

**PLANNING FOR AFFORDABLE HOUSING, ITS ENGAGEMENT WITH MIXED USE
PLANNING, AND REVISITING HOW AFFORDABILITY IS DEFINED**

by

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EXECUTIVE SUMMARY

Affordable housing has become synonymous with mixed-use planning within affordable housing strategies across Canada and the United States. This paper first looks to understand why planning for affordable housing has widely engaged with mixed-use planning, then looks to understand the resulting impacts by summarizing recent empirical research within the intersection of affordable housing and mixed-use planning, and outlining emerging themes. This paper finds that affordable housing that engages with mixed-use planning is often associated with gentrification efforts, displacement, and inequitable development. Specifically analyzing the role that definitions of affordability and applications of these definitions have in relation to gentrification efforts, displacement, and inequitable development, this paper finds that mixed-use, affordable housing developments that insist on using market-level measures of affordability will continue to demonstrate the potential to cater to market trends instead of the needs of low-income residents if intervening measures are not in place.

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LIST OF ACRONYMS

AHC	Affordable Housing Complex
AMI	Area Median Income
AMR	Average Market Rent
CMHC	Canadian Mortgage and Housing Corporation
DHA	Dominion Housing Act
HUD	U.S. Department of Housing and Urban Development
HCV	Housing Choice Voucher Program
IAH	Canadian Investment in Affordable Housing Program
LIHTC	Low Income Housing Tax Credit Program
NHA	National Housing Act
TOD	Transit Oriented Development

1.0 INTRODUCTION

Affordable housing has become synonymous with mixed-use planning within affordable housing strategies across Canada and the United States. From the Canadian government's *National Housing Strategy* to municipal housing plans and strategies, affordable housing developments are encouraged to be mixed-use developments. For example, the *National Housing Strategy* states that affordable housing developments on federal lands will be encouraged to be "sustainable, accessible, mixed-income, mixed-use developments and communities (Government of Canada, 2018, p.12). The City of Toronto's housing strategy similarly states that a key to success in affordable housing developments is, "[diversity]: a socially-mixed, mixed-use neighbourhood, featuring several different building forms (City of Toronto, 2009, p.28). A review of housing strategies across the United States demonstrate that this phenomenon is not unique to Canada. Housing strategies across both Canada and the United States make clear that mixed-use planning is considered a desirable and core component for affordable housing developments.

What is less clear is why affordable housing strategies have openly engaged with mixed-use planning and how mixed-use planning has come to be a core component of planning for affordable housing. Also unclear is what positive or negative impacts have been made by the widespread advocacy for mixed-use planning within affordable housing developments. In order to understand why and how affordable housing strategies have engaged with mixed-use planning, and the impacts of including mixed-use planning in affordable housing, this major research paper will attempt to define the different definitions of affordable housing and mixed-use planning and, through this

lens, delineate the origins of affordable housing planning engaging with mixed-use planning, as well as the original objectives of this relationship. This paper will use these objectives as a framework for case study analyses that will attempt to provide insight into whether or not recent research demonstrates that affordable housing developments are meeting these objectives through their engagement with mixed-use planning. How affordability is defined and the role that it plays in relationship between affordable housing and mixed-use planning will be introduced in the beginning, but then revisited throughout the rest of the paper. The paper concludes by clarifying whether the synonymous inclusion of mixed-use planning within affordable housing strategies across Canada and the United States has positive outcomes for affordable housing planning.

1.1 Context

The City of Toronto, Canada's largest city with a population of almost 3 million people (City of Toronto, 2019), has a demonstrated history with affordable housing engaging with mixed-use planning. In the 1970s, the St. Lawrence neighbourhood redevelopment project sought to provide affordable housing within a mixed-use environment (Gordon, 2001; Grant, 2002). The citizen's working committee and the planning team for the project developed a plan to include a wide range of services for the residents, such as schools, shops, a community centre, and a health clinic (Gordon, 2001). The project was viewed as successful in creating a community that evoked a sense of belonging from residents, largely a result of the inclusive planning process that sought out stakeholder input early on in the project, and the site planning that allowed

for the project to be well-integrated into the surrounding neighbourhood (Gordon, 2001). To date, the City of Toronto continues to develop affordable housing with mixed-use planning principles, as seen through the work of CreateTO, the City's real estate agency established in 2018. CreateTO holds a portfolio of 14 affordable housing developments and 12 of those developments are being planned as mixed-use (CreateTO, 2019).

The City's current plans and strategies also encourage affordable housing developments to engage with mixed-use planning. For example, the City's housing strategy, *Housing Opportunities Toronto: An Affordable Housing Action Plan 2010-2020*, encourages affordable housing to incorporate mixed-use planning, stating that a key to success in affordable housing developments is, "[diversity]: a socially-mixed, mixed-use neighbourhood, featuring several different building forms (City of Toronto, 2009, p28). The *Toronto Official Plan* policies directly support a relationship between affordable housing and mixed-use planning. Section 2.2.2, "Centres: Vital Mixed Use Communities," outlines that a full range of housing affordability, including affordable housing, will be encouraged within mixed-use Centres. Section 3.3, "Building New Neighbourhoods," outlines that where there is the development of a new neighbourhood, planning for affordable housing and mixed-use planning will apply within the same planning framework (City of Toronto, 2017). In this regard, the City of Toronto continues to support mixed-use, affordable housing planning not only through its housing strategy and real estate agency, but also through its planning policies.

At this moment, planning for affordable housing is crucial for the City of Toronto, as it continues to be challenged with issues of housing affordability and an increasingly inaccessible housing market (Canadian Urban Institute, 2017; Smetanin et al., 2019).

Middle-income households are unable to afford entering the home ownership market (Canadian Urban Institute, 2017; Smetanin et al., 2019). The rental market is growing increasingly unaffordable, with 87% of low-income renters spending more than 30% of their incomes on shelter costs (Smetanin et al., 2019). The lack of housing affordability has been identified as a key driver of homelessness within the City (Smetanin et al., 2019). The City is faced with housing affordability challenges that no one solution can solve, and requires continuous research and analysis in order to understand.

One aspect that arguably requires further investigation is the impact of supporting mixed-use, affordable housing planning. The City of Toronto continues to encourage affordable housing that engages with mixed-use planning, yet whether or not mixed-use planning has helped the City meet affordable housing objectives remains unclear. Additionally, recent research conducted within the City depicts an inequitable housing landscape emerging from mixed-use, land-use planning by-laws (Moos et al., 2018), drawing attention to the fact that the impacts of mixed-use planning require additional research. There is a growing body of research dedicated towards understanding the impacts of mixed-use, affordable housing across Canada and the United States, and this paper intends to pull from this literature in order to discover emerging themes or lessons learned. These will then be applied to case study on the City of Toronto, in the hopes of providing insight for addressing the City's housing affordability challenges. In order to understand affordability, affordable housing, and mixed-use planning, it is important to define them. The following section will address the shifting definitions of these terms between different fields, so that when these terms are used, all involved can be sure which definition is being referred to.

1.2 Definitions

1.2.1 Defining housing affordability and affordable housing.

An understanding of housing affordability and affordable housing is fundamental to the arguments posed within this paper. The literature on housing affordability and affordable housing is expansive, bringing forward a number of ways in which affordability is defined across different disciplines and stakeholders. In Canadian and American housing literature, a common measure used to define housing affordability is the shelter-cost-to-income ratio (Canadian Mortgage Housing Corporation, 2019; Hamidi, Ewing & Renne, 2016). Housing agencies and researchers alike have embraced this measure to define housing affordability, creating a widespread, rule of thumb that affordable housing means shelter costs should not exceed 30% of household income (Herbert, Hermann & McCue, 2018; Stone, 2006). For example, the Canadian Mortgage and Housing Corporation (CMHC) measures affordability as the percentage of housing cost in relation to before-tax household income, with the standard that housing that is at or below 30% of before-tax household income is considered affordable (CMHC, 2019). Similarly, the U.S. Department of Housing and Urban Development (HUD) measures affordability as the percentage of housing cost in relation to gross household income, with the standard that housing that is at or below 30% of gross household income is considered affordable (Hamidi, Ewing & Renne, 2016; HUD, n.d.).

While this 30% of income standard is the most widely used measure of housing affordability (Herbert, Hermann, & McCue, 2018), it has received critique in its

effectiveness in addressing affordability challenges (CMHC, 2019; Goodman, Li & Zhu, 2018; Herbert, Hermann & McCue, 2018). One of the most common critiques of this measure is its equal treatment of high-income households and low-income households, resulting in misrepresentations of the affordability challenges of these households (CMHC, 2019; Herbert, Hermann & McCue, 2018). These misrepresentations include under-estimating affordability pressures on low-income households, where spending 30% of income may not leave enough left over to cover basic, non-housing expenses, and over-estimating affordability challenges for high-income households that may be able to support spending more than 30% of income on housing (CMHC, 2019; Herbert, Hermann & McCue, 2018). A second common critique of this measure is its inability to account for different household compositions, such as one-person households or households with children, and the different levels of expense associated with such household compositions (CMHC, 2019; Herbert, Hermann & McCue, 2018). Herbert, Hermann and McCue (2018) provide the example that larger households may be faced with higher levels of basic, non-housing expenses, such as childcare expenses or food and clothing expenses, such that spending 30% of income on housing would not support these other basic expenses.

Another way that affordability is defined is using the residual income approach. The residual income approach is designed to measure housing affordability in relation to the basic, non-housing expenses required by a household, through which housing would be considered unaffordable if a household is unable to meet all basic, non-housing expenses after accounting for housing cost expenses. In this regard, the residual income approach would consider factors that affect non-housing, basic

expenditure such as household size, household type, and household income (Stone, 2006). Some of the noted benefits of the residual income approach include its more accurate and detailed assessment of housing affordability challenges (Stone, 2006), especially for lower-income households (CMHC, 2019). One of the main concerns with the residual income approach as a metric is its reliance on creating a standard for basic, non-housing expenses, which requires fulsome consideration of what expenses are considered essential and consideration of local prices for these items (CMHC, 2019; Stone, 2006). It is important to note that the residual income approach is not a prevalent measure for defining affordable housing within the literature.

