the affordable housing sector, and other variables that could affect their capacity to effectively manage and sustain affordability after affordable long-term mortgages expire. These issues are exacerbated by tax policies that limit the creation, use, and savings of revenue surpluses. While some sites designed the mixed model development to turn a financial surplus, those funds are only meant for additional development, not for existing property expenses. Ongoing financial issues pose barriers to further affordable housing development as developers who are currently struggling with maintaining the cost of their properties are less able to add additional units to existing developments, and less prepared to absorb financial risk associated with undertaking new projects.

The next section provides a closer analysis of how property taxes factor into developers' ability to continue to provide affordable housing.

Challenges with Regulatory and Policy Frameworks

Regulatory and policy frameworks were the most widely discussed challenges among our sample of site representatives. Many developers report that current tax codes generally lack clarity in their guidance for mixed model development, and existing policies constrain their ability to finance, construct, and operate mixed model developments. With the exception of developments owned by housing agencies with charitable status, most mixed model developments often do not qualify for major tax exemptions due to the ownership status or partnership structures, the inclusion of market units, and the unique financing models used to operate the properties. Further, policies make it extremely difficult for non-profit housing agencies engaged in mixed model development to meet standards for charitable status under the Income Tax Act (Norton Rose Fulbright Canada, 2018). Non-profit housing agencies point out they are taxed as if they are for-profit corporations due to the fact they are engaged in mixed model development that includes not only affordable housing, but also market housing. In contrast, the housing providers with charitable status in this study receive tax exemptions or deep reductions, which make the taxes for their mixed model developments much more affordable and comparable to the rental income actually generated. This charitable status has protected some housing

organizations engaged in mixed model development from the financial strain experienced by others in the sample who are not classified as charities.

Property taxes presented challenges for many sites in this study. Site representatives noted that their mixed model developments were taxed as if they were 100% market rate properties, which led to burdensome tax obligations for some sites. Further, given rising demand in some housing markets, mixed model development owners have been caught off guard by property tax assessments that have repeatedly led to subsequent increases in property tax bills. In these cases, property taxes have become a significant financial burden for development owners because revenue from market and affordable units is not always enough to cover the higher annual taxes.

Mixed model developers have few options in responding to these challenges. Although sites in strong markets such as C-Side (in Vancouver) may have the ability to generate additional revenue to cover property tax expenses by increasing rents in market units, this is not always viewed as the best approach for maintaining and sustaining the mixed nature of the development. Site representatives do not necessarily want to see all of the developments' market units flip to match the exorbitant Vancouver market rents, as this has implications for both current residents and the future community.

Use of Strategic Partnerships

All site representatives we spoke to heavily relied on creative partnerships in order to construct their mixed model developments. One government-owned and operated development (Lincoln Park) was able to manage a large complex redevelopment using a complex partnership of government entities, and another (645 Brock Street) was developed by a government-funded non-profit. However, we found that the majority of mixed model developers in our sample—charitable organizations, non-profits, and local government housing providers—needed to pursue multi-sector collaborations in order to successfully fund construction. Multi-sector partnerships enabled organizations to expand and diversify funding and provided an avenue for charitable and non-profit organizations to navigate tax restrictions that limit their ability to come into or remain engaged in the affordable housing field. The financial necessity of these partnerships is one of the main drivers of mixed model development in Canada.

These partnerships enabled non-profit, government, and charitable developers in our sample to partner with private partners who could provide financial resources that otherwise would have been out of their reach. These partnerships were mutually beneficial and in turn provided access to valuable land and subsidies that private developers would not have been able to access. In addition, charitable and non-profit developers are limited in their ability to generate profit from the housing they provide, so partnering with a developer from the private sector offers enhanced financial stability for the development. One downside to these partnerships is their complex

nature, requiring layering of financing from multiple subsidy programs, housing agencies, and government sources, as well as a high degree of cooperation among organizations with different aims and operations. In some instances, one partner (e.g., Terra Housing) acted as a broker, ensuring partners had optimal communication and collaboration during affordable housing development in Vancouver. However, in other cases, development partners did not have a guide to help with negotiations leaving questions for some over who will pay for construction over time, or how operating costs are divided—indeed, these factors were not fully considered during initial partnership stages. Despite these pros and cons, most developers in our sample could not have developed their properties alone, and most seemed to feel that partnership challenges they experience are worthwhile, all things considered.

Leveraging Development Assets

Sites in this study utilized a variety of strategies to leverage existing development assets through their partnerships. Such strategies included: brokering affordable land leases and purchases; increasing site density on land assets; upgrading existing affordable units where possible instead of pursuing wholesale demolitions; and off-setting operating costs with the addition of new market units to existing buildings (which provided a built in cross-subsidy mechanism). It is important to note that the ability to broker affordable land leases and mortgages was a valuable skill partners involved in mixed model development. For many sites in this study, the ability to build upon existing assets was essential to their ability to enter the mixed model development field. Given the limited financial resources of local government organizations, non-profits, and charitable organizations, being able to leverage land, existing buildings, and other forms of capital not only during construction phases, but during post-development operations, are essential elements of success. For example, this allowed some non-profits with desirable land to partner with for-profit developers who provided otherwise unattainable financing.

It is worth noting that for some, success in providing affordable housing does not always mean operating on sound financial ground. Those agencies who see mixed model development as part of a broader portfolio-wide approach to financial sustainability take a holistic approach to measuring success. They report success in accomplishing affordable housing production goals even if they operate a certain mixed-model development at a net loss, as long as surpluses from other properties balance this loss. Attaining financial sustainability at most developments is perceived as an ongoing goal that requires constant attention, adaptation, and creativity.

Varied Focus on Social Dynamics and Outcomes

The following five developments in our sample mentioned a social goal or strategy: Beaver Barracks, Lincoln Park, 550 Goldstream, 95 East 1st Avenue, and Allenbury Gardens.

Representatives of these sites identified the following: creating inclusive communities within their developments; implementing strategies such as hiring staff who believed in community building; holding group lease signings for residents of all incomes; and creating spaces where residents could interact and build relationships with one another. Despite this naming and focus on inclusion at these sites, strategies varied in depth and degree of intentionality. 550 Goldstream and Beaver Barracks developers perhaps took the most intentional and consistent approach at their properties. Goldstream included design elements throughout the building to signal inclusion of Indigenous peoples while being consistent in messaging to prospective tenants that the development was for residents of any background. Similarly, Beaver Barracks site representatives reported consistent and open communication about the mixed-income nature of the site to all prospective tenants. Other sites went to great lengths to build community, incorporating this focus into hiring practices and creating spaces to foster it; yet it was not apparent whether or not they took into consideration any exclusionary dynamics that might prevent residents from engaging in spaces and events designed to encourage relationships among neighbours.

Developers spoke of taking specific actions, as described in the section on Social Dynamics, and of wanting their developments to feel inclusive, citing anecdotes of community building and neighbouring behaviours. These site representatives most often spoke of the inclusionary dynamics in regard to income, and among community members with physical disabilities and mental health challenges. However, while site representatives expressed awareness and appreciation of the racial and ethnic diversity at their developments, they did not note how these factors influenced community dynamics. There was no sense that this might be a factor of exclusion. It is, of course, possible that these factors truly do not pose any barrier to community cohesion; however, the absence of widespread intentionality or existing dialogue on race and immigration does leave some question as to how residents themselves experience the inclusiveness of these communities.

There was also a gap in our sample's awareness of social outcomes at their sites. Most did not offer on-site programming to support resident success and partnered with outside agencies on an as needed basis, mostly around mental health needs. Those who did offer programming did not track their effectiveness. For example, one site had a number of programs designed to support residents, such as a job training program; however, they only tracked attendance, not whether or not the program was helping residents secure employment. Other sites collected data on tenants as a course of development operations, such as income or employment data. None of the sites had data analysis plans, or systematically tracked whether resident

outcomes improved as a result of living in mixed model housing, or due to other site interventions.

Thus, there is no way of truly knowing whether mixed model housing in the sample is leading to positive social outcomes aside from ensuring residents have an affordable place to live. While people and community-centered objectives were not front and centre or well-defined for most developments in our sample, when prompted on the question of social impact, multiple site representatives shared anecdotal evidence of resident successes they had personally experienced, as noted in the section on Social Dynamics. They also expressed interest in learning how and to what extent low-income residents in their communities benefited from mixed model development.

The lack of data and analysis on factors such as race, employment, social connections, educational attainment, or resident satisfaction do not make the impact and achievements of these sites less real. However, it does limit the conclusions we are able to draw about how widespread incidental successes are, and in which areas sites might improve. It also makes it more challenging to make a case to government for increased funding for mixed model developments.

VIII. IMPLICATIONS AND RECOMMENDATIONS

This study of Canadian mixed model housing development explored how various forms of mixed model development can be achieved and sustained. Through in-depth interviews with representatives from ten sites and the review of site-based material and data, this research has identified a range of development strategies and the lessons sites learned from their approaches to financing and partnerships, site design and operations, property management and site operating culture, and social dynamics and resident services. Drawing on these lessons, as well as on prior research and practice, this final section of the report highlights some of the implications this study suggests for Canadian mixed model development policy and practice. It should be noted that these implications are suggestive and should be interpreted in the context of limitations of the study scope and sample size.

Expand access to financing and incentives for mixed model development

With historical declines in government subsidies for affordable housing (Parliamentary Budget Officer, 2019), mixed model development in Canada have increasingly relied on significant funding from alternative, private sector sources. Financing mixed model development is extremely complex, typically involving multiple partnerships and the layering of multiple funding mechanisms. Navigating this process and securing the combination of financing to make mixed model projects financially feasible is cumbersome, often taking years of persistence, negotiation, and compromise. Three sites in this study benefited from independent housing corporations that cities established to facilitate mixed model development in the municipalities. This model of centralized capacity and expertise in one agency that can facilitate development processes related to financing, land acquisition, zoning, permitting, and tax regulations is one that holds potential for replication to other regions interested in mixed model development.

Optimal financing mechanisms for mixed model developments are those that reduce financial risk and provide long-term, fixed-rate terms. Among the developments in our sample, the community land trust at 95 East 1st Avenue (Vancouver) recently obtained financing with such favourable terms through an innovative funding model through the Housing Investment Corporation (HIC), which is a wholly-owned non-profit organization of Housing Partnership Canada.

HIC, initially launched by Housing Services Corporation, BC Housing, and Manitoba Housing Renewal Corporation, is an emerging public sector funding agency that is dedicated to expanding access to funding opportunities that provide capital to non-profit and co-op affordable housing developers for mixed model development (new build, redevelopment, or shifting market to affordable). HIC only provides fixed-rate long-term financing (30 to 40-year mortgages with up to 50-year amortization), which gives developers greater control over

their fixed costs and puts the sites on the path toward long term sustainability. The federal government, through CMHC, invested in this innovative model in 2017 when it provided $17 million to HIC (HIC, 2020). HIC leverages the funds by creating bonds in capital markets, and acts as a conduit to housing providers to provide access to mortgages and expertise at scale. CMHC requires each project to meet criteria for affordability and energy efficiency and accessibility design standards, and awards projects that are transit oriented. In early 2019, HIC closed its first round of funding on two projects, including the CLT site and another mixed model development in Edmonton, Alberta. HIC anticipates a second round of funding to close in 2020 and plans to quickly scale up to reach its goal of funding 2,000 units and $400 million by March 2021.

Increasing innovative financing options like the HIC model can support the expansion of sustainable mixed model development in Canada by providing non-profit and charitable housing providers access to low-risk financing, with minimal equity requirements for developers. In addition to funding mechanisms for new mixed model development, many older sites' operating agreements will be expiring in the coming years. While these changes may present greater flexibility for sites, if maintaining affordability at current levels and sustaining the existing mixed model is the objective, many sites may need to seek alternative funding once these agreements expire. In addition to private sector financing, expanding access to government grants and funding mechanisms may help preserve some of the existing older mixed model developments facing expiring agreements as well as enable more mixed model housing in Canada.

Improve regulatory and policy frameworks for mixed model development

To facilitate the growth of a sustainable mixed model development sector, improvements to the regulatory framework directing mixed model development are needed to address current inconsistencies and constraints on the field. Non-profit organizations and charitable housing providers in this study reported a disjointed regulatory environment that required circumnavigating multiple regulations in order to establish agency and property status, as they sought to make difficult tradeoffs to qualify for tax exemptions--and avoid the punitive and costly repercussions of not getting it right.

As interest and commitment to mixed model housing development strengthens, the mixed model sector will require supportive regulatory frameworks in order to advance the goals established in the National Housing Strategy. Below are initial suggestions generated from this study.

- Create clear and consistent guidelines to help streamline tax processes and make them more predictable for affordable housing developers of mixed model developments.

- Update the definitions of non-profit organizations and charitable agencies. Current definitions used by the Canadian Revenue Agency include confusing language and are outdated and not relevant for the sector (from the Income Tax Act).

- Adjust the requirements for non-profit organizations to obtain charitable status or create a comparable status for non-profit housing providers that seek to serve similar populations and housing needs through mixed model development.

- Create flexible statutory frameworks to make it easier for non-profit and charitable housing providers to invest the profits from mixed model developments into efforts aimed at improving the long-term sustainability of the affordable housing in the developments, adding affordable units to the sites or developing additional affordable units in new mixed model developments in the region.

- Apply the same tax exemptions and cost reduction benefits to non-profit and charitable housing providers as those applied to government-owned and operated affordable housing.

- At the local level, the following changes to municipal and provincial tax regulations may encourage more mixed model development:

- Adjust property tax assessments to take into account the mixed model nature of properties and the revenue properties actually produce, instead of assessing them as if they are pure market properties.

- Extend exemptions for taxes that are typically standard for a market development, such as property transfer taxes, but which are prohibitive for mixed-income affordable housing.

Elevate goals, strategies, and resources for community inclusion and resident success

With mixed model development expanding throughout Canada with increasing political support and commitment, as seen in the National Housing Strategy, this is an opportune time for regulatory agencies and funders such as CMHC to establish stronger goals and expectations for community inclusion and resident success. In addition to setting a higher bar for the field, consideration should be given to the additional resources and collaboration (e.g. with different levels of government, private and non-profit agencies, residents and community groups) that may be needed for sites to build capacity and meet new goals, including funding and technical assistance (Tsenkova, 2019). To date, the primary goals of mixed model development have been centred on creating financially-feasible affordable housing. Community and social

goals tend to emerge post-occupancy, if at all. Mixed model development offers a unique opportunity to develop an intentional, focused set of strategies to promote positive resident outcomes in environments where all residents are valued as contributing members to their community.

A focus on meeting resident needs and facilitating positive outcomes for residents in mixed model developments, regardless of what those needs may be, are essential components to overall development success. If residents continue to struggle in meeting basic needs or accessing support to achieve household stability or individual growth, then mixed model development is not meeting its full potential in serving residents. We saw that developments in our sample providing such services (either directly or by brokering them within the community) have a sense of this importance. Mixed model sites seeking to undertake such efforts should involve resident input in determining what supports may be needed on site in order to ensure more untraditional or population-specific needs are not overlooked. Surveying, creative forums for input, and consistent assessment procedures must be a part of this strategy to ensure relevancy and effectiveness.

Intentional strategies to promote inclusion and engagement

A consistent message from prior research and practice in mixed income communities in the U.S., Canada and around the world is that mixed housing alone is not enough to generate inclusive community dynamics or positive resident outcomes (Hirsch and Joseph, 2019). The integration of affordable and market units is a good starting point, and most of the mixed model sites in this study went beyond integrating units throughout their developments by integrating within buildings as well. The incorporation and design of common areas, public spaces, and amenities are other features of developments that have important implications for social interaction and inclusion. Beyond the static built environment are a range of approaches mixed model providers can use to encourage inclusive community dynamics and positive resident outcomes. In this study, we learned about several sites with intentional community building strategies and resident supports. However, many site representatives spoke to issues of community inclusion and resident success as aspirations-- areas of great interest, but ones of limited understanding or focus at their sites. Below we discuss strategies that may be worthy of further attention for advancing the mixed model development sector.

Commit to an inclusive operating culture

Operating culture encompasses a site's approach to interactions, behaviours, expectations, norms, roles, policies, procedures, and communications. An inclusive one balances goals of asset management, property management, and resident services to achieve individual and community transformation, along with enabling operating efficiency at the property (Blackburn and Traynor, 2020). This is not achievable without intention and commitment to a culture based on respect and connection. Thus, mixed model sites should promote hiring and housing policies that reflect these values, and provide consistent support and training for staff at all levels (but particularly for those who have

frequent contact with residents such as property management and tenant liaison staff). Ideally such training would also provide an opportunity for staff and residents that allows them to examine experiences and thoughts around bias, and co-create understanding about roles, responsibilities, and accountability. Key to this strategy is support for spaces and opportunities that allow staff and residents to have authentic moments of connection among themselves and with each other.

Incorporate and plan use for shared spaces

Shared community spaces and amenities onsite, such as community rooms, building lobbies, gardens, and playgrounds are places where both informal and formal encounters among residents occur. These encounters can generate positive interactions among residents from a range of different backgrounds and lived experiences, but they can also lead to challenging social dynamics where differences are exacerbated and where disagreements or biases lead to exclusion and marginalization. Site representatives in this study shared examples of both positive and negative social dynamics among residents in the context of common spaces. However, the promising strategies that stand out are those that intentionally planned and activated shared spaces to promote community inclusion in mixed model developments. At Allenbury Gardens, for example, the integrated partnership created shared use agreements for common spaces and provided opportunities for market condo owners and affordable renters to develop shared norms and rules for these spaces. Engaging residents in this process not only helps bring together residents from market and affordable units, but also generates greater resident buy-in for community spaces and expectations for shared use. At 550 Goldstream, Ma'kola incorporated Indigenous art and finishing design features into common spaces to create a welcoming environment for community building among the Indigenous families that reside there.

Engage residents in decision making processes in mixed model developments

Creating the structure and process for resident participation and governance can have positive impacts on the residents, the broader community, and the overall success of the development. Including residents—adults and youth—in decision-making processes cultivates resident voice and influence, generates leadership skills, and empowers residents as important contributing members of their community. As we learned from two sites in this study, Beaver Barracks and 95 East 1st Avenue, resident participation in community boards and co-op governance structures has wide-reaching benefits for the mixed model communities. Providing residents opportunities for meaningful participation can create shared experiences and trust between residents and staff, promote a strong sense of belonging, influence participation in future community building activities, and support community cohesion. Additional resident engagement strategies for mixed model development that could be explored further include building in mechanisms for resident participation in governance. Resident participation can begin during the early stage of development and range from providing input on the design of common spaces and amenities, to the selection of partners for programming

and services, to playing an advisory role in ongoing assessment and evaluation.

Systematically track and assess resident well-being and outcomes

As interest and expectations increase for mixed model development to have positive impacts on residents beyond simply providing quality affordable housing, further attention to defining resident success and tracking outcomes is suggested (Woodgate, Ward, Noble, 2019). None of the sites in this study track resident outcomes or clearly identify desirable ones; but many site representatives expressed their hopes that development efforts were leading to positive resident outcomes. Many further indicated their frustration with the limited information and understanding of resident and social outcomes at their sites. Housing providers can address these gaps and advance potential mixed model development impacts by tracking and monitoring resident outcomes and prioritizing continuous improvement in achieving positive outcomes (Housing Research Report, 2019).

While additional funding and guidance may be required, such procedures do not need to be overly burdensome on property staff. Ideally, sites should work with a third-party evaluator to develop a list of desired outcomes, develop measurement approaches and then track progress. Resident outcomes can then be tracked through annual household surveys linked to the lease renewal process or through repeated surveys conducted as part of a community needs and assets assessment. Data indicators may include different aspects of household wellbeing, such as economic stability, employment and education, health and food security, and access to needed services. Other important data can be collected to equip housing providers and partners with information about residents' experiences with neighbours and site staff, including communication and social interactions, feelings of safety, acceptance and belonging, and participation in activities and services. Data collection and monitoring is imperative to understanding resident supportive service needs, and quality of life outcomes, in addition to their insights and experiences in the community. This information can inform programming and planning by helping mixed model developers better respond to resident and community needs, and make course corrections in a timely manner, and ultimately, advance positive resident outcomes.

Issues for further exploration

While providing a more nuanced picture of mixed model development in Canada, the findings from this study have raised additional questions and suggestions for further research and exploration.

Resident perspectives are a notable gap in the current research literature on mixed model communities. Understanding resident experiences in their communities is key to informing policy changes and efforts of affordable housing providers, government entities, and funding and regulatory agencies. The limited in-depth resident perspectives in this study raise caution to interpreting findings where resident

experiences should be front and centre—as with social dynamics and community inclusion. For example, although problematic social dynamics were not a major concern among most site representatives interviewed for this study, it is possible that interviews with residents would illuminate quite different perspectives based on their lived experiences in the communities.