While the shelter-cost-to-income ratio and residual income approach are affordability measures based on household income, there also exist affordability measures that are instead based on market trends and are termed by Goodman, Li and Zhu (2018) as “market-level affordability measures”. These “market-level affordability measures” generally view affordability as relative to market purchasing power, which is often represented by summary income measures such as median income or average income (Stone, 2006). Market-based affordability measures conditions are noted by Stone (2006) as being widely used by mortgage lenders and real estate industries, yet is noted in this paper as also being commonly used by housing programs within both Canada and the United States. For example, IAH provides funding to its provinces in order to improve access to affordable housing, and in its program guidelines for the province of Ontario states:

“Affordability is defined as having rents for the project that are at or below 80% of CMHC Average Market Rent (AMR) at the time of occupancy,” (Queen’s Printer for Ontario, 2016, p.14).

Similarly, the United State’s Low Income Housing Tax Credit outlines the affordability requirements for its affordable housing units as:

“households earning up to 80 percent of [Area Median Income] are allowed in LIHTC-assisted units as long as the average income of all households in assisted units is 60 percent of AMI or below,” (Scally, Gold & DuBois, 2018, p.2).

Market-based affordability measures are critiqued for their prevalent use of summary measures such as median income or average housing prices. Thalmann (1993) makes an early critique on market-based affordability measures by noting that the use of summary measures does not allow for the consideration of actual costs being placed onto individual households, and the result is an indicator that is more reflective of market conditions than of housing conditions. Goodman, Li and Zhu (2018) further critique the use of summary measures by noting that median income values can be misrepresentative of the market and also do not consider income distribution. Similar arguments can be made regarding the use of average summary measures, which also do not consider distribution and can be skewed by extremely low or extremely high numbers. Goodman, Li and Zhu (2018) critique summary measures by noting that they often to do consider the different affordability needs of owners and renters, finding that renters often have lower incomes and a lower purchasing power within the market and this becomes overlooked in a summary measure that treats all income groups similarly.

While many of the critiques within the literature for market-based affordability measures are based on their usage of summary measures, a general concern with market-based affordability measures is with their capability to adequately reflect the needs of the low-income populations that are the most in need of affordable housing.

Three different approaches for defining housing affordability have been discussed here: the shelter-cost-to-income ratio, the residual income approach, and market-level affordability measures. Housing affordability measures are important as they provide the context and conditions through which affordability is defined and understood. This is supported by research conducted by the CMHC (2019), comparing the conventional measure of shelter-cost-to-income ratio to a less conventional measure based on residual income. They highlight that these two measures of housing affordability lead to different understandings of affordability, with evidence suggesting that some measures might be more accurate than others in reflecting affordability conditions (CMHC, 2019). Understanding how and why some measures might be more accurate than others in representing the conditions of affordability is key in any discussion of affordable housing and will continue to be discussed below.

The shelter-cost-to-income ratio has been a prevalent measure of housing affordability within Canadian and American housing literature, and as can be seen through its application in federal government agencies such as the CMHC and the HUD. The federal application of this definition though, in both Canada and the United States, becomes challenged at the local level, where local governments adopt their own measures of housing affordability that then dictate housing affordability within their jurisdiction. For example, the City of Toronto provides definitions for both affordable

rental housing and affordable ownership housing within its Official Plan documents.

According to the City of Toronto (2015), affordable rental housing is:

“housing where the total monthly shelter cost (gross monthly rent including utilities – heat, hydro and hot water – but excluding parking and cable television charges) is at or below one times the average City of Toronto rent, by unit type (number of bedrooms), as reported annually by the Canada Mortgage and Housing Corporation,” (p.3-25).

The definition for affordable ownership housing according to the City of Toronto (2015) is:

“housing which is priced at or below an amount where the total monthly shelter cost (mortgage principal and interest – based on a 25-year amortization, 10 per cent down payment and the chartered bank administered mortgage rate for a conventional 5-year mortgage as reported by the Bank of Canada at the time of application – plus property taxes calculated on a monthly basis) equals the average City of Toronto rent, by unit type, as reported annually by the Canada Mortgage and Housing Corporation,” (p.3-25).

The City of Toronto’s definitions for both affordable rental housing and affordable ownership housing are based on market-based affordability measures, which dictate what is considered affordable housing within the City. In this regard, while the CMHC provides the guiding rule of thumb that housing should be considered affordable if it is

no more than 30% of household income, City of Toronto residents can find themselves faced with an affordable housing market that does not consider household income at all.

The impact of the City's choice in using a definition of affordable housing that does not consider household income and instead uses market-based measures, can be understood through an analysis of the literature. As mentioned above in the discussion of market-based affordability measures, summary measures are often used and critiqued for their inability to accurately reflect housing needs due to their inability to account for factors such as household income distribution, individual household purchasing power, and rental or ownership status (Goodman, Li & Zhu, 2018; Thalmann, 1993). Without accounting for such factors, market-based affordability measures can oftentimes overlook the needs of the low-income populations which affordable housing is meant to serve. For example, studies that have looked at the spatial distribution of low-income households within the City of Toronto in relation to the City's middle-income and high-income households have found that low-income households have been faced with displacement and gentrification in time periods that correlate with increasing average city rents and rising housing costs (City of Toronto, 2019; Hulchanski, 2007; Moos et al, 2018). With the City's market-based definition of affordable housing, the rising rents and housing costs would theoretically result in a market-based standard of affordability that becomes unattainable to lower-income households that would now be required to put forward a greater proportion of their income towards rent, granted all other factors remain constant. Continuing with this scenario, households would be priced out of neighbourhoods that were once considered affordable. This paper will continue to discuss the City's definition of affordability,

specifically in relation to the effect that mixed-use land planning has on affordability, and the theoretical and observed impacts. As noted above, while federal governments in both Canada and the United States have their various programs that use standard definitions of affordability, the unique and context specific conceptions of affordable housing gathered from local jurisdictions become crucial in understanding the conditions surrounding the affordable housing market. In order to gather different experiences, these unique and context specific conceptions of affordable housing gathered from local government jurisdictions will fall into this paper's definition of affordable housing.

1.2.2 Defining mixed-use planning.

Mixed-use planning can be defined as “the co-location or immediate proximity of homes, workplaces and services in buildings, neighbourhoods and districts,” (Hirt, 2016). The scale at which mixed-use planning is implemented can vary, along with the tools for implementation. For example, mixed-use planning can be implemented through zoning designations that outline permissible uses on a specific land lot. In this case, mixed-use planning would result in the co-location of uses such as office-commercial, retail-commercial, and residential within the same land lot or within the same building. As zoning designations are typically used to develop land so that adjacent uses are compatible with one another, it is common to see a land lot designated as mixed-use, adjacent to other mixed-use land lots, creating what is sometimes referred to as a mixed-use zoning district. Mixed-use planning can also be implemented over multiple lots through land-use planning policies. This would result in the co-location of various land uses within the same neighbourhood or community area. For example, the *Toronto*

Official Plan outlines certain areas within the city as “Mixed Use Areas,” or areas that will accommodate for a number of uses or zoning designations, with the intention these areas will support local community needs with less dependence on automobiles and be areas where people can live, work, and play. Additionally, mixed-use land-use planning does not necessarily entail mixed-use zoning designations, though it is possible to see mixed-use zoning designations within mixed-use land-use planning areas. In this regard, the various factors that contribute to mixed-use planning do not allow for a standard definition. Rather, mixed-use planning varies in scale and implementation.

As this paper discusses the intersection of affordable housing and mixed-use planning, it is necessary to also outline here the different representations of affordable housing within mixed-use planning. First, affordable housing can present itself within a single land lot that has a mixed-use zoning by-law designation. Oftentimes, this results in affordable housing being a component of a mixed-use building. For example, the first floor of the building may be comprised of retail uses while the upper floors include residential uses, including affordable housing. An example of this is with CreateTO's project located at 777 Victoria Park Ave., in Toronto, Canada. This project is intended to accommodate for a number of uses, including institutional, residential, and retail uses (Urban Toronto, 2017). Within the residential component of the development, CreateTO has planned to incorporate affordable housing units (CreateTO, 2019). A second way that mixed-use affordable housing can present itself is affordable housing located within a mixed-use land-use designation. This might result in a residentially zoned land lot containing affordable housing, situated within a mixed-use land-use designation. For example, CreateTO is currently working on a mid-rise, residential development that has

an affordable housing component at 140 Merton St. in Toronto (CreateTO, 2019). While the development is fully residential, it is situated within a mixed-use land-use designation through the *Toronto Official Plan*. In both these examples, affordable housing becomes integrated into mixed-use planning, but mixed-use planning that is occurring at different scales.

Affordable housing developments seem to be common within both the individual lot scale and multiple lot scale of mixed-use planning. At the individual lot scale, affordable housing developments are said to benefit from having other uses on site, such as retail or commercial uses (Freemark, 2018, Lee, 2010). Freemark (2018) additionally notes that the introduction of uses such as commercial or retail on the same lot can provide additional resources for areas that have few or limited amenities, as well as help in neighbourhood revitalization. That being said, the provision of commercial or retail uses on the same lot or within the same building can also demonstrate negative effects. For example, a study conducted by Walid (2017) highlights noise complaints made by residents of mixed-use buildings in response to activities conducted within a fitness centre. At the multiple lot scale, affordable housing developments claim similar benefits as those within an individual lot scale, such as increased proximity to services and amenities (Grant, 2002). Although, at the multiple lot scale, there seems to be a greater emphasis on the opportunity for mixed-use planning to improve proximity or access to jobs and opportunities for affordable housing residents (Congress for the New Urbanism, n.d.). Whether one scale or another is more beneficial for affordable housing developments does not show to be relevant within the literature. What is stated within the literature is that mixed-use zoning and mixed-use land-use planning policies claim

many of the same benefits, such as improving access to services, amenities, and opportunities, supporting a pedestrian-friendly environment, and encouraging the intensification of land-use (Congress for the New Urbanism, n.d.; Freemark, 2018). For the above reasons, the definition of mixed-use planning within this paper will accommodate for both zoning designations and land-use planning policies, and at individual and multiple lot scales.