- How might more information from resident perspectives on their lived experiences advance our understanding of mixed model development in Canada?

- Who are the residents living in Canadian mixed model developments? What is the range of diversity within and across developments in terms of household characteristics and demographics (e.g. race, ethnicity, language, country of origin, income, employment, education, household configuration)?

- To what extent are households residing in affordable units similar or different to those in market units in terms of household composition and demographics?

- Are there differences in feelings of belonging and perceptions of social cohesion across different demographic groups?

- Do mixed model sites with more intentional strategies for community inclusion, planned use of spaces, resident engagement and governance have greater social cohesion among residents, less turnover in units, and fewer management problems?

- To what extent do mixed model communities in Canada differ from those in other countries such as the U.S. or the U.K., in terms of household diversity and resident experiences with social integration and community inclusion? How might the Canadian social welfare system influence the mixed model context in terms of onsite resident services, community inclusion and stigma, and resident outcomes?

- What specific approaches to property management, interventions, and community services that were not the focus of this study might help explain some of the patterns found in this study?

- To what extent are property taxes a barrier to financial sustainability for other mixed model developments? The findings related to property taxes in this study warrant further inquiry into this issue with a broader set of mixed model developments.

- How has the Covid-19 pandemic impacted mixed model communities in Canada? What lessons were learned from the responses from housing providers, management companies, municipalities, and community groups? How did residents in mixed model developments fare through the early months of the pandemic, and over

the longer term (compared to other residents in the city)? How has the pandemic, social distancing and other regulations changed the dynamics between residents? And how about between residents and staff?

- In what ways has the moment of racial reckoning in Canada, the U.S. and around the world been relevant and visible in mixed model developments in Canada? Has the re-energized Black Lives Matter movement and greater attention to issues of police brutality and racial justice had ramifications in mixed model settings? Has the movement shifted onsite dynamics and dialogue, or generated discussions among residents or staff about race, power, systemic racism and discrimination in the developments, broader communities, or the mixed model development field?[3]

- To what extent can supportive housing (e.g., for persons who have experienced long-term homelessness) be incorporated into mixed model housing?

- What types of tenant outcomes can be achieved in mixed model housing that cannot be achieved via other forms of social housing?

- What specific progress related to mixed model housing should be made in Canada in order to advance the National Housing Strategy?

- What would it look like for a mixed model site to engage with a third-party evaluator, identify desired outcomes, develop a measurement approach, and then track progress against those outcomes? If this has already been successfully done in Canada, can it be showcased? If it has not been done, can such an initiative be funded and showcased for others to learn from?

[3] This movement started in the U.S. in response to the videoed brutal murder of George Floyd, an unarmed black man, by four on-duty police officers in Minneapolis, Minnesota. An uprising of mass protests against police brutality and systemic racism and support for Black Lives Matter spread rapidly around the globe.

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APPENDICES

Appendix A: Site Profiles

Allenbury Gardens

Toronto, Ontario

Type of Mixed Model: Mixed-Tenure/ Redevelopment

Photo from Toronto Community Housing Corporation

Development Characteristics

Owner: Toronto Community Housing Corporation/FRAM Construction

Operator: Toronto Community Housing Corporation

Developer: Toronto Community Housing Corporation/FRAM Construction

Year Opened: 2017, completion 2023

Total Development Cost & Funding Sources: Total cost is unavailable, the sale of land provided sufficient revenues for revitalization and the Foundation Program provides funds for four affordable homeownership program condo units. Municipal funds pay for ongoing subsidies.

Building Types: Allenbury Gardens began redevelopment in 2017 and will eventually include five high-rise buildings (10-24 storeys), and seven blocks of townhomes (2-3 storeys) with units ranging from 2, 3, and 4 bedrooms.

Rent Range: Rent is based on income of tenant and market prices for condos.

Number of Units & Unit Mix: When the development is complete in 2023, there will be a total of 1,150 units, including 1,013 (88%) market for-sale units, 133 (12%) deeply subsidized rental units, and 4 (0.4%) affordable/subsidized for-sale units.

Summary of Development Context

Allenbury Gardens is being redeveloped through a partnership between the Toronto Community Housing Corporation (TCHC) and the FRAM Building Group as part of TCHC's Revitalization Initiative. Like much of the TCHC portfolio, Allenbury Gardens was 45-50 years old and in need of maintenance that was beyond repair. Redevelopment made sense because the site has sufficient land to sell for the development of condos, while retaining all social housing units. It is in a prime location to generate revenue because it is close to public transit and has high land value, among other factors considered in revitalizations. Allenbury Gardens is considered to be one of the most successful TCHC revitalizations to date from many perspectives due to its financial sustainability, its urban design features and the number of shared community spaces on site. Shared agreements include common spaces and amenities such as parking facilities and a courtyard that are shared between the condo owners and the subsidized renters. Allenbury Gardens has benefitted from the learning and experiences of other projects in the TCHC portfolio, in particular, Regent Park.

Corporate, Legal, & Financial Structure

Allenbury Gardens is being redeveloped through a new subsidiary composed of a partnership between the Toronto Community Housing Corporation (TCHC) and the FRAM Building Group. The partnership between TCHC and FRAM are responsible for the replacement of RGI units and the development of the market for-sale condo units. Together, the partners share in decision-making during the development process and especially around shared spaces of the property. This type of full partnership is seen as providing a good balance because TCHC has desirable land, and in partnering with a for-profit developer, they are able to pay for redevelopment costs and retain the ability to maximize social benefit and create an integrated community.

Site Operations & Features

The first phase of Allenbury Gardens has a third party property management company that oversees the majority of shared spaces. The TCHC operations team is also available to do unit repairs. The second phase will have a full time superintendent on site at all times to respond to tenants, and there will be a third party property manager for the shared spaces. The TCHC engagement team responsible for Allenbury Gardens and a nearby site, Leslie Nymark, helped relocated and reoccupying residents hold events after the redevelopment, and they are responsible for implementing the community economic development program as part of the TCHC revitalization program. The program helps residents find employment and students find scholarships, among other goals. The Allenbury Gardens revitalization also includes a community economic development program that funds employment positions for tenants, usually connected to the revitalization. It also funds scholarships. Amenities on site include a community resource room and multipurpose rooms outfitted with audiovisual equipment and seating, where residents can hold meetings, host dinners, a homework club, and a community club. There are also amenity spaces for condo residents. A public park, public playground and courtyard spaces that are privately owned and publicly accessible are being built on site. On the ground floor of one condo building there will be a day care centre. In the neighbourhood there is a community centre, restaurants and a large shopping mall.

Beaver Barracks

Ottawa, Ontario

Type of Mixed Model: Mixed-Income

Photo from Beaver Barracks

Development Characteristics

Owner: Centretown Citizens Ottawa Corporation

Operator: Centretown Citizens Ottawa Corporation

Developer: Centretown Citizens Ottawa Corporation

Year Opened: 2010 (phase 1) 2012 (phase 2)

Total Development Cost & Funding Sources: $65M, funding provided through the Affordable Housing Program (now called the Ontario Housing Priorities Initiative) the City of Ottawa, Infrastructure Ontario, the Grey Sisters and CCOC's own equity, Canada Mortgage and Housing Corporation (CMHC).

Building Types: 8 storey building, a 7 storey building, a 4 storey hybrid building with townhomes incorporated into a mid-rise, 18 wood frame stacked townhomes over 2 blocks, 3

commercial spaces, and an ambulance station, units range in size from studio, 1, 2, and 3 bedrooms

Rent Range: $85 for deeply subsidized-$1,680 market rent

Number of Units & Unit Mix: 254 units, including 114 (45%) deeply subsidized, 101 (40%) market, and 39 (15%) affordable/subsidized, approximately 15% of units are reserved for residents with physical disabilities, people with intellectual and developmental disabilities, and those who either have a mental health condition or were previously homeless.

Summary of Development Context

Beaver Barracks was developed for the creation of affordable housing for people from a range of backgrounds, abilities and incomes. The development provided an opportunity to create more housing and to engage community partners. The Centretown Citizens Ottawa Corporation was intentional about including people from the neighborhood in the planning process. Staff and residents welcome people of different backgrounds onto the property with the intention of ensuring everyone feels included. The development of the property also provided an opportunity to include environmental features like a geothermal system intended to reduce the environmental impact of the property and to reduce the costs of operating, though the costs to operate the system have been higher than expected. Beaver Barracks is one of several properties owned Centretown Citizens Ottawa Corporation and governed by a tenant and volunteer board with support from staff.

Corporate, Legal, & Financial Structure

Beaver Barracks was developed and is owned by Centretown Citizens Ottawa Corporation, with construction and ongoing operations funded by the Affordable Housing Program, the City of Ottawa, Infrastructure Ontario, and the Grey Sisters. The City of Ottawa made the land available for construction through a competitive RFP. The Affordable Housing Program provided a capital grant to cover a third of capital costs. Infrastructure Ontario provided a mortgage backed CMHC. The City of Ottawa funds the RGI units.

Site Operations & Features

As an organization, Centretown Citizens Ottawa Corporation is tenant and volunteer directed, and anyone can buy membership for $3. There is an elected board of directors and the bylaws require that at least one third of the board is made up of tenants, and at least one third of the board is made up of non-tenants. There are no designated tenant seats, all candidates run in a general board election. Anyone can be a member of a committee, and those committees set policies and the strategic direction of the organization and the housing portfolio. Property management at Beaver Barracks is managed centrally from the main office, which is less than one kilometre from the property. There is one part-time tenant custodian on site to be available to anyone moving in or out, and to alert the main office of maintenance needs. The full-time maintenance staff is dispatched from the central office, and there are cleaners who go to buildings every morning. Centretown Citizens Ottawa Corporation does not provide direct resident services, but they have partnership agreements with service providers who support residents through home health care and case management. The property has several community gardens where residents come together to teach and learn about growing food, as well as an amenity space where residents gather and hold events. There are many amenities nearby, including a grocery store, a bank, a park with a wading pool, and a YMCA with a swimming pool. Schools are within walking distance and there is a health clinic and museum in the neighborhood.

95 East 1st Avenue

Vancouver, British Columbia

Type of Mixed Model: Mixed-Income

Photo from Vancouver Community Land Trust

Development Characteristics

Owner: CLT East 1st Community Society

Operator: CLT East 1st Community Society

Developer: Vancouver Community Land Trust

Year Opened: 2018

Total Development Cost & Funding Sources: $21M, City of Vancouver, Community Amenity Contribution program, Housing Investment Corporation, shelter units funded through the Supporting Tenants, Enabling Pathways (STEP) program sponsored by the City of Vancouver, BC Housing and Vancouver Coastal Health

Building Types: 15 storey mixed-income Community Land Trust (CLT) property, the units are a mix of 1, 2, and 3 bedrooms

Rent Range: $650 for deeply subsidized-$2350 low-end of market rent

Number of Units & Unit Mix: 135-unit development includes 125 (93%) affordable/subsidized units and 10 (7%) set-aside units for shelter families.

Summary of Development Context

95 East 1st Avenue was developed by the Vancouver Community Land Trust (CLT) through the Community Amenity Contribution program and a partnership between the City of Vancouver and Concert Properties. The property is a recent addition to the City of Vancouver's Community Land Trust portfolio. Construction began in 2016, and residents began to occupy the building in early 2018. The property is owned and operated by the CLT East 1st Community Society, a new housing co-operative created through CLT and the Co-operative Housing Federation of BC (CHF BC). A separate long-standing co-op, Aaron Webster, is also located in the building. Residents of Aaron Webster were living in an old property nearby, and as part of the redevelopment residents were moved into the new CLT building. Aaron Webster will continue to function as a separate co-op to allow for the redevelopment of their 31 unit property nearby that has now been transferred to the CLT. Both co-ops provide self-governance of the property, and the CLT provides property management and asset management for the property.

Corporate, Legal, & Financial Structure

To develop 95 East 1st Avenue, the CLT purchased a 60-year land lease for the property, and the debt service of the land purchase paid for the building of 31 additional homes for artists nearby. Housing Investment Corporation (HIC), a new public sector funding agency started by the Housing Services Corporation, BC Housing, and Manitoba Housing, provided CLT with a 40-year fixed-rate mortgage for the development.

Site Operations & Features

The CLT is responsible for property management, property maintenance and asset management, including short and long-term financing. The CLT is intentional about building community among residents and fostering an inclusive mixed-income community through clear communication and collaboration with the co-ops. There is a full-time building manager on site five days a week for repairs, and a janitorial service three days a week. The co-op does their

own accounting and annual audit, and they have a co-op coordinator one day a week to help the board with financing of operations and monthly and annual meetings. The CLT back office staff include the executive director, account director and operations director who helps manage the properties in the portfolio. Amenities on site include an outdoor amenity space, an outdoor urban agriculture space, an indoor amenity space, and a library in the building created by the residents. In addition, there is an operator office and two family childcare units, including one 2 bedroom and one 3 bedroom. The property is in a prime location and there are a range of amenities nearby in the downtown core, with access to rapid transit, schools and community centres.

C-Side

British Columbia

Type of Mixed Model: Mixed-Income

Photo by Mark Joseph, NIMC

Development Characteristics

Owner: Affordable Housing

Operator: Affordable Housing Societies

Developer: Affordable Housing Societies/Terra Housing

Years Opened: 2003

Total Development Cost & Funding Sources: $33,500,000, City of Vancouver, BC Housing

Building Types: C-Side includes a 32 storey high-rise building accompanied by 31 townhomes in close proximity and units range in size from 1, 2, 3, and 4 bedrooms. The construction of the development is unique in that the bottom 16 storeys of the tower are affordable units and the top 16 are market units. The 31 townhomes are low-end of market and RGI units with 3 and 4 bedroom units that primarily house families.

Rent Range: $221 deeply subsidized-$3,430 market rent

Number of Units & Unit Mix: 284 total units, including 171 (60%) market units, 80 (28%) affordable/subsidized units, and 33 (12%) deeply subsidized units

Summary of Development Context

C-Side was developed in the vibrant neighbourhood of Coal Harbor with the primary goals of developing more affordable housing in the City of Vancouver, and growing the affordable housing footprint of the owner, Affordable Housing Societies. The property was developed through a tri-party agreement between the non-profit Affordable Housing Societies, the City of Vancouver, and BC Housing. During the planning process an additional 16 stories of market units were added to the planned 16 stories of affordable housing to create a surplus for sustaining the development and supporting additional affordable housing in the City of Vancouver.

Corporate, Legal, & Financial Structure

C-Side is owned and operated by Affordable Housing Societies (a non-profit provider). The City of Vancouver leased the land to Affordable Housing Societies for $1.8M for 60 years, and BC Housing (HOMES BC) will provide funding for the rent-geared-to-income units for 40 years. The property also has a traditional mortgage. Terra Housing, a housing development consultant, helped establish the partnership responsibilities among Affordable Housing Societies, the City of Vancouver and BC Housing for land ownership, equity contributions, mortgage financing, housing subsidies, and long-term profit sharing. Surplus funds from the market units are split equally between Affordable Housing Societies and City of Vancouver for the building of additional affordable housing in the City of Vancouver. BC Housing provides funding for the RGI units through the HOMES BC program. Although the equity from the C-Side development site was intended to help fund additional affordable housing development in the City, construction costs have risen along with the value of land so those funds primarily go to paying down the mortgage for the affordable housing units.

Site Operations & Features

C-Side has three full time staff on site. The property manager responsible for C-Side also manages seven other buildings in the portfolio at an administrative level. The resident manager has an administrative role and a tenant relations role, and communicates regularly with the property manager. There is an assistant manager for the common areas and in-suite repairs and maintenance. The resident caretaker manages the 32-floor building. On-site amenities include a fitness center available to all residents at different pay scales, a community resource room/amenity room, a park and playground. The neighbourhood is rich with amenities within walking distance, which include, the harbor, restaurants, medical clinics and a grocery store. The building is close to transit and close to all levels of schools and transit to multiple colleges and universities.

Cedar Place

Burnaby, British Columbia

Type of Mixed Model: Mixed-Tenure Redevelopment

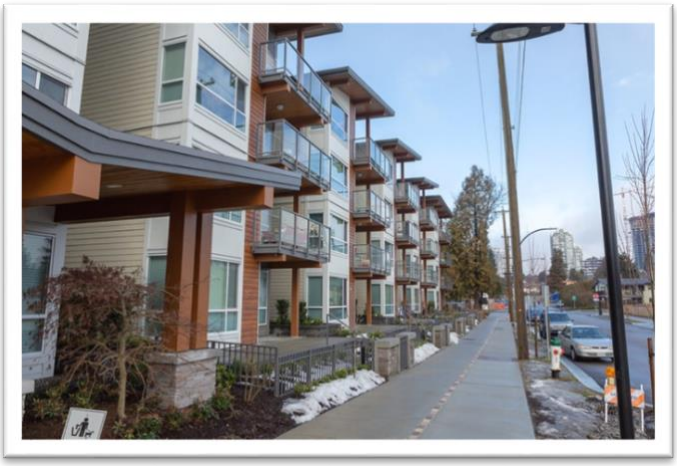

Photo from Province of British Columbia

Development Characteristics

Owner: BC Housing

Operator: BC Housing

Developer: BC Housing and Ledingham McAllister

Year Opened: 2019

Total Development Cost & Funding Sources: Total cost unavailable. BC Housing, Ledingham McAllister, and the sale of land

Building Types & Number of Units: A 4-storey midrise has been constructed, 1 additional midrise exclusively for seniors is planned for 2021 and will have 91 units. The existing midrise has 90 units, 10 are 2 bedroom units, 64 are 3 bedroom units, and 16 are 4 bedroom units.

Rent Range: $510-$900 for affordable units

Number of Units & Unit Mix: All 91 existing units are designated as affordable at 30% of income

Summary of Development Context

In 2019, BC Housing completed construction of the first phase redevelopment of Cedar Place. Cedar Place will ultimately have a total of 181 units of affordable housing, 90 are reserved for families and the other 91 units are reserved for seniors. Construction on the 5-storey senior midrise is expected to finish in 2021. The development has a 2:1 ratio of replacement units, and BC Housing is constructing new units before asking families and seniors to move from the buildings slated for redevelopment in order to ensure minimal disruption to residents. Once complete, the redevelopment will be part of one of the largest mixed model neighborhoods in Canada. Over the next 10 years, Southgate City, will construct a total of 6,000 market housing units in the surrounding area.

Corporate, Legal, & Financial Structure

The Cedar Place redevelopment arose from a partnership between the government entity of BC Housing and the for-profit developer Ledingham McAllister. BC Housing acts as owner and operator of the property, while Ledingham McAllister provided development support and will be the primary developer of the remaining market units in Southgate City. BC Housing will retain ownership of Cedar Place, and Ledingham McAllister will own the market housing. The land provided by BC Housing allows for the development of the market for-sale units, and BC Housing redeveloped Cedar Place on lands provided in exchange by Ledingham McAllister. Ledingham McAllister received a density lift from the City of Burnaby and split the value of the land equally with BC Housing. There is no mortgage for the Cedar property because BC Housing is able to support the affordability component with rents that cover operating costs.

Site Operations & Features

The Cedar Place redevelopment has a number of planned and existing amenities. When complete, the property will have on-site scooter and bike storage, amenity rooms, a community garden and playground. The buildings were designed to host a number of large balcony spaces, with ground floor tenants having access to patios. BC Housing has staff offices on the bottom

floor. The site is near public transit, but also has a number of parking spaces to accommodate renters and guests at both buildings. There are shops and services within a 10-minute walk of the current development, and a full commercial corridor planned for construction as part of Southgate City. Staff on-site includes a building manager who lives on site and acts as a caretaker five days a week and on weekends for maintenance emergencies. The building manager is also available to respond to tenant conflicts. There is a property manager responsible for this site and others who is on site an average of two days a week, and a tenant support worker available one day a week to help tenants fill out forms or access other needed services. No supportive services are available on site.

550 Goldstream

Victoria, British Columbia

Type of Mixed Model: Redevelopment

Photo from M'akola Development Services

Development Characteristics

Owner: M'akola Housing Society

Operator: M'akola Housing Society

Developer: M'akola Development Services

Year Opened: 2016

Total Development Cost & Funding Sources: $13M, M'akola Housing Society, City of Langford, Affordable Housing Fund, BC Housing, Urban Native Assistance Fund, Canada Mortgage and Housing Corporation (CMHC)

Building Types: One 4-storey midrise building, with 3 residential floors comprised of 36 units, and 1 commercial ground floor. The building is designed to accommodate families, 30 units are 2 bedrooms, and 6 are 3 bedrooms.