1.3 Paper Structure

Now that the definitions of affordability, affordable housing and mixed-use planning have been established, this paper aims to clarify and deepen the understanding of the relationship between mixed-use planning and planning for affordable housing through three major sections followed by a conclusion.

The first section aims to explore the theoretical beginnings of the relationship between planning for affordable housing and mixed-use planning. It begins by outlining the origin and evolution of planning for affordable housing, and then the separate evolution of mixed-use planning in order to situate the understanding of the current context of both forms of planning. It then moves to outline the origins of the intersection between affordable housing planning and mixed-use planning.

The second section begins to explore the growing interest in the literature regarding the impacts of mixed-use planning on affordable housing developments. With the widespread inclusion of mixed-use planning theories into planning for affordable housing, there is a growing empirical basis to support conclusions regarding the

relationship between mixed-use planning and affordable housing developments. This section summarizes these empirical findings.

The third section will discuss the findings within the literature by highlighting emerging themes, and positive and negative impacts of mixed-use planning of affordable housing. This section will also discuss the themes and impacts as they apply to current situation in the City of Toronto.

This paper will conclude by reviewing how affordable housing and mixed-use planning have come to be synonymous within affordable housing literature, as well as reviewing what recent research suggests to be the impacts of this relationship. Additionally, this paper will conclude on whether or not there is a need to revisit how affordability is defined within mixed-use, affordable housing planning. This will lead into a discussion on the suggested direction of future research to further investigate this relationship, as well as how planners can prepare to plan for a world where there is a growing relationship between affordable housing and mixed-use planning.

2. 0 HOW DID MIXED-USE PLANNING COME TO BE ASSOCIATED WITH AFFORDABLE HOUSING?

In order to understand the historical relationship between planning for affordable housing and the inclusion of mixed-use planning within that planning, this section undertakes a review of the literature following three themes. The first looks at the history of affordable housing in order to understand its evolution and current position in the planning field. The second looks at the history of mixed-use planning in order to understand its evolution and current position in the planning field. The third examines the relationship between affordable housing and mixed-use planning, with the specific aim of identifying the origins of this relationship. By reviewing both the origin of affordable housing and mixed-use planning, and the inception of mixed-use planning into planning for affordable housing, this paper aims to clarify how mixed-use planning has come to be a central and desirable component within Canadian and U.S. housing strategies.

2.1 The Origin and Evolution of Affordable Housing Planning

Planning for affordable housing has historically been, and continues to be, an important debate within the field of planning. Embedded within the overarching debate of the role of the planner, affordable housing planning deliberates with central questions of if and to what extent planners should engage with social reform. It can be argued that the integration of planning theory and housing reform originated in the works of planning pioneers such as Ebenezer Howard, Frank Lloyd Wright, and Le Corbusier. Howard, Wright, and Le Corbusier each had their own vision for an ideal city that sought out change beyond the physical environment and looked to address social change as well

(Fishman, 1982). For example, Le Corbusier's vision for an ideal city developed within values of equity and fairness, with housing providing no more and no less space than necessary for a family, with each household having equal access to services and amenities (Fishman, 1982). Wright's ideal city was rooted in values of equal opportunity, where each individual was provided ownership to the land they needed to produce their own livelihood (Fishman, 1982). Fishman (1982) outlines that these three planning pioneers were driven by their observations on the cities that had spawned during the Industrial Revolution, with each noting discouraging urban circumstances that were metaphorically described as cancerous and fatal.

Ebenezer Howard is highlighted as the most influential of the three planners (Fishman, 1982), with many of his ideas inspiring modern day planning (Fishman, 1982; March, 2004; Richert and Lapping, 1998). Richert and Lapping (1998) note that one of Howard's central objectives in his work was to address the "well-being and housing of an impoverished urban working class," (p. 125). As von Hoffman (2009) describes it, Howard's ideas were viewed as "liberating slum dwellers," (p. 233). Outlined in his conception of the Garden City, Howard's vision for housing is built upon principles of cooperation (Fishman, 1982), principles that remain important in the provision of affordable housing to date (Sazama, 2000). Howard's role in the evolution of affordable housing planning continues to be noted throughout housing literature as an influencer for other important voices – those such as Raymond Unwin, Clarence Stein, and Richard Barry Parker, architects and designers that helped concretise Howard's vision by contributing to the development of some of the earliest garden cities (von Hoffman, 2009; Lasner, 2018).

In practice, much of the literature notes the Great Depression as a catalyst for the integration of planning and housing reform within both Canada and the United States, (Larsen, 2015; Oberlander & Fallick, 1992; van Hoffman, 2009; Walks, 2012). van Hoffman (2009) remarks on the experience of the United States, noting that the Great Depression was especially consequential for housing as it led to a substantial amount of foreclosures on houses and farms across the country. The housing crises being experienced in both countries led each one to develop new housing legislation to support and rebuild the housing market, addressing issues of housing affordability, as well as other issues such as housing availability (Bélec, 2015). In Canada, this piece of legislation was the 1935 Dominion Housing Act (DHA), replaced in 1938 by the National Housing Act (NHA), which came to be administered by Canada's federal housing agency, the Canada Mortgage and Housing Corporation (Bélec, 2015).

It is important to note that, at its conception, The DHA's primary goal was to spur the economy and address unemployment through a federal mortgage lending scheme (Bélec, 2015; Oberlander & Fallick, 1992). Oberlander and Fallick (1992) emphasize this point by imagining the CMHC's mandate as "mortgage finance [precedes] other housing issues in importance," (p. 44). It was not until the mid 1950's that the CMHC began to take on a more social reform approach in their work under the leadership of Stewart Bates, and by the 1960s the agency was funding a number of affordable housing initiatives, such as public housing, low-income housing, and hostel and dormitory projects (Oberlander & Fallick, 1992). From the 1960s and onwards, the CMHC continued to fund affordable housing initiatives with varying levels of engagement, but in alignment with the constitutional jurisdiction, the planning and

development of all housing, including affordable housing, was left to provincial and municipal authorities (McGeachy, 2006).

Given the authority to plan and develop affordable housing, Canadian provinces and municipalities develop their own definitions of affordable housing. What this results in is different definitions of affordable housing across all levels of the Canadian government. For example, and as mentioned above, the CMHC's definition of affordable housing uses the common shelter-cost-to-income ratio, while the City of Toronto has opted for a market-based affordability measure to define affordable housing within its jurisdiction. These varying definitions ultimately result in unique and local conditions for the development of affordable housing within Canada. Similarly, housing policy in the United States also varies according to local jurisdictions, resulting in unique and localized definitions of affordability across the United States (Buckley & Shwartz, 2011; Kalugina, 2016). The premise of this paper lies on the understanding that as these different definitions of affordability exist within both the Canadian and American landscape, and that the understanding of the conditions of affordability will alter accordingly with the definitions.

Today, affordable housing stands as a core component of planning legislation across Canada. However, if affordable housing is to be maintained as a core component of planning legislation, then there needs to be a better understanding of how affordable housing, and all its unique definitions, are to be reconciled with other key aspects of planning. This is the gap in the literature that this paper attempts to address and bring greater clarification to. It is well understood that obtaining full comprehension of how the various unique and local definitions of affordability interact with key aspects

of contemporary planning is beyond the scope of any one paper, so this paper will only focus on one aspect of this issue. This paper will attempt to provide insight into how the different definitions of affordability reconcile with the increasingly prevalent principle of mixed-use planning. As mentioned earlier on, there is a demonstrated trend of affordable housing planning engaging with mixed-use planning, providing more reason to understand how these two aspects of modern-day planning interact. What this paper hopes to uncover from these analyses is a more comprehensive understanding of the impacts of affordable housing planning engaging with mixed-use planning.

2.2 The Origin and Evolution of Mixed-Use Planning

Mixed-use planning has been prominent throughout history, from its early manifestations within Ancient Greece and Roman archeological sites that indicate a rich mixture of economic and residential activities, to its current prevalence in modern planning practices (Hirt, 2016). While mixed-use planning is noted to be a key principle of modern-day planning, it has not always been considered good planning practice (Grant, 2002; Hirt, 2016). The Industrial Revolution made clear that there was a need to separate incompatible activities, such as separating manufacturing and residential activities, in concern for human health (Grant, 2002; Hirt, 2016). This arguably led to the emergence of influential planning approaches clearly rooted in the desire to segregate land uses, such as Ebenezer Howard's Garden City and Le Corbusier's Radiant City, both of which influenced planning practice in North America throughout the early to mid 20th century. As mentioned earlier, Ebenezer Howard envisioned a planning approach that would provide adequate and affordable housing, as he sought to address the "well-

being and housing of an impoverished urban working class,” (Richert & Lapping, 1998, p. 125). While this may have been the objective of Howard’s planning theories, arguments are made within the literature find that the advocacy for the segregation of land-uses was often used by more privileged members of society to disguise an agenda for zoning policies that would provide advantage to higher-income populations, while also restricting the movements of lower-income populations (Hirt, 2016). For example, Hirt (2016) explores the literature on exclusionary zoning in the United States and notes that zoning was used to segregate single-family homes from multi-unit residential buildings, with the intention of keeping low-income populations and other minority populations separated from desirable areas or desirable land uses. Furthermore, there was believed to be an economic advantage to separating lower value land-uses, such as apartment buildings, as it maintained or in some cases increased property values for land-owners of higher value land-uses (Hirt, 2016). The use of zoning policies to promote privilege-based, social and economic agendas were just some of the many rationales that emerged in support of land-use separation. In essence, while the Industrial Revolution initiated a movement towards increased land segregation due to public health concerns, various other rationales emerged to support zoning and land-use separation that can be discussed at length within other papers. More important to understand here is that land-use separation and zoning practices quickly became prevalent within the planning practice, due to factors such as advancing technology and underpinned by rationales that Hirt (2016) argues were driven by social and economic agendas. It was not until the late 20th century that mixed-use planning found favour once again with the planning profession in North America.

The re-emergence of mixed-use planning is often attributed to Jane Jacobs (Grant, 2002; Hirt, 2016; Moos et al., 2018), particularly due to her highly influential book, *The Death and Life of Great American Cities*, published in 1961. In this work, Jacobs brings to the forefront the then growingly evident problems associated with land-use segregation in American cities, such as urban sprawl, traffic congestion, and loss of urban functionality. Throughout the book, Jacobs (1961) lays out powerful and insightful examples of how land-use separation can lead to destructive city planning such as the following:

“Consider the Morningside Heights area in New York City.

According to planning theory it should not be in trouble at all, for it enjoys a great abundance of parkland, campus, playground, and other open spaces...It is a famous educational centre with splendid institutions – Columbia University, Union Theological Seminary, the Julliard School of Music, and half a dozen other eminent respectability. It is the beneficiary of good hospitals and churches. It has no industries. Its streets are zoned in the main against “incompatible uses” intruding into the preserves for solidly constructed, roomy, middle- and upper-class apartments. Yet by the early 1950’s Morningside Heights was becoming a slum so swiftly...” (p.6).

Jacobs uses this example of the Morningside Heights neighbourhood in New York City in the introduction of her book because it highlights a number of issues that she goes on to discuss throughout the book. One of the issues that is particularly important to this paper, and demonstrated in Jacobs' example above, is the issue of exclusionary zoning. Jacobs notes in the example above that zoning was used to create a district primarily for middle-income and high-income populations, excluding uses that might encourage the presence of low-income populations. Jacobs (1961) argues that it is this socioeconomic division within planning that encourages pervasive slum neighbourhoods and slum conditions, by discouraging self-diversification and mixing of uses and incomes that allows slum neighbourhoods to flourish. Jacobs' argument directly contrasts many of the social and economic arguments made by zoning advocates, yet the timing of the arguments allowed them to be supported by growing examples of failing land-use separation projects within cities, such as urban renewal projects, and growing examples of successful mixed-use neighbourhoods. The years following the publishing of *The Death and Life of Great American Cities* showed increased acknowledgement of the potential of mixed-used planning, with more research and conferences dedicated towards the topic (Grant, 2002). From the late 20th century through to present day, mixed-use planning grew in popularity, arguably becoming a central principle in modern planning (Hirt, 2016; Koster & Rouwendal, 2012).

Mixed-use planning theory continues to be tested in cities around the world. Many researchers continue to back the stated benefits of mixed-use planning theory, which suggests that mixed-use planning can demonstrate increased affordability, improved equity, and decreased transportation costs (Grant, 2002; Hirt, 2016). For

example, Ewing et al.'s (2011) research focuses on the potential of mixed-use developments to decrease traffic congestion by outlining shorter vehicle trips within mixed-use developments and an increased number of trips completed by transit and active transportation within mixed-use developments. Bardaka and Hersey (2019) similarly comment on the positive impacts of mixed-use planning by noting that the residents of mixed-use, transit-oriented, affordable housing developments show significant usage of transit-services in order to access employment, grocery stores, and health services.

On the other hand, there is an increasing amount of research noting the detriments of in comprehensive mixed-use planning, and concerningly, some of this research counters the stated benefits of mixed-use planning theory. For example, there is a growing body of empirical research demonstrating that mixed-use planning approaches such as New Urbanism, transit-oriented development, and smart growth are leading to increased land values and housing prices, therefore jeopardizing affordability (Addison, Zhang, & Coomes, 2013; Mathews & Turnbull, 2007; Pollack, Bluestone, & Bilingham, 2010). Various factors are noted to be attributing to increased land values and housing prices such as increased access to services and amenities, increased demand for these amenity-rich locations, and growth management practices that reduce housing supply (Addison, Zhang, & Coomes, 2013; Matthews & Turnhill, 2007; Pollack, Bluestone & Bilingham, 2010). The decreasing affordability associated with mixed-use planning has led to more pointed questions about the impacts of mixed-

use planning, and its relationship to gentrification¹, displacement², and inequitable development³. Recent studies that have attempted to shed light on this front have found that mixed-use developments have led to increased inequities (Aurand, 2010; Freemark, 2018; Moose et al., 2018). With increasing evidence of mixed-use planning contributing to circumstances of jeopardized affordability, alongside impacts of gentrification and displacement, this paper takes on the important task of questioning the appropriateness of advocating for affordable housing developments that include mixed-use planning. Additionally, if affordable housing plans insist on involving mixed-use planning, then there must be a discussion on how to protect for affordability in those circumstances. These discussions will be introduced in the next section, but will take a more central role for the remainder of this paper.

¹ Gentrification is defined as “the transformation of a working-class or vacant area of the central city into middle-class residential or commercial use,” (Lees, Slater and Wyly, 2008, p.xv as cited in Zuk et al., 2015, p.12). Gentrification is noted as a tool for urban revitalization that is spurred by private or public investment, or public policy (Zuk et al., 2015).

² Displacement is one of the noted outcomes of gentrification, though not necessitated by gentrification (Zuk et al., 2015). Displacement is defined as “[occurring] when any household is forced to move from its residence by conditions which affect the dwelling or immediate surroundings, and which: 1) are beyond the household’s reasonable ability to control or prevent; 2) occur despite the household’s having met all previously-imposed conditions of occupancy; and 3) make continued occupancy by that household impossible, hazardous or unaffordable,” (Grier and Grier, 1978, p.8 as cited in Zuk et al., 2015, p. 25).

³ Inequitable development is the “inequitable spatial distribution of risks and resources by race and class,” through development efforts, (Zuk et al., 2015, p. 13).

2.3 Inception of Affordable Housing Including Mixed-Use Planning

When, how, and why affordable housing planning has chosen to increasingly engage with mixed-use planning is not clear within existing literature, and this section therefore attempts to answer these questions. Starting with the history of affordable housing in North America, it was noted earlier that housing reform efforts in both Canada and the United States emerged in response to the housing crises brought forward by the Great Depression (Larsen, 2015; Oberlander & Fallick, 1992; van Hoffman, 2009; Walks, 2012). Unfortunately, these housing efforts in the mid-1900s became trademarked by segregated, isolated housing towers that failed, in most respects, to provide housing that was affordable and could meet the needs of the people (Freemark, 2018; Jacobs, 1961; Teaford, 2000). The consequential failure of these efforts inspired new ways of thinking about housing for both Canada and the United States, many of which involved conceptions of mixed-use planning.

Jane Jacobs, observed the consequences of land-use separation, including the detriments of the segregated public housing towers of the mid-1900s, and argued that the continued segregation by income-class would only encourage the persistence of slum neighbourhoods and slum conditions (Jacobs, 1961). In response, Jacobs dedicated a chapter in *The Death of Life and Great American Cities* to offer solutions on how subsidized dwellings can be developed in order to avoid the formation of segregated public housing communities, maintain affordability, and improve livelihoods through mixed-use planning. While Jacobs' solution is an entire strategy that involves both physical and financial aspects, the physical aspects speak directly to concepts of mixed-use planning. For example, Jacobs states that under her proposed strategy for

subsidized dwellings, “it would be possible to introduce, or to increase to effective proportions, residence as an ingredient of primary use – where primary use is needed as a supplement to other primary ingredients of the city mixture, such as work,” (Jacobs, 1961, p.333). Jacobs theory on how to mix uses is quite comprehensive, but the previous quote highlights that she believes all housing, including affordable housing, should be provided the necessary mix of uses in order to be successful. Jacobs outlines throughout the chapter that her rationale for this approach is rooted in the idea that affordable housing should be developed as a harmonious component of a neighbourhood, as opposed to a segregated, stand-alone development (Jacobs, 1961). Jacobs even attempts to address issues of gentrification and displacement by noting that through her proposed strategy, it would be “possible for people who want to stay put in a neighborhood to stay put,” (Jacobs, 1961, p.333). A number of affordable housing infill developments within the city of Toronto are noted to have drawn influence from Jacobs’ approach, such as the St. Lawrence neighbourhood which received praise and publicity for its mix of uses including affordable housing, commercial uses, and institutional uses (Grant, 2002).

Norman Krumholz is another influential figure that offered bold solutions after the failed housing efforts in the mid-1900’s. Krumholz served as Director of the Cleveland City Planning Commission from 1969-1979. During this time, Krumholz helped guide the creation of the *Cleveland Policy Planning Report*, a policy document widely claimed to epitomize equity planning (Marcuse, 2011; Metzger, 1996). The report gained widespread attention for its blatant departure from traditional land-use planning, as instead of speaking to land-use, zoning, and urban design, the *Cleveland Policy*

Planning Report focused its attention on providing recommendations towards issues such as poverty, declining neighbourhoods, and unfair service delivery. The report made a number of policy recommendations that reflected a desire to move away from the large, segregated housing projects created by the Federal Housing Act of 1949. For example, one of the policies from the report states that “houses for low-income families should not be developed in large projects built specifically for the poor. Whether leased, rehabilitated, or newly constructed, low-income family housing should be in small-scale, scattered-site developments,” (Cleveland City Planning Commission, 1975, p. 29). The report spoke further to the siting of housing developments, stating that “location is a prime consideration in choosing a residence. Even new, well-constructed housing may be unattractive if located too far from employment opportunities or in an undesirable neighbourhood,” (Cleveland City Planning Commission, 1975, p.29). Keeping in mind equitable service delivery, the report makes another recommendation “[to] enhance the mobility of those residents who cannot drive or cannot afford an automobile, and are, therefore, dependent upon public transportation,” (Cleveland City Planning Commission, 1975, p.34). While the report does not specifically reference the term “mixed-use,” the concepts of mixed-use planning become evident through these recommendations for low-income family housing and low-income populations. Through the Cleveland City Planning Report, Krumholz began to build a social justice case for mixed-use, affordable housing developments.