Rent Range: $188 deeply subsidized-$1450 low-end of market

Number of Units & Unit Mix: 36 total units, including 31 (86%) affordable/subsidized at the low-end of market, and 5 (14%) deeply subsidized RGI units. The RGI units are set aside for Indigenous residents.

Summary of Development Context

550 Goldstream is a mixed-income, mixed-use, social housing redevelopment with a focus on providing affordable housing for Indigenous people and families. It is inclusive of any resident who needs affordable housing regardless of their Indigenous ancestry. Formerly the site of 5 townhouses, M'akola Housing Society leveraged their existing land assets to redevelop the property to host a single midrise building, maintaining 12 townhouses nearby. The top 3 floors of the building are residential and the bottom floor is a commercial space leased to M'akola administrative and development offices. Site representatives report that the unusual arrangement of having management offices on-site allows for relationship building among residents and staff members. Due to M'akola's longstanding presence in the neighborhood and positive reputation, the City and neighbours at surrounding properties were notably supportive of the redevelopment efforts.

Corporate, Legal, & Financial Structure

550 Goldstream is owned and operated by M'akola Housing Society (a non-profit, charitable organization), which partnered with several government entities and programs to fund redevelopment in 2016. M'akola contributed existing land valued at $1.25 million and paid $750,000 for sewer upgrades on site. The City of Langford provided a cost reduction for the redevelopment and property tax exemptions valued at $978,400, and the Affordable Housing Fund contributed $200,000. BC Housing provided a $4,163,645 Affordable Housing Initiative grant, and M'akola secured a mortgage of $6,390,000. The total project cost was $13 million. Other funding sources include the 5 RGI units, which are funded through the Urban Native Assistance Fund, and seed funding from the CMHC.

Site Operations & Features

M'akola chose to incorporate subtle cues to their focus on prioritizing Indigenous peoples throughout the 550 Goldstream development. Each unit's address number has Indigenous art incorporated, there is a large Indigenous art mural on the side of the building, and their office

space was designed by an Indigenous interior designer. They used intentionality in embracing their Indigenous roots while creating a building that feels open and inclusive. The building is staffed with a 24/7 live-in caretaker, who is available to be responsive to tenant maintenance issues on an on-call basis, and a property manager and property management assistant who oversee several properties. M'akola has a focus on building community, hosting yearly social events for tenants and staff at properties located throughout British Columbia. The property is set in a resource and amenity rich area, which includes a park, day care, pool, grocery store, medical center, as well as two schools. While M'akola has a firm stance on keeping the landlord relationship separate from the service provider role, the organization does act as a broker, connecting residents who have needs with appropriate supportive service agencies.

Lincoln Park

Calgary, Alberta

Type of Mixed Model: Mixed-Income

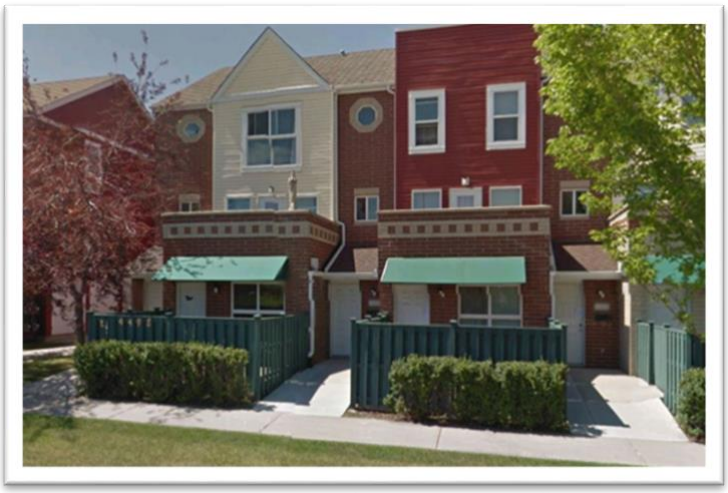

Photo from Calgary Housing Company

Development Characteristics

Owner: Calgary Housing Company and the Province of Alberta

Operator: Calgary Housing Company

Developer: Calgary Housing Company

Year Opened: 1994

Total Development Cost & Funding Sources: Total development cost unavailable. The City of Calgary, The Province of Alberta and Canada Mortgage and Housing Corporation (CMHC).

Building Types: 9, 1 to 2 storey townhomes with 1, 2, and 3 bedroom units

Rent Range: $120 deeply subsidized-$1250 low-end of market rent

Number of Units & Unit Mix: 112 total units, including 75 (67%) deeply subsidized units and 37 (33%) affordable/subsidized low-end market units

Summary of Development Context

Lincoln Park was the first mixed-income property developed by Calgary Housing Company (CHC), with a number of partners engaged in the initial development process, resulting in a somewhat complex set of funding and operating agreements. While this experience provided CHC with a number of learning experiences that carried forward into other developments, Lincoln Park maintains quality affordable housing for residents, offering a host of community programs and services and access to a resource rich neighbourhood.

Corporate, Legal, & Financial Structure

Lincoln Park is owned by Calhomes Properties Limited, which operates under the trade name Calgary Housing Company (CHC), CHC is a private corporation, whose sole shareholder is the City of Calgary. CHC is a subsidiary of the municipal government that operates as a non-profit organization. Lincoln Park has different funding and operating agreements and multiple stakeholders for the 9 buildings in the development, creating complexity for revenue and expenditure management for the site. There is CMHC mortgage financing for some of the agreements, and one agreement has a mortgage from The City of Calgary. CHC bears the responsibility of financial loss or surplus on three buildings. The federal and provincial governments share the operating deficit for a portion of units. Expenses incurred to maintain common areas, building exteriors and grounds were not well-defined in the agreements, which complicates operations of the property.

Site Operations & Features

Lincoln Park is located in a resource rich area, with parks, playgrounds, and shopping centres all within walking distance, along with a number of other amenities. There is a park and a resource room located on site and dedicated resources for providing support services to residents. There are two group homes integrated into the property, which receive service provision, a food bank operating on site, parenting classes, and other programs offered on an as needed basis, such as an anti-bullying class. There are also a number of planned community activities designed to provide recreational opportunities and build relationships among residents

such as soccer games or BBQs. There are also on-site amenities such as a “Thread Shed” where people can purchase any article of clothing for one dollar, and a “Tool Box”, where people can affordably rent lawn care equipment and tools. Site staff focus on partnering with local community organizations and churches, and support tenant led initiatives in order to maximize Lincoln Park’s capacity. The site has a property manager responsible for day-to-day operations and working with maintenance staff, and a tenant liaison is responsible for brokering resources for tenants, working with them to succeed in the community through service provision and community engagement. Both the property manager and the tenant liaison are responsible for a large portfolio of units, 400 and 800 respectively.

Lions View

Vancouver, British Columbia

Type of Mixed Model: Redevelopment

Photo from Lions View

Development Characteristics

Owner: Brightside Community Homes Foundation

Operator: Brightside Community Homes Foundation, BC Housing

Developer: Terra Housing, Brightside Community Homes Foundation, BC Housing, Van Maren Construction

Year Opened: 1993

Total Development Cost & Funding Sources: $15M, BC Housing, Canada Mortgage and Housing Corporation (CMHC), sale of land for condos funded a phase of affordable housing, Shelter Aid for Elderly Renters (SAFER) program

Building Types: 3 low-rise, 3-storey buildings with 1-bedroom suites, and 1 condo building built by market developers as part of redevelopment.

Rent Range: $148 deeply subsidized - $1112 affordable/subsidized, market cost for senior condos

Number of Units & Unit Mix: 174 units, 126 (72%) deeply subsidized and 48 (28%) for-sale privately developed condos

Summary of Development Context

Lions View is one of the oldest developments in Canada. The community was designed with a focus on providing housing for seniors and people with disabilities to live independently. It is inclusive to residents regardless of ability or age, with accessible design features. It was redeveloped in three phases, opening in 1993, 1994, and 1995. All 91 original units were replaced, and an additional 83 units were constructed. The development process involved multiple partners, including non-profits, government entities, and a for-profit housing developer.

Corporate, Legal, & Financial Structure

Lions View was developed by Terra Housing and Brightside Community Homes Foundation and is owned and operated by Brightside. The land was purchased with initial funding of $10,000 from the Coordinating Council of Lions Clubs and the Central Lions Club in the 1950s and was redeveloped in the 1990s through the subdivision and sale of a portion of the three-acre property for new affordable units and market condos. Terra Housing worked to create a high level of cohesiveness among development partners in order to navigate the different phases of the redevelopment, each of which was financed through a different funding source. Funding for the 92 deeply subsidized units was provided by BC Housing, and the 48 market condos and 34 subsidized units were financed through the $2M from the sale of the land and a private bank. Brightside has operating agreements with BC Housing for two of the three buildings through the Shelter Aid for Elderly Renters (SAFER) program for seniors with low- to moderate-incomes.

Site Operations & Features

Lions View has an on-site community room, a business hub offering computer access and occasionally hosts health and wellness fairs for residents. While no supportive services are offered on site, staff are prepared with resources to offer referrals when residents need them. Instead of dedicated staff, the building has a roaming team that takes care of multiple buildings.

Located in a residential neighborhood, the property is within walking distance to parks and a recreation center, as well as close to buses and a 15-minute walk to the SkyTrain (light rapid transit) and a variety of businesses and restaurants.

645 Brock Street

Kingston, Ontario

Type of Mixed Model: Mixed-Income

Photo from Kingston & Frontenac Housing Corporation

Development Characteristics

Owner: Kingston & Frontenac Housing Corporation

Operator: Kingston & Frontenac Housing Corporation

Developer: Kingston & Frontenac Housing Corporation

Year Opened: 2018

Total Development Cost & Funding Sources: $$4,812,588, City of Kingston, Province of Ontario, Canada Mortgage and Housing Corporation (CMHC)

Building Types: 29 units, 4 storey low-rise, 1 bedroom and bachelor units

Rent Range:s $93 for deeply subsidized units- $1400 for market rent is

Number of Units & Unit Mix: 10 (34%) deeply subsidized, 10 (34%) affordable/subsidized, and 9 (31%) market

Summary of Development Context

645 Brock Street was built through the support of the City of Kingston to repurpose an abandoned school and to create affordable housing. Although it took a long time to come to fruition due in part to some resistance from neighbourhood residents, in the end it met the City's goals of repurposing land and creating more quality housing. Kingston & Frontenac Housing Corporation also achieved their goal of creating a building that is self-sustaining with the inclusion of market units to offset the affordable housing units when combined with financing from the City of Kingston and province of Ontario.