New Urbanism, a movement founded in 1993 under the Congress for the New Urbanism, offered another bold response to the housing and urban crisis of the mid-1900s. Prior to its founding, the support for New Urbanism began to gather momentum

in the 1970s and 1980s (Deitrick & Ellis, 2004) and, in contrast to the social justice approach taken by Krumholz, offered an urban design and urban form approach to address the then present urban failures. The movement established *the Charter of the New Urbanism* in 1996, which highlighted a commitment to mixed-use planning in order to create healthy and prosperous communities. New urbanism's concept of mixed-use planning identifies support for a range of housing types and housing prices, but also specifically identifies affordable housing within its guiding principles. Principle 7 within the charter states that "affordable housing should be distributed throughout the region to match job opportunities and to avoid concentrations of poverty," (Congress for the New Urbanism, 1996). New Urbanism is described by Grant (2002) as being instrumental in the widespread integration of mixed-use planning into North American planning.

A review of the planning initiatives brought forth by Jacobs, Krumholz, and the Congress for New Urbanism highlight two important planning rationales for why affordable housing developments should involve mixed-use planning. The first rationale for developing affordable housing with mixed-use planning principles, is to improve access to opportunities for all. The *Cleveland Policy Planning Report* and *The Charter of the New Urbanism* both note that affordable housing that is built in a mixed-use environment can improve access to employment opportunities for the residents of affordable housing developments. The second rationale is the deconcentration of poverty. Jacobs, Krumholz, and the Congress for the New Urbanism all suggest that affordable housing that is developed with mixed-use planning principles encourages better integration into existing communities, and in the process discourages isolated, segregated affordable housing. Throughout the latter half of the 20th century, a number

of other mixed-use planning approaches have emerged, such as smart growth⁴, transit-oriented development⁵, and complete communities⁶, that support these two rationales for affordable housing engaging with mixed-use planning. Understanding these two rationales is crucial for any planner that works with the planning and development of affordable housing. These two rationales are the crux for the relationship between planning for affordable housing and mixed-use planning. While these two rationales are introduced here, they will continue to be discussed within a central role throughout the rest of the paper.

Affordable housing strategies across North America encourage mixed-use development and this has led to the widespread adoption of affordable housing developments that include mixed-use planning. While the above section speaks to the planning rationales that support affordable housing developments engaging with mixed-use planning, there are also the political and economic conditions that have played a part in the widespread adoption of mixed-use, affordable housing. In the United States, a number of affordable housing policies and programs, including the prominent LIHTC program and the New Market Tax Credit program, provide for and encourage the inclusion of mixed-use planning into affordable housing developments, through incentives such as improved eligibility or financing (Kalugina, 2016; Freemark, 2018). Inclusionary zoning, density bonuses, and housing trusts, while not particularly geared

⁴ Smart Growth is a planning concept promotes compact, mixed-use, walkable communities to reduce sprawl and related negative externalities (Addison, Zhang, & Coomes, 2013).

⁵ Transit-oriented development is a planning approach that concentrates development around transit nodes (Grant, 2002). Transit-oriented development often encourages a compact, mixed-use built form that promote active transportation and transit options, as well as discourages automobile use and sprawl (Grant, 2002).

⁶ Complete communities is a planning approach that is widely used in Canadian planning (Grant & Scott, 2012). Complete communities look to provide “a mix of housing types and mixed uses in a compact form, often in association with public transportation nodes,” (Grant & Scott, 2012, p.136). Complete communities as a planning concept aims to provide the right mix of housing, jobs, and services to meet a community’s needs (Grant & Scott, 2012).

towards encouraging mixed-use planning, are other noted policy interventions used to support the provision of affordable housing in the United States (Moos et al., 2018). These policies and programs often rely on private sector participation, to the extent that private sector developers have become the main supplier of affordable housing units within the United States (Kalugina, 2016). While some of the increased reliance on the private sector has come as a consequence of the decreased federal funding for public housing, it is also a result of affordable housing demands that are deemed to be beyond the capacity of the United States public housing sector (Kalugina, 2016).

In the Canadian context, Moos et al. (2018) notes that many of the policies and programs that are used in the United States to provide for mixed-use, affordable housing are either absent or underused within Canada. One of the reasons for this is rooted in the approach that Canadian governments have taken with housing strategies, where greater preference is shown towards market-based solutions over government interventions for the development of public housing and affordable housing (Hulchanski, 2007; Moos et al., 2018). Hulchanski (2007) highlights that the Canadian housing system is almost entirely reliant on market mechanisms, with only 5 percent of Canadian households living in 'non-market social housing' or housing that is either "government-owned public housing, non-profit housing, [or] non-profit housing cooperatives," (p. 1). Therefore, the Canadian context demonstrates housing efforts dominated by market mechanisms, alongside a public sector that Moos et al., (2018) claims "reduces or ceases efforts to provide affordable housing and does not incentivize the private sector to do so," (p. 16), culminating to a lack of political and economic conditions to promote mixed-use, affordable housing. As it was noted earlier in the

paper, the Canadian government recently presented its first ever National Housing Strategy, which does state support for the development of mixed-use, affordable housing. A preliminary review of the programs under the National Housing Strategy, though, do not demonstrate direct encouragement of mixed-use planning for affordable housing developments.

This section set out to delineate the relationship between planning for affordable housing and mixed-use planning, with the intention of understanding why affordable housing plans and developments are increasingly engaging with mixed-use planning. The theoretical beginnings of the relationship between affordable housing planning and mixed-use planning can be found in the works of Jane Jacobs, Norman Krumholz, and the Congress for New Urbanism, all of whom saw mixed-use planning as a way to improve the livelihood of affordable housing residents. A review of their work outlines two overarching objectives when involving mixed-use planning into an affordable housing development: 1) improving access to services, amenities, and opportunities, and 2) deconcentrating poverty. The next section of this paper will conduct a review of the literature as this paper seeks to determine if affordable housing developments that apply mixed-use planning demonstrate these two overarching objectives. Building off the previous discussion on how mixed-use planning has been seen to jeopardize affordability, the following sections will also begin to explore how these mixed-use, affordable housing developments are protecting for affordability while attempting to meet the objectives of improving access to services, amenities, and opportunities and deconcentrating poverty.

3.0 IS MIXED-USE PLANNING HELPING AFFORDABLE HOUSING STRATEGIES MEET THEIR OBJECTIVES?

As was laid out in the previous section, affordable housing is theoretically seen to benefit from mixed-use planning in two major ways: 1) by improving access to services, amenities, and opportunities and, 2) by discouraging isolated, segregated affordable housing developments and deconcentrating poverty. Also mentioned earlier is that mixed-use planning has demonstrated detriments, such as jeopardizing affordability, encouraging gentrification and displacement, and increasing social inequities (Addison, Zhang, & Coomes, 2013; Aurand, 2010; Freemark, 2018; Matthews & Turnhill, 2007; Moos et al., 2018; Pollack, Bluestone & Bilingham, 2010). What has received little attention, and is central to this research paper, is the overlap between these two points. This paper will aim to understand whether or not mixed-use planning is demonstrating to help affordable housing achieve the two central objectives of 1) improving access to services, amenities, and opportunities, and 2) discouraging isolated, segregated affordable housing developments, and if the detriments of mixed-use planning are impeding upon these objectives. To this end, the two overarching objectives of 1) improving access to services, amenities, and opportunities, and 2) discouraging isolated, segregated affordable housing developments and deconcentrating poverty for those that live in affordable housing, will guide the review of the literature in this section.

3.1 Do Affordable Housing Developments that Engage with Mixed-Use Planning Have Improved Access to Services, Amenities, and Opportunities?

Recent research finds that affordable housing developments that engage with mixed-use planning do not always demonstrate improved access to services, amenities, and opportunities for affordable housing residents. Houston et al. (2013) conduct research on the spatial distribution of affordable housing units in Orange County, California, and relate it to factors such as land-use and transit. They find that affordable housing units that are located in mixed-use planning areas do correlate with greater proximity to transit service, implying improved mobility and therefore improved access to services, amenities, and opportunities for those dwelling in affordable housing units (Houston et al., 2013). Yet, some research finds that proximity to transit service does not always lend to improved access to services, amenities, and opportunities. For example, Bardaka and Hersey (2019) find in their research on the travel behaviours of affordable housing residents living in transit-oriented, mixed-use planning areas, that these residents have a significantly longer average commute time by bus in comparison to market-rate unit residents within the same development. While not able to provide conclusive evidence for the factors leading to this finding, they do introduce the discussion that residents of affordable housing units may be restricted geographically due to the supply and placement of affordable housing units (Bardaka & Hersey, 2019). This means that while mixed-use planning might bring affordable housing developments closer to certain services such as transit, they may also be removed from areas of opportunities and places of work for affordable housing residents. Especially considering the lower mobility demonstrated in affordable housing residents in this study

(Bardaka & Hersey, 2019), it should be considered an important piece in planning for affordable housing to consider how mixed-use planning might also work to provide equitable access to services, amenities, and opportunities.