Corporate, Legal, & Financial Structure

645 Brock Street was developed by Kingston & Frontenac Housing Corporation (KFHC) through the purchase of land, grants from the City of Kingston for the replacement of RGI units and from the province of Ontario, and seed funding from CMHC. The organization received $1.34M from the Investment in Affordable Housing funding that flows from the province to the municipality. The City of Kingston provided a municipal contribution for the replacement of the RGI units of about $1.1M and the organization also receives a rent subsidy for operating the units on a yearly basis. The remaining costs for development were mortgaged through Infrastructure Ontario. The property has a 30 year affordability agreement with the city. KFHC is a local housing corporation in which the City of Kingston is the sole shareholder. KFHC paid a standard fee of $380,000 to the City for the Brock Street land. KFHC owns and operates the property.

Site Operations & Features

As a small building, 645 Brock Street has limited staffing, with one building monitor who does cleaning, takes out the garbage, and does health and safety walks once a week. The building has a management on-call system that residents can use. The Kingston & Frontenac Housing Corporation office is only one kilometre from the building. Site amenities include a community resource room that is enclosed by glass and fully accessible by wheelchair. The rooftop patio is also wheelchair accessible. Nearby there are parks, playgrounds, a community centre, a fitness centre, YMCA pool, a library, retail businesses, restaurants, two hospitals and Queen's University.

770 Whetter

London, Ontario

Type of Mixed Model: Mixed-Income

Photo from Homes Unlimited (London), Inc.

Development Characteristics

Owner: Homes Unlimited (London) Inc.

Operator: Homes Unlimited (London) Inc.

Developer: Homes Unlimited (London) Inc.

Year Opened: 2019

Total Development Cost & Funding Sources: $10,635,218. Housing Development Corporation of London, Canada Mortgage and Housing Corporation (CMHC), Ministry of Municipal Affairs and Housing

Building Types: One 4-storey midrise building, all 50 affordable units are 1 bedrooms and the 4 market units are 2 bedrooms

Rent Range: $479 affordable rent-$990 market rent

Number of Units & Unit Mix: 54 total units, including 50 (93%) affordable not subsidized, and 4 (7%) market

Summary of Development Context

Constructed in 2019, 770 Whetter Avenue is a new development, owned and operated by Homes Unlimited (London) Inc., a charitable non-profit housing provider that received funding and assistance from the Housing Development Corporation (HDC) who acted as a body to assist bringing resources, plans and funding together for the development. HDC is a municipal service entity created to work with private, non-profit and government sectors to enable and advance the development of affordable housing in London and Middlesex. This property was constructed on a long-vacant piece of land and is targeted towards seniors, individuals, and couples with low to moderate incomes, with market units considered affordable for the area.

Corporate, Legal, & Financial Structure

The charitable non-profit Homes Unlimited (London) Inc., developed and operates 770 Whetter Ave. They had funds provided through various affordable housing programs including the Ministry of Municipal Affairs and Housing, CMHC, and Housing Development Corporation of London (HDC). HDC helped Homes Unlimited identify land, navigate zoning, develop proformas, establish funding, and provided access to planners and architects.

Site Operations & Features

770 Whetter Ave. partners with local community organizations to house special resident populations and ensure their needs are met, including Participation House and Community Living London, which supports housing for physically challenged independent renters. There are also two units available for women seeking housing after experiencing domestic violence. The site has a building manager who acts as a superintendent, handling day-to-day operations and reports to a property manager who oversees multiple sites. On-site amenities include a common room, laundry room, ample outdoor parking. Most other amenities are accessible by car or public transit, such as a mall, grocery store, hospital, medical offices and a fitness centre.

Appendix B: Methodology

Our original pool of over 188 mixed model developments included ten provinces and territories and 31 cities. We identified the pool of projects through online searches and previous literature and reports on mixed-income development in Canada. In order to narrow the pool we conducted outreach to development partners and municipal government departments and received recommendations and feedback from the HPC member organizations, the HPC working group and the HPC steering committee. The selection of properties took into consideration the broad range of project types and geographic areas, as well as replicability.

The ten properties eventually chosen for this study represent three provinces and eight cities. Four properties are mixed-income, three are mixed-tenure and three are redevelopment transitions of social housing to mixed-income housing.

Once a list of contacts was created, we sent a short Google Form survey to collect basic information about the mixed model development(s)/properties to inquire about those that are intentionally financed, designed and marketed to accommodate households at a wide range of income levels. We were interested in all forms of housing developments including new build, full renovations, all-rental, and a mix of rental and for-sale.

We also created an Analysis Matrix (available in Appendix C) with the full list of possible categories to analyze and compare mixed-model developments. We reviewed the matrix with the HPC working committee. The Analysis Matrix informed the development of the interview protocol used with representatives of the properties.

We conducted phone interviews with 2 to 3 representatives from each of the ten mixed model developments in the sample. Interviewees included non-profit directors, non-profit staff, municipal and provincial housing corporation staff, asset managers, development staff, property managers, building managers, tenant liaisons, and residents. During these interviews we requested additional documents on financing sources, property operations, rent rolls, sales and marketing plans and partnership agreements to help us better understand the context of the information we were hearing from interviewees.

Several additional interviews were conducted with additional industry stakeholders, such as a representative from a financing agency and non-profit organizations engaged with mixed model development. In addition, we consulted with the HPC working group members throughout the study, from the early stages of developing interview guides to the analysis and interpretation of results. Interviews were analyzed using the qualitative software Dedoose.

Appendix C: Analysis Matrix

	City	Site Province/ Territory	Year Opened	Mixed-Income	Mixed-Tenure	Transition/ Redevelop-ment	Total number of units	Number of Market Units	Number of Affordable/ Subsidized Units	Number of Deeply Subsidized/ RGI units	Number of Subsidized Units for Home-ownership	Number of Market Units for Home-ownership	% of Market Units	% Affordable/ Subsidized Units	% Deeply Subsidized/ RGI units	% Subsidized Units for Home-ownership	% Market Units for Home-ownership	Total %
C-Side	Vancouver	British Columbia	2003	Yes	No	No	284	171	80	33	0	0	60%	28%	12%	0%	0%	100%
645 Brock Street	Kingston	Ontario	2018	Yes	No	Yes	29	9	10	10	0	0	31%	34%	34%	0%	0%	100%
Beaver Barracks	Ottawa	Ontario	2012	Yes	No	Yes	254	101	39	114	0	0	40%	15%	45%	0%	0%	100%
Allenbury Gardens	Toronto	Ontario	2017	Yes	Yes	Yes	1150	0	0	133	4	1013	0%	0%	12%	0%	88%	100%
550 Goldstream	Victoria	British Columbia	2016	Yes	No	Yes	36	0	31	5	0	0	0%	86%	14%	0%	0%	100%
770 Whetter Avenue	London	Ontario	2017	Yes	No	No	54	4	50	0	0	0	7%	93%	0%	0%	0%	100%
Lincoln Park	Alberta	Calgary	1994	Yes	No	No	112	0	37	75	0	0	0%	33%	67%	0%	0%	100%
Lions View	Vancouver	British Columbia	1993	Yes	Yes	Yes	174	0	34	92	0	48	0%	20%	53%	0%	28%	100%

	City	Site Province/ Territory	Year Opened	Mixed-Income	Mixed-Tenure	Transition/ Redevelop-ment	Total number of units	Number of Market Units	Number of Affordable/ Subsidized Units	Number of Deeply Subsidized/ RGI units	Number of Subsidized Units for Home-ownership	Number of Market Units for Home-ownership	% of Market Units	% Affordable/ Subsidized Units	% Deeply Subsidized/ RGI units	% Subsidized Units for Home-ownership	% Market Units for Home-ownership	Total %
95th and East 1st Avenue - Community Land Trusts	Vancouver	British Columbia	2018	Yes	No	No	135		125	10	0	0	0%	93%	7%	0%	0%	100%
Cedar Place	Burnaby	British Columbia	2019	Yes	Yes	Yes	6,181	0	181	0	0	6,000	0%	3%	0%	0%	97%	100%

Appendix D: Insights for New Organizations Interested in Mixed Model Development

Building off the *Study of Canadian Mixed Model Development: A Comparative Analysis of Ten Sites*, the National Initiative on Mixed-Income Communities (NIMC), in consultation with Housing Partnership Canada (HPC), generated a list of considerations for organizations that may be interested in undertaking mixed model development in Canada. Mixed model development is highly complex, and there are a range of important factors related to development, operations, and social impacts to be carefully considered by those new to the approach. Below we identify key considerations to prompt further information gathering and planning for those interested in pursuing mixed model development.

Jurisdictional Differences

Jurisdictions vary in their approach to supporting affordable housing, including funding, policy, and regulatory processes. Legal, institutional, and political structures and regulations differ among municipal and provincial governments, which in turn impacts facets of the development process. Explore your locality's legal structures and political landscape and the extent to which they create opportunities or constraints for mixed model development.

- What is the provincial and municipal regulatory framework for mixed model development (e.g. zoning, permitting, tax regulations)?
- What types of grants or other types of opportunities does the province offer?
- Does the municipality provide parcels of land to nonprofits for affordable housing development (e.g. at a reduced cost or no cost)?
- Does the municipality offer other incentives such as density bonuses or fee waivers?

Development

There are multiple ways to finance development costs for mixed models, and typically a combination of financing layers is required to make developments work. Optimal financing mechanisms those that reduce financial risk for developers and provide long-term, fixed-rate terms for mixed model development, such as financing model offered by Housing Investment Corporation (HIC). In addition to the financing terms, consider other ways to keep the hard and soft costs of development as low as possible to have the flexibility to subsidize more units or provide deeper subsidies. Below are different components to financing and ways to reduce development costs:

- Equity contributions
- Municipal, provincial, and federal grants

- Land gifts sold or made available at a reduced value, and discounted land leases
- Increased density bonus or lift
- Tax exemptions
- Fee exemptions (development cost charges, or cost of permits)
- Expedited approvals processes
- Leveraging existing land assets
- Mortgage terms and interest rates

Partnerships:

Partnerships can be critical to the success of mixed model development projects

- Consider partnerships that can help share and manage project risk.
- Explore partnerships with entities that complement the strengths of your own organization.
- Consider the skill set needed to develop partnership agreements.