Zuk and Carlton (2015) conduct a case study on M Station affordable housing development within Austin, Texas, and find that transit-oriented, affordable housing developments created within mixed-use planning zones can still be challenged with accessibility due to limited transit schedules and poor connectivity of their transit stop to the entire transit system. The M Station apartments were developed under the LIHTC program, where factors such as proximity to amenities and proximity to transit provided the project greater eligibility (Zuk & Carlton, 2015). However, the transit line on which the M Station apartments were built was the first line of a proposed regional light rail transit system that, due to a lack of funding, was unable to be built by the time that the M Station apartments were completed (Zuk & Carlton, 2015). Instead, the line now acts as a limited service commuter line during peak hours and is used as a freight traffic line during off-peak hours, leading to what appears to be low usage by affordable housing residents (Zuk & Carlton). This case study demonstrates some of the complexities surrounding affordable housing developments that choose to engage with mixed-use planning. While the intentions were clear in providing better proximity to transit and services, the outcome was not as beneficial for affordable housing residents that may have been seeking improved mobility through the transit line. In this regard, mixed-use planning may lead to improved proximity to transit services for affordable housing developments, yet this does not always translate to improved accessibility and connectivity to services, amenities, and opportunities.

Similar to the M Station apartments case study, yet not in the context of mixed-use planning, Welch (2013) conducts research in Baltimore, Maryland looking at the spatial distribution of affordable housing developments in relation to transit connectivity and finds that affordable housing developments can be located close to transit stops, yet these transit stops can have poor access to the transit system. Welch's (2013) research looks at affordable housing units developed through two separate affordable housing programs in the United States, Section 8 and the LIHTC program. The research highlights how these programs, despite having specific policy goals to improve transit access and service for affordable housing residents, can demonstrate to be ineffective without comprehensive consideration of the needs of affordable housing residents. For example, Welch (2013) notes that rather than looking at proximity to transit, policies and programs should instead look at factors for connectivity and service. Additionally, there should be effort made to ensure that transit is providing access to destinations that can support affordable housing residents, such as employment areas or areas with well-aligned services and amenities (Welch, 2013). Again, this case study does not particularly speak to mixed-use, affordable housing developments, but it highlights the importance of ensuring policies and programs are thoroughly considerate of the needs of affordable housing residents.

Equitable access to services, amenities, and opportunities also does not seem to be improved through affordable housing developments engaging with mixed-use planning. Freemark (2018) conducts research in Chicago, Illinois on mixed-use, LIHTC housing and their access to commercial uses, finding that in-building commercial uses are more prevalent for LIHTC developments placed in wealthier, retail-rich, and less

ethnically-diverse neighbourhoods. This study highlights how affordable housing developments that engage with mixed-use planning can exacerbate already present inequities, such as the inequitable access to commercial services. Sarmiento and Sims (2015) conducted three case studies on mixed-use, affordable housing developments in Santa Ana, California, and note that even with the inclusion of mixed-use planning, affordable housing residents still struggled to achieve equitable access to services, amenities, and opportunities due to, in one case, a lack of organized community efforts, and in the other two cases due to final decisions made by council. In two of the three case studies, community residents sought to achieve community benefits that went beyond the individual housing project and would improve equitable development for the community, such as public space and cultural services, yet no community benefits were included in final plans that were approved by council (Sarmiento & Sims, 2015). These case studies provide insight into how affordable housing developments that seek to achieve improved equity for their residents may require more than the application of mixed-use planning. Other stakeholders such as community actors and developers may play an important role in achieving equitable access to services, amenities, and opportunities for affordable housing residents.

Overall, the research finds that affordable housing developments that engage with mixed-use planning will not necessarily demonstrate improved access to services, amenities, and opportunities. In some cases, this is a result of challenges faced within affordable housing programs and policies. As was pointed out earlier, affordable housing programs and policies can incentivize developers to provide affordable housing that is in greater proximity to services and amenities (Zuk & Carlton, 2015), but it has

been demonstrated that proximity does not necessarily translate to access (Bardaka & Hersey, 2019; Zuk & Carlton, 2015). Affordable housing developments that are seeking to improve resident mobility should look beyond proximity to destinations and transit stops, and instead look at measures of accessibility. Measures of accessibility can account for factors such as walkability, transit stop connectivity, and frequency of transit service (Welch, 2013). In other cases, affordable housing developments that engage with mixed-use planning face challenges within the planning and development process. As was pointed out by Sarmiento and Sims (2015), community efforts to obtain improved access to services, amenities, and opportunities can be poorly organized or completely discounted. In the case of the M Station apartments, city planning, particularly transit planning, met funding challenges that made it difficult to deliver on promises of improved transit accessibility.

Another aspect to understanding the relationship between mixed-use planning and access to services, amenities, and opportunities for affordable housing residents, is to look at how affordability is defined. Sarmiento and Sims (2015) do invest some of their paper into understanding the nuances of affordability. They note that with all their case studies, the AMI of the county is used to define affordability, yet the AMI of the county fails to represent the extremely low-income families found within the neighbourhoods where the affordable housing units are being developed (Sarmiento & Sims, 2015). They conclude that what this ultimately leads to is the development of “affordable units at higher thresholds [that] are therefore inaccessible to the majority of Santa Ana’s residents,” (Sarmiento & Sims, 2015, p. 331). Therefore, while new residents that are able to afford these units are brought into the neighbourhood, the

current residents are either faced with displacement or development that inequitably provides more services and amenities to new residents over old ones (Sarmiento & Sims, 2015). The case study on the M Station apartments in Austin, Texas also notes that the definition of affordability used in this development is based on the AMI (Zuk & Carlton, 2015). In this case, a number of initiatives and programs helped the developer to provide housing at deeper levels of affordability, such as the Rental House Development Assistance program within the Austin Housing Finance Corporation and Foundation Communities' Children's HOME Initiative (Zuk & Carlton, 2015). This ultimately resulted in the M Station apartments providing 10% of the units to families at risk for homelessness, approximately 50% of the units at 50% of the AMI, 3% of the units at 60% of the AMI, and 10% at market rate to help offset costs for the units provided to families at risk for homelessness (Zuk & Carlton, 2015).

Both the Santa Ana case studies and the M Station apartments use AMI, a market-level measure of affordability, to define their affordable housing development. Yet, the M Station development made a clear effort to provide for residents at various income levels, therefore ensuring more equitable access to services, amenities, and opportunities for their residents. In contrast, the Santa Ana affordable housing developments demonstrate how the use of market-level measures of affordability, with no consideration of the distribution of income or individual household incomes, can support trends of inequitable development. These case studies highlight why affordable housing developments should be wary of how their definition of affordability might interact with mixed-use planning and the current landscape of equitable development,

as the research has outlined instances where mixed-use planning can exacerbate present inequities.

This section presented case studies that gave insight into whether or not affordable housing developments that engage with mixed-use planning are meeting the objective of improving access to services, amenities, and opportunities. It is demonstrated that a number of factors affect whether or not this objective is achieved, including the role of policies, programs, the planning and development process. When considering how the definition of affordability impacts access to services, amenities, and opportunities, this paper compared two cases that both use the same market-level measure of affordability, yet how this definition was applied led to widely varying outcomes.

3.2 Do Affordable Housing Developments that Engage with Mixed-Use Planning Discourage Isolated, Segregated Affordable Housing Developments and Deconcentrate Poverty?

The deconcentration of poverty remains a key objective of affordable housing strategies across Canada and the United States (Government of Canada, 2018; McClure, 2008; Oakley, 2008; Welch, 2013; Zuk & Carlton, 2015). As a result, there is an extensive body of literature dedicated to understanding if affordable housing strategies have been successful in meeting this objective. Throughout this paper, the deconcentration of poverty has been described as a way to try and ensure that low-income populations are not segregated from other populations, and are provided the same services and opportunities as other populations. For example, a number of studies in the United States note that the LIHTC program demonstrates to be generally

successful in deconcentrating poverty, and notably more so than the Housing Choice Voucher program (Ellen, Horn & O'Regan, 2016; McClure, 2008; Walter, Wang, & Jones, 2017). While this literature is valuable, there is a clear gap in the literature that fails to account for current, mixed-use trends and their impact on the deconcentration of poverty. This section attempts to address this gap.

Research that connects affordable housing, mixed-use planning, and the spatial distribution of poverty, reveals an overarching theme of gentrification. Zuk and Carlton (2015) conduct a case study on the Patton Park apartments in Portland, Oregon, which is a mixed-use, affordable housing development that was planned with the intention of stabilizing the Overlook neighbourhood from gentrification and housing displaced low-income residents. The Overlook neighbourhood is noted to have been home to low-income renters with a high concentration of African American populations (Zuk & Carlton, 2015). Prior to the development of the Patton Park apartments, the Overlook neighbourhood had obtained a new light rail transit station, was seeing increased public and private investment, and seeing a higher prevalence of mixed-use planning (Zuk and Carlton, 2015). Gentrification and displacement were quick to take place, especially in light of increasing housing costs and decreased supply of housing options, and so in response, the local transit agency, TriMet, put forward a Request for Qualifications to affordable housing developers to “create permanently affordable housing on site that would allow displaced residents to return to the neighbourhood,” as well as to incorporate TOD features such as ground floor retail, ultimately resulting in the development of the Patton Park apartments (Zuk and Carlton, 2015). Similarly, Jones and Ley (2016) conduct research on affordable housing located in two neighbourhoods

along the SkyTrain corridor in Vancouver, Canada where predominantly low-income, immigrant residents face gentrification and potential displacement. One of the neighbourhoods, Maywood, is described as seeing more advanced stages of gentrification efforts (Jones & Ley, 2016), and is also notably a neighbourhood that contains significantly more mixed-use planning policies than the other neighbourhood. Jones and Ley (2016) argue that the lack of policy tools to protect the affordable housing units and the economic incentives of increased height and density brought forward by TOD-inspired planning policies, create an environment where low-income populations of these two neighbourhoods are threatened by gentrification and displacement. Both studies outlined here present examples of how areas that currently provide affordable housing in a mixed-use planning context can be susceptible to gentrification and displacement.

While still demonstrating the overarching trend of gentrification, research conducted by Sarmiento and Sims (2015) note a different relationship between affordable housing, mixed-use planning, and gentrification than the previous two studies. They complete three case studies on mixed-use, affordable housing developments within the Station District in Santa Ana, California, and analyze them through a sociospatial lens in order to provide insight into trends of gentrification and displacement (Sarmiento & Sims, 2015). Similar to the previously outlined studies, they note that the Station District has a high concentration of poverty in relation to both city and county levels. Yet, where the previous two studies found affordable housing to be threatened by gentrification, Sarmiento and Sims' (2015) findings suggests that the placement of new mixed-use, affordable housing developments lends to gentrification

and the displacement of very low-income populations (Sarmiento & Sims, 2015). They even go so far as to conclude that affordable housing, when it benefits revitalization efforts, acts as “beachheads for future development,” (Sarmiento & Sims, 2015, p. 332).

While the literature is not extensive enough to make conclusions about whether or not affordable housing developments that engage with mixed-use planning support the deconcentration of poverty, it does highlight important ways that mixed-use, affordable housing can interact with concentrations of poverty. In some instances, concentrations of poverty exist where affordable housing and mixed-use planning are already present, and these contexts create susceptibility to gentrification and displacement. In other instances, affordable housing developments can begin to engage with mixed-use planning and potentially encourage the gentrification and displacement of low-income populations. Another aspect to consider in understanding how mixed-use, affordable housing can interact with concentrations of poverty is to look at how each case study defines and understands affordability. In the case of the Santa Ana developments, Sarmiento & Sims (2015) make clear that the usage of the county AMI discounts the majority of the neighbourhood residents from being able to afford the new affordable housing units, therefore contributing to gentrification and displacement of these populations. With Patton Park, the researchers note the detriments of gentrification on the low-income residents of these neighbourhoods, yet do not consider or acknowledge the usage of AMI as being a contributing factor (Zuk & Carlton, 2015). In the Patton Park apartments case study, it is noted that over 70% of the affordable housing units are provided at 50% of the AMI (Zuk & Carlton, 2015), yet there is no discussion of how gentrification of the area may lead to higher neighbourhood incomes,

resulting in a higher threshold of affordability that could make majority of these units unaffordable for current residents. With the case studies in Metro Vancouver, the affordable housing units are stated to be state-subsidized dwellings (Jones & Ley, 2016), which the BC Housing organization notes uses shelter-cost-to-income ratios in order to define affordability. Unlike the previous case studies, Jones and Ley (2016) conclude that gentrification and potential displacement of affordable housing residents are a result of the lack of policy tools and funding to protect and preserve affordable housing against market development.

Throughout all the case studies, the economic and political contexts play an important role in how these situations unfold. As Sarmiento and Sims (2015) highlight, providing low-income populations greater access to the decision-making process can help ensure a more equitable outcome for low-income communities. For example, they find one case study where a local community organization was the catalyst for greater community involvement in council meetings, that resulted in particular community benefits being provided that extended beyond the individual affordable housing project (Sarmiento & Sims, 2015). Aside from improving access to decision-making processes, Jones and Ley (2016) note that greater incentives to preserve and repair current affordable housing units need to be in place in order to ensure that these units are not lost to gentrification and their residents are not exposed to displacement and inequitable development.

This section presented case studies that attempted to provide insight into whether or not affordable housing developments that engage with mixed-use planning are meeting the objective of discouraging isolated, segregated affordable housing

developments and segregating poverty. The research conducted was not able to conclude whether or not this objective is being met, but did uncover that the relationship between affordable housing, mixed-use planning, and concentrations of poverty demonstrates an overarching theme of gentrification and displacement. It is also discovered that where market-level measures of affordability exist, such as AMI, trends of gentrification and the displacement of low-income populations can be encouraged or exacerbated where mixed-use planning is introduced within affordable housing planning.

4.0 DISCUSSION

To make conclusions about whether or not affordable housing developments that engage with mixed-use planning are demonstrating the objectives of deconcentrating poverty and improving access to services, amenities, and opportunities, requires more empirical research. Much of the research within affordable housing literature has relied on data from the LIHTC program within the United States. The reliance on data from the LIHTC program is a limitation within this research paper, but it also identifies an important gap within the literature that demonstrates the need for research in a variety of other affordable housing policies, programs, and strategies aside from LIHTC. Affordable housing strategies across the United States and Canada encourage mixed-use planning, and it is important that the various experiences are researched and documented. Another important limitation to this research is the geographic context through which the relationship between mixed-use planning and affordable housing operates. As outlined earlier in the paper, the definitions of affordability and mixed-use planning were defined broadly in order to gather a variety of experiences. Yet this generalization notably does not lend to making concrete conclusions for specific geographic contexts. What this generalization does allow for is an analysis of emerging themes that can provide insight into the relationship between affordable housing and mixed-use planning, as discussed below.

The research has demonstrated concerning trends of gentrification, displacement, and inequitable developments in areas where affordable housing engages with mixed-use planning. As noted earlier, mixed-use planning approaches such as New Urbanism, transit-oriented development, and smart growth are leading to

increased land values and housing prices, therefore jeopardizing affordability through factors such as increased access to services and amenities, increased demand for these amenity-rich locations, and growth management practices that reduce housing supply (Addison, Zhang, Coomes, 2013; Mathews & Turnbull, 2007; Pollack, Bluestone, Bilingham, 2010). The research here has built on this point by demonstrating that even with definitions of affordability that are meant to support low-income households, affordable housing developments that engage with mixed-use planning can still be susceptible to patterns of gentrification, displacement, and inequitable development (Addison, Zhang & Coomes, 2013; Freemark, 2018; Mathews & Turnbull, 2007; Nedwick & Burnett, 2015; Sarmiento & Sims, 2015; Zuk et al., 2015). These patterns are especially apparent within transit-oriented, affordable housing developments (Jones & Ley, 2016; Pollack, Bluestone & Bilingham, 2010; Zuk & Carlton, 2015). If affordable housing strategies intend to engage with mixed-use planning, there should be an awareness and acknowledgement of the potential detriments as outlined in this paper – vulnerability to gentrification, displacement, and demonstrated inequitable development. How affordability is defined demonstrates to play an active role in gentrification, displacement, and inequitable development. In particular, when market-level measures of affordability are used to define affordability, such as AMI, without consideration for the area's income distribution, low-income populations become the most susceptible to displacement and jeopardized affordability. In sum, when affordable housing developments or strategies do not take active measures to protect against the negative outcomes of gentrification, displacement, and

inequitable development, they do so at the expense of the very populations they intend to serve.

In a number of the studies presented above, areas where affordable housing and mixed-use planning interact become targeted for development or redevelopment (Jones & Ley, 2016; Sarmiento & Sims, 2015; Zuk & Carlton, 2015). Both Jones and Ley (2016) and Zuk and Carlton (2015) found in their research that redevelopment is encouraged by land-use planning policies that are seeking to create more compact, walkable, mixed-use communities, such as TOD policies or smart growth policies. This is supported by findings from Pollack, Bluestone and Bilingham (2010) which highlight that an increased interest from Americans wanting to live in walkable, mixed-use, transit-rich neighbourhoods has led to significant public investment in transit infrastructure that has “catalyzed billions of dollars in private investment in housing and commercial development near new transit stations and, in some cases, near decades-old existing stations,” (p.5). It is when affordable housing is currently present in these contexts that low-income populations become vulnerable to displacement. In this regard, current affordable housing that exists within areas being guided by mixed-use planning policies, such as TOD policies and smart growth policies, can be highly susceptible to gentrification efforts that encourage the displacement of low-income populations. Jones and Ley (2016) make note that in order to protect affordable housing from such susceptibilities, incentives must be in place in order to preserve and maintain the affordable housing. Zuk and Carlton (2015) build on this finding by encouraging future research that seeks to better understand how to encourage equitable development for mixed-use, affordable housing.

On the other hand, it is observed that mixed-use, affordable housing can be used in a scheme of development or redevelopment, as was seen in Sarmiento and Sim's (2015) case study in Santa Ana, California. They highlight this by stating that "the city's choice for locating affordable housing reveals that it is increasingly concentrated within and close to the heart of where gentrification efforts are unfolding...this pattern suggests an AHC strategy to place affordable housing in areas where it benefits revitalization efforts," and with the impact being increasing evidence of gentrification within the area (Sarmiento & Sims, 2015, p.332). They also note that gentrification of the area, coupled with a lack of antidisplacement measures, creates cause for concern in regards to the potential displacement of low-income populations (Sarmiento & Sims, 2015). These observations bring forward concerns about the role of mixed-use in affordable housing that utilize gentrification efforts that encourage the displacement of low-income populations. While it is understood that gentrification does not imply displacement, the research here has outlined that in the case of affordable housing developments with mixed-use aspects, that gentrification and displacement come hand-in-hand when the definition of affordability does not protect low-income populations.

These observations made here, while preliminary in nature, are valuable as recent research begins to unpack the impacts of affordable housing engaging with mixed-use planning. As mentioned above, the research presented in this paper has taken broad definitions of both affordable housing and mixed-use planning which do not allow for context-specific analyses but has allowed for overarching observations to be made within the intersection of affordable housing and mixed-use planning. These

observations will be further investigated within the context of the City of Toronto in the following section.