Operations

There are a wide range of issues to consider regarding mixed model operations, including costs and revenues, common spaces and facilities, resident services, community engagement, governance, site operating culture, social dynamics, and social impacts. Although the affordable and market units should not be distinguishable from the exterior, it is important to recognize that mixed model developments are different environments from all-market or all-affordable developments. Residents in these settings may differ from one another and from site staff, not only by economic means, but also by race, ethnicity, language, family status, health, and by their lived experience, such as access to opportunities and their experiences with marginalization or trauma. Thus, the mixed model environment requires a different model of operating—one that is very intentional about inclusivity, understanding, and respect—with a new level of intensity than in all-market or all-affordable development operations.

Costs and Revenues:

Key operational costs include maintenance, utilities, income and real estate taxes, staffing, and resident services.

- Consider ways to reduce operating costs, such as partnerships with different agencies and levels of government (e.g. federal, municipal, health authorities), or by partnering with more experienced housing operators who may provide services at lower costs.
- Including mixed use spaces and commercial rental space onsite can add valuable community services and revenue.
- Explore creative ways to raise revenues (e.g. some providers are renting their properties to the movie industry or allowing cell towers).

- Consider investments that may be necessary to attract tenants who can pay higher rents (e.g on-site gyms, pools, upscale finishings within units). Be attentive to inequities around access to amenities (e.g. if there is a fee).

Operating Culture:

"Operating culture" encompasses a site's approach to interactions, behaviours, expectations, norms, policies, procedures, and communication with residents.

- Consider the negative social dynamics that can emerge in mixed-income environments without intentional strategies for creating an inclusive community
- Consider implementing an inclusive operating culture, which is achieved with intention and universal commitment to a culture of respect and connection among and between staff and residents.

Social and Community Impacts

At its best, mixed model development is not only a financial strategy to generate cross-subsidies by combining market and subsidized housing —it is also about creating inclusive communities where all residents are valued as contributing members and supported in achieving their full potential, regardless of income or social background. However, research has documented that mixed-income housing alone is not enough to generate these positive resident and community outcomes. Below are some factors to consider for this important domain of mixed model development.

- Learn about the resident and community demographics, assets, needs, and social dynamics, and particularly the historical and present context of racism and the traumas related to the violations of the rights of Indigenous Peoples, Black residents, immigrants, and other marginalized groups.
- Consider inclusionary practices from the beginning by providing meaningful opportunities for residents, community leaders, and stakeholders to participate in the planning and development process.
- Provide residents with ongoing opportunities for meaningful participation in decision making processes and governance – to create shared experiences and trust between residents and staff, promote belonging, and build community cohesion.
- Consider incorporating, designing, and activating common areas, public spaces, and amenities in ways that promote informal social interactions among residents, which in turn can promote community inclusion.
- Consider how you might define success for your mixed model development in terms of community impact and seek out information on what social goals might be most important to residents.
- Ensure that residents and community stakeholders are included in establishing community and social impact goals, and measures of resident success.

- Work with community members to develop intentional, focused strategies to promote positive resident outcomes.
- Consider potential community and non-profit partners that could best provide services to meet the needs and interests of tenants.
- Consider building a logic model and developing a program evaluation framework at the outset of your work.
- Explore how to systematically track and assess resident well-being and outcomes (e.g. conduct annual needs and assets assessment surveys).

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Appendix E: Financial Comparison

Mixed Model Site	Beaver Barracks	Lions View	645 Brock Street	C-Side	Wildwood
Year Opened	2010	1993	2018	2003	2018
Unit Mix: *Percent*	40/15/45	100	32/34/34	60/28/12	0/32/16
Market/Affordable/Deeply Subsidized					
PROFORMA					
COSTS					
Land Cost	$ 1	$ 99,022	$ 342,000		$ 283,000
Land Lease Cost					
Soft Construction Cost	$ 8,000,000		$ 423,908		$ 442,628
Hard Construction Cost	$ 57,000,000	$ 10,492,790	$ 4,046,680		$ 7,492,031
Other Costs					
Total Project Costs (sum of above costs)	$ 65,000,000	$ 10,591,811	$ 4,812,588	$ 37,024,354	$ 8,217,659
FUNDING AND FINANCING					
Equity (Partner A)	$ 120,000	$ 7,223,183	$ 1,157,500		$ 3,700,000
Equity (Partner B)	$ 11,000,000		$ 1,342,500		$ 3,900,000
Debt Equity	$ 2,200,000	$ 3,368,627			
Sale of Assets (eg. old housing)					
Financing (Partner A)	$ 38,300,000		$ 2,269,588		$ 20,000
Financing (Partner B)	$ 1,500,000				
Other			$ 43,000		
Total Project Funding (sum of above costs)	$ 53,120,000	$ 10,591,810	$ 4,812,588	$ 37,024,354	

Mixed Model Site	Beaver Barracks	Lions View	645 Brock Street	C-Side	Wildwood
OPERATING STATEMENT					
REVENUE					
Resident Rental Revenue	$ 1,965,622	$ 915,105		$ 5,194,440	$ 389,557
Non-residential Revenue	$ 3,295,907	$ 271,449		$ 89,000	$ 8,835
RGI Operating Subsidy					
Total Revenue	$ 5,261,529	$ 1,185,254		$ 5,283,440	$ 398,692
OPERATING EXPENDITURES					
Administrative costs (salaries, office space, supplies, professional fees, etc.)	$ 382,895	$ 478,861		$ 331,309	$ 136,117
Maintenance costs	$ 798,103	$ 135,473		$ 371,325	$ 84,695
Utilities	$ 595,215	$ 124,997		$ 315,000	$ 34,822
Municipal Taxes	$ 575,278	$ 4,998		$ 136,776	
Other	$ 3,420,842	$ 417,030		$ 2,423,434	
Total operating expenses	$ 5,772,333	$ 1,161,359		$ 3,577,844	$ 255,634
Net Operating Surplus	$ (510,804)	$ 23,895		$ 1,705,596	$ 143,058
Transfer to Capital Reserve Fund	$ 162,474	$ 23,895			

Appendix F: Considerations from the U.S. and Suggested Resources and Publications

Mixed-Income Research, Policy and Practice in the United States

In 2019, Housing Partnership Canada (HPC) commissioned the National Initiative on Mixed-Income Communities (NIMC) to conduct a comparative analysis of mixed model developments in Canada. The purpose of this research was to identify and demonstrate how various forms of Canadian mixed model development can be achieved and sustained, and to promote a broader understanding of the opportunities and challenges related to mixed model site development, financing, operations, and social outcomes.

Mixed model housing has a distinctly different history in Canada than its counterpart, mixed-income housing, has in the United States. This has led to different methods and different goals in the two countries, and understanding what each country can learn from one another is an important step in advancing the efficacy of development in each. Instead of attempting to compare the differences and similarities between Canada and the United States within the final study report, NIMC has instead developed this resource overview document that offers a compilation of readings, providing an introduction to key areas of mixed-income research, policy, and practice in the United States. While there are numerous facets to consider in the pursuit of developing and cultivating inclusive, equitable mixed-income communities, NIMC has selected nine topics and provided a curated list of resources, with recommendations at the conclusion of the document for further exploration.

A common thread among many of the resources is the focus on race within mixed-income communities. To understand mixed-income development in the United States, it is necessary to understand that there is a deep rooted history of housing segregation. While these neighborhood divides can be characterized as both racial and economic, it is important to note that race is often the root of the economic disparities, a result of intentional policymaking designed to perpetuate residential segregation and racial inequality. The enduring legacy of segregation has given life to mixed-income development interventions, which have been envisioned as promising tools of integration, deconcentrating poverty and providing opportunities for community to flourish among residents of diverse racial, ethnic, and economic backgrounds.

Resource Contents

History of Mixed-Income Development in the U.S

Mixed-income development in the U.S has a long and complex history. In addition to its origins in addressing longstanding housing inequality, there have been several iterations of policy interventions which have been implemented to varying degrees of success. Due to its multi-decade history there is a wealth of research examining promising practices as well as areas that continue to pose challenges for the field. In this selected list of resources we provide further reading on the history of mixed-income communities and some of the major policies that have influenced development in the United States.

- The Wiley-Blackwell Encyclopedia of Urban and Regional Studies: Mixed-Income Developments
  By Mark L. Joseph and Miyoung Yoon

- Integrating the Inner City: The Promise and Perils of Mixed-Income Public Housing Transformation
  By Robert J. Chaskin and Mark L. Joseph

- From Despair to Hope: Hope VI and the New Promise of Public Housing in America's Cities
  Edited by Henry G. Cisneros, Lora Engdahl, and Kurt L. Schmoke

- Choice Neighborhoods: Baseline Conditions and Early Progress
  By Rolf Pendall et al.

- After the Projects: Public Housing Redevelopment and the Governance of the Poorest Americans
  By Lawrence J. Vale

Race in Mixed-Income Communities

The continued significance of race in our society and in mixed-income housing practice and policy cannot be understated. While discrimination driven by race and other factors is present in other countries, the United States has its own unique history that makes racism a more apparent and necessary issue to address. Given our country's unique experiences, our challenges provide a dire warning for other countries to explore and acknowledge the ways in which race, ethnicity, and immigration status, drive exclusion and segregation in every community, no matter how subtle their manifestations might be, lest these unacknowledged mechanisms lead to longstanding, incorporated discrimination. We have compiled a very brief list of resources that analyze how the United States' historical legacy of racism and its impacts on Black Americans is indelibly tied to mixed-income housing's past, present, and future and what strategies might be effective in promoting equity and inclusion.

- Prioritizing Inclusion and Equity in the Next Generation of Mixed-Income Communities
  By Amy T. Khare and Mark L. Joseph

- The Enduring Significance of Race in Mixed-Income Communities
  By the University of Chicago School of Social Service Administration and Case Western University Mandel School of Applied Social Sciences

- How Do Fish See Water? Building Public Will to Advance Inclusive Communities?
  By Tiffany Manuel

- Separate but Equal Redux: Resolving and Transcending the Poor Door Conundrum
  By Mark L. Joseph

- Public Housing and the Legacy of Segregation
  By Margery Austin Turner, Susan J. Popkin, and Lynette A. Rawlings

- Promoting Poverty Deconcentration and Racial Desegregation Through Mixed-Income Development
  By Mark L. Joseph, appearing in Facing Segregation: Housing Policy Solutions for a Stronger Society
  Edited by Molly W. Metzger and Henry S. Webber

The Current Geography of Mixed-Income Housing

Where do mixed-income communities exist in the U.S., and what are their characteristics? What are the trends where mixed-income communities are emerging in metro areas? What effects do mixed-income communities have on the areas around them? These resources set a geographic context for mixed-income communities in the United States and provide insights into policy and practice innovations.

- Mixed-Income Database
  National Initiative on Mixed-Income Communities

- Spatial Context: The Geography of Mixed-Income Neighborhoods
  By Elizabeth Kneebone, Carolina Reid, Natalie Holmes

- Attainability and Stability of Mixed-Income Neighborhoods
  By Elizabeth Luther, Noah Urban, Stephanie Quesnelle, Ayana Rubio

- Promoting Mixed-Income Communities by Mitigating Displacement: Findings from 80 Large U.S. Cities
  By Adèle Cassola, Global Strategy Lab

- Ten Urban Design Strategies for Fostering Equity and Inclusion in Mixed-Income Neighborhoods
  By Emily Talen

Property Management

NIMC's research within mixed-income communities has highlighted the crucial role of property management staff in ensuring the community is able to support the needs of all residents without discrimination towards their income. In their positions managing the day-to-day implementation of policy and the well-being of the development, property management staff have the potential to greatly influence the success of mixed-income communities. Despite the importance of their roles, property management staff are often overlooked in mixed-income strategy. These resources provide insight into how the property management role could be leveraged towards greater impact.

- A Call for Property Management Transformation to Meet the Challenges of Mixed-Income Communities
  By Frankie Blackburn and Bill Traynor

- Let's Get Rid of the Words "Property" and "Manager"
  By Frankie Blackburn

Resident Services

In mixed-income communities residents can often benefit from social service supports that seek to bolster the wellness and thriving of families, particularly as there is an overt mission in many mixed-income developments to promote economic mobility. Common categories of support include employment, education, and mental and physical health. The resources in this section seek to provide an overview of how resident services are utilized in mixed-income communities within the U.S.

- State of the Field Scan #2: Resident Services in Mixed-Income Developments

  By the National Initiative on Mixed-Income Communities and The American City Coalition

- The Urban Institute's HOST initiative and publications
- Initiative Overview
- Publications
- Bridge to Self-Sufficiency

  Published by EMPath

- Public Housing Transformation and the Hard-to-House
  By Susan Popkin, Mary K. Cunningham, and Martha Burt

- The Imagined Self-Sufficient Communities of HOPE VI: Examining the Community and Social Support Component.
  By Deirdre Oakley, James Fraser, and Joshua Bazuin

Community Building

Social dynamics within mixed-income communities must be addressed in order to support inclusive, equitable environments. Mixing units for residents who vary by income -and also often by race, ethnicity, language, cultural traditions, and lived experiences including trauma and access to opportunities- does not alone lead to social mixing or community cohesion. NIMC's research supports the theory that community building towards cultivating inclusive social dynamics is an essential strategic component to community success. Without attention to this key factor, mixed-income developments often perpetuate inequitable social stratification, privileging residents in market rate units and stigmatizing residents of subsidized units. These resources provide an overview of how social dynamics manifest within mixed-income communities and strategies that can be employed to promote inclusion and equity.

- State of the Field Scan #1: Social Dynamics in Mixed-Income Developments
  By the National Initiative on Mixed-Income Communities

- Promoting Inclusive Social Dynamics in Mixed-Income Communities: Promising Practices
  By the National Initiative on Mixed-Income Communities, Center for the Study of Social Policy, and Urban Strategies Inc.

- Trauma-Informed Community Building and Engagement
  By Elsa Falkenburger, Olivia Arena, and Jessica Wolin

Youth

While youth may stand to benefit the most from the resources mixed-income communities can provide, they are often one of the most problematized groups within their communities, stigmatized as menacing or as nuisances regardless of their behavior. The resources in this section explore this phenomenon, provide research that highlights mixed-income communities that positively engage youth, and seek to activate the unique assets they contribute to the community.

- State of the Field Scan #3: Promoting Positive Youth Outcomes in Mixed-Income Developments
  By the National Initiative on Mixed-Income Communities

- Youth Voice and Leadership in Mixed-Income Communities: Heritage Park and the Green Garden Bakery

By Ephraim Adams, et al.

- Youth in Mixed-Income Communities Replacing Public Housing Complexes: Context, Dynamics and Response
  By Robert Chaskin, Florian Sichling, and Mark L. Joseph

- Unexpected Challenges: Youth, Public Housing Reform and Mixed-Income Development
  By the University of Chicago School of Social Service Administration and Case Western University Mandel School of Applied Social Sciences

Governance

The governance structures designed to engender community involvement in decision making within developments take on diverse forms. There is no single resident governance structure that is widely utilized and groups are often formed within the context of contentious circumstances. Not all mixed-income developments have resident governance, and where it does exist it often promotes exclusion, benefitting higher-income residents and working to police the behavior of low-income or otherwise marginalized residents. This resource provides an overview of governance structures and examines the hierarchies they sometimes promote.

- Participation and Decision-Making in Mixed-Income Developments: Who Has a Say?
  By the University of Chicago School of Social Service Administration and Case Western University Mandel School of Applied Social Sciences

- Participation, Deliberation, and Decision Making: The Dyanamics of Inclusion and Exclusion in Mixed-Income Developments
  By Robert Chaskin, Amy Khare, and Mark Joseph

- Promoting Inclusive Social Dynamics in Mixed-Income Communities: Promising Practices
  By the National Initiative on Mixed-Income Communities, Center for the Study of Social Policy, and Urban Strategies Inc., with a focus on Toronto's Regent Park governance structure.

Financing

Affordable housing finance and the financing of mixed-income developments can be complex, requiring prospective developers to seek financing from multiple federal, regional, and city funding sources as well as from the private sector, creating opportunities for public-private sector collaborations. These resources provide a starting place, exploring the basics of affordable housing finance, concluding with a resource that explores strategies for how social services and other human capital development initiatives can be better financially supported through creative financing.

- Making It Pencil: The Math Behind Housing Development
  By David Garcia
- The Cost of Affordable Housing: Does It Pencil Out?
  By the Urban Institute

- Housing Development Toolkit
  By The White House

- An Exploration of the Challenges and Opportunities of Financing the Social Mission of Mixed-Income Communities
  By the National Initiative on Mixed-Income Communities, Center for the Study of Social Policy, and Urban Strategies Inc.

Continued Learning

This resource list is intended to be a primer on just a few of the many facets of mixed-income community development in the United States. Similarly, no list of resources for continued learning could be considered comprehensive, however we have compiled a brief list of resources that provide additional guidance.

Organizations

- The National Initiative on Mixed-Income Communities
  A resource for research and information about mixed-income communities.
  - Must-Reads
  - Scans and Briefs
  - Publications

- The Joint Center for Housing Studies of Harvard University
  The Harvard Joint Center for Housing Studies advances understanding of housing issues and informs policy.

- Metropolitan Housing and Communities Policy Center

- PolicyLink
  PolicyLink is a national research and action institute advancing racial and economic equity by Lifting Up What Works®

- Urban Strategies Inc.
  Urban Strategies, Inc. is a national leader in its field, a not-for-profit organization that

specializes in results informed human services development, planning, and strategy implementation as part of comprehensive neighborhood revitalization.

- U.S Department of Housing and Urban Development: Choice Neighborhoods

- NYU Furman Center
  The NYU Furman Center advances research and debate on housing, neighborhoods, and urban policy.

- Shelterforce
  Shelterforce is an independent publication that serves (and sometimes challenges) community development practitioners across the U.S.

Additional Readings

- The Color of Law: A Forgotten History of How Our Government Segregated America
  By Richard Rothstein

- The Truly Disadvantaged: The Inner City, The Underclass, and Public Policy
  By William Julius Wilson

- The Dream Revisited: Local Control, Affordable Housing, and Segregation
  Edited by Ingrid Gould Ellen and Justin Steil

- What is Owed and the 1619 Project
  By Nikole Hannah-Jones

- The Case for Reparations
  By Ta-Nehisi Coates

- The Native American Housing Needs Study
  Produced by the U.S. Department of Housing and Urban Development's Office of Policy Development and Research

- In the Courts of the Conqueror: The 10 Worst Indian Law Cases Ever Decided
  By Walter R Echo-Hawk

Appendix G: Financial Modelling and Projection Tools

As noted in the Findings, developing successful mixed models housing options often depend on complex financing and funding sources. Undertaking early financial modelling and projections can help to ensure that all necessary factors have been considered and are in place to lead to success.

The housing sector has a number of financial modelling and projection tools which can be used to begin to articulate the various costs associated with any new development

BC Housing Capital Budget Format and Coding

BC Housing develops, manages and administers a wide range of affordable housing option in British Columbia. It has developed an Excel spreadsheet which is a capital budget planning tool for new development. It details the full range of costs that will be required for the development, including:

- Appraisals and Studies
- Acquisition and Servicing
- Municipal Fees
- Utilities Fees
- Design Consultants
- Other Consultants
- Miscellaneous Soft Costs
- Borrowing Costs
- Construction
- Building Start-Up/Commissioning
- Contingencies
- Deduction

This spreadsheet is available on the Housing Partnership Canada website:
https://www.housingpartnership.ca/s/BC-Housing-Capital-Budget-Format.xls

Evergreen Ontario Affordable Housing Calculator

Evergreen is striving to support cities that are low carbon, inclusive to all, and sustainable. It works with other city builders to convene, collaborate and catalyze ideas. To support emerging affordable housing developments and policies across Ontario, it has developed an Ontario Affordable Housing Calculator, which is a tool to support the financial modelling of new development. Key elements of this Excel worksheet support identifying and articulating the following:

- Project elements
- Affordability
- Incentives
- Development Costs
- Operating Costs
- Financing
- Profitability

This tool is available as an online calculator at https://ontariocalculator.evergreen.ca/ihc/

The spreadsheet version is available on the Housing Partnership Canada website: https://www.housingpartnership.ca/s/Evergreen-Ontario_Calculator_Input_Worksheet_080318.xlsx

HPC Housing Investment Corporation Initial Pro Forma

The HPC Housing Investment Corporation provides long-term, low-cost financing to non-profits and co-operatives to develop new affordable housing. They have developed a preliminary analysis tool which can be used as an initial pro forma to understand the operating parameters and financing needs of any new development. This tool, developed in concert with BC Housing, builds off of the capital budget data used by the BC Housing Tool and factors in additional pro forma elements such as:

- Residential, Commercial and Other Revenue
- Operating Expenses
- Net Operating Income
- Lending Value
- Maximum Loan

This spreadsheet is available on the Housing Partnership Canada website: https://www.housingpartnership.ca/s/HPC-HIC-Mixed-Model-Project-Proforma.xlsx