4.1 Lessons Learned for the City of Toronto

Planning within the City of Toronto is guided by a hierarchy of land-use planning policies stemming from the Provincial Government of Ontario. The *Provincial Policy Statement* is the guiding land-use planning document for the Province of Ontario. Land-use planning within the City of Toronto is also guided by the *Growth Plan for the Greater Golden Horseshoe (2017)*, a land-use planning document that sets out an important framework for growth management. Lastly, at the municipal level, land-use planning is guided by the *Toronto Official Plan*. All these land-use planning documents note the significance of affordable housing and include provisions to support its development, but they also include land-use planning policies that are inspired by mixed-use planning theories such as TOD and Complete Communities. The following section will take a closer look at Toronto's affordable housing strategy and discuss it in relation to the applicable mixed-use planning policies, with the aim identifying whether or not the observations made within the previous sections present themselves in the context of the City of Toronto.

The City of Toronto, as mentioned previously, supports affordable housing engagement with mixed-use planning. The City of Toronto's current housing strategy, *Housing Opportunities Toronto: An Affordable Housing Action Plan 2010-2020*, outlines this by stating that a key to success in affordable housing developments is, "[diversity]: a socially-mixed, mixed-use neighbourhood, featuring several different building forms (City of Toronto, 2009, p.28). "Strategic Theme Five" is a chapter within the strategy that

is focused on the revitalization of neighbourhoods. The chapter showcases the same two overarching objectives outlined earlier within this paper of 1) discouraging isolated, segregated affordable housing developments and deconcentrating poverty, and 2) improving access to services, amenities, and opportunities. The revitalization is noted to be geared towards neighbourhoods where there is a concentration of poverty and outlines a goal of revitalizing these neighbourhoods into mixed-income, mixed-use communities with improved access to services, amenities and opportunities.

“Strategic Theme Five” highlights two major revitalization efforts within the city: Regent Park and Lawrence Heights. The Lawrence Heights revitalization effort will be the focus within this section. As mentioned earlier, the City of Toronto has chosen to focus revitalization efforts on high-needs neighbourhoods that they note to have a high concentration of poverty and social housing. The revitalization of Lawrence Heights is outlined in the *Lawrence Allen Revitalization Plan*, which formed the basis for the *Lawrence-Allen Secondary Plan* (City of Toronto, 2010), an area-specific land-use planning document for the neighbourhood. A central objective of the plan is to improve the provision of services, amenities, and opportunities that will add to the vibrancy of community life and support the development of a complete community. In order to support this objective, the *Lawrence-Allen Secondary Plan* creates two mixed-use planning designations that will allow for a greater mix of land uses to be employed within the neighbourhood, with the intent that this will improve access to services, amenities, and opportunities. Another objective of the plan is to leverage the nearby transit system to create TOD. The Lawrence Heights neighbourhood has direct access to two major subway stations along the Toronto Transit Commission Subway Line. The

plan highlights the potential of the neighbourhood to support intensification around these major subway stations, creating provisions that allow for greater height and densities in the adjacent areas. Through these objectives, mixed-use planning policies inspired by mixed-use planning theories such as TOD and Complete Communities, demonstrate to be central to the Lawrence Heights revitalization effort.

In regards to affordable housing, the *Lawrence-Allen Secondary Plan* does include anti-displacement measures for residents of the social housing units located within the neighbourhood. Aside from that, the plan includes no other stipulations for the development of new affordable housing, noting in Section 5.1.8:

“[development] on the Lawrence Height Lands will not be required to provide affordable housing in accordance with Policy 3.2.1.9(b) of the Official Plan. However, development of new affordable housing over and above the replacement social housing units, including ownership, rental, and non-profit cooperative, is strongly encouraged in order to contribute to a full range of housing tenure and affordability in the area (City of Toronto, 2011, p.39).

While the Lawrence-Allen neighbourhood is noted to already contain a significant amount of affordable, purpose-built rental (City of Toronto, 2011), the way that affordable housing is defined within the City of Toronto, coupled with new mixed-use planning policies for the neighbourhood, may make residents of these affordable housing units vulnerable to displacement. As was outlined earlier in this paper, the City of Toronto’s definition of affordable housing uses the average City of Toronto housing

market rates as a measuring point. As in, the City of Toronto defines any housing as affordable housing if it is at or below the city's average market rates for housing. Taking into account the research findings that demonstrate that the presence of mixed-use development, and especially transit-oriented development, have shown to result in higher land values and housing prices that jeopardize affordability (Addison, Zhang, Coomes, 2013; Mathews & Turnbull, 2007; Pollack, Bluestone, Bilingham, 2010), the result could be that the greater application of mixed-use planning could jeopardize the affordability of the large amounts of purpose-built rental units within the Lawrence-Allen neighbourhood. Moos et al. (2018) supplement this with their recent research on the City of Toronto's housing affordability within mixed-use zones using the CMHC's definition of housing affordability, and note that housing in mixed-use zones is demonstrating to be less affordable for residents with lower-income occupations. Whether or not mixed-use planning is truly jeopardizing the affordability of housing for current residents of the Lawrence-Allen neighbourhood requires further research. It seems that while social housing units are secured and provided for in the revitalization vision, the research in this paper has suggested that home ownership and rental housing may not remain affordable for the residing population as a result of an increasing application of mixed-use planning. The research presented within this paper similarly conclude that in scenarios where affordable housing units are subjected to market forces and development trends, policies or incentives need to be in place in order to protect against the potential for gentrification and displacement (Jones & Ley, 2016; Moos et al., 2018; Sarmiento & Sims, 2015). To date, the City of Toronto is exploring inclusionary zoning policies that would require the inclusion of affordable

housing units into new residential developments. Yet, with the City's market-based definition of affordability, it is still unlikely that inclusionary zoning policies will be able to protect low-income populations from the impact of rising rents and gentrification. As Sarmiento and Sims (2015) neatly state, "even state-subsidized affordable housing development, which is essentially intended to address neighbourhood inequalities, can produce unintended consequences that make lower-income residents increasingly vulnerable within a landscape of rising land values and gentrification."

5.0 CONCLUSION

This paper has helped clarify how planning for affordable housing and mixed-use planning have become synonymous within Canada and the United States by outlining the origin and evolution of both affordable housing and mixed-use planning, and their eventual intersection through a discussion on the origins of affordable housing engaging with mixed-use planning. This paper has also brought together recent research on affordable housing that has engaged with mixed-use planning, highlighting emerging themes of gentrification, displacement, and inequitable development. The findings of this research demonstrate that mixed-use, affordable housing developments across the United States and Canada are facing similar challenges with balancing the need for redevelopment with the needs of vulnerable, low-income populations. Redevelopment efforts or revitalization efforts can oftentimes be spearheaded by affordable housing developments, yet still lend to the displacement of those most in need of affordable housing and resulting in development that increases spatial inequities. Within the research, some of this is accounted for by the lack of policy tools and funding to preserve affordable housing and protect affordable housing residents, particularly extremely low-income residents, from displacement, homelessness, and inequitable development (Jones & Ley, 2016; Moos et al., 2018; Sarmiento & Sims, 2015). The analyses presented within this paper demonstrate that this is also a commentary on how affordability is defined and how that definition is applied.

Most of the affordable housing developments presented within this paper defined affordability using the AMI. The noted concerns with the use of AMI, and the use of market-level measures of affordability in general, is that by not accounting for factors

such as income distribution, individual household purchasing power, and ownership or rental status, the conditions of affordability are often misrepresented and the needs of low-income populations overlooked (Goodman, Li and Zhu, 2018; Thalmann, 1993). This was best observed through the Santa Ana case studies. How the definition of affordability was applied also showed to be impactful in the provision and protection of affordable housing. The M Station apartments are notable for their provision of affordable housing units at various income levels -10% of the units to families at risk for homelessness, approximately 50% of the units at 50% of the AMI, 3% of the units at 60% of the AMI, and 10% at market rate to help offset costs for the units provided to families at risk for homelessness (Zuk & Carlton, 2015) -an acknowledgement of the importance of considering income distribution and the local conditions of affordability when seeking to provide and protect affordable housing.

From this research, it is arguable that if affordable housing policies and program prefer to use market-level measures of affordability, and if their goal is to provide housing that is affordable for all populations, then there should be measures in place to ensure that developments are applying the market-level measure of affordability in a way that caters to all income levels and is considerate of income distribution. Drawing inspiration from the M Station apartments, this could take the form of requirements or qualifiers where developers are asked to allocate their units according to the area's income distribution. Without measures in place to ensure equitable provision of affordable housing units, market-level measures of affordability such as AMI will always have the opportunity to cater to market conditions rather than the needs of low-income populations. From the research gathered in this paper, it is highly likely that the

presence of mixed-use planning within affordable housing developments that use AMI to define affordability, can exacerbate issues of affordability for low-income populations. Mixed-use planning can lead to increased land values and housing prices, (Addison, Zhang, & Coomes, 2013; Mathews & Turnbull, 2007; Pollack, Bluestone, & Bilingham, 2010), which would theoretically result in a higher AMI, making AMI based affordable housing units less affordable.

As discussed within the section on the origins of affordable housing planning, Canadian planning has widely accepted a greater role in achieving social justice, including achieving housing that is affordable for all populations. Yet, prevalent planning approaches within Canada, such as complete communities, smart growth, and transit-oriented development, that are rooted in mixed-use planning, may be jeopardizing housing affordability and working against the social justice goal of providing fair access to adequate housing that is affordable for all populations. Therefore, understanding how to implement prevalent planning practices while maintaining the equitable and affordable provision of housing, jobs, and services should be central to future studies. Research that has broached this subject has generally looked at policies such as inclusionary zoning, density bonusing, or affordable housing trusts (Moos et al., 2018), that while not mentioned in this paper are important considerations. This paper has found that revisiting the definition of affordable housing can also prove to be valuable in informing the goal of providing equitable and affordable housing. Planners should also take full advantage of the planning process. Community participation in the development of affordable housing can be impactful, as was found in the cases of both Santa Ana, California and Portland, Oregon. As was outlined in the development of the

St. Lawrence Neighbourhood, an inclusive planning process that brought stakeholders in early on in the process was considered one of key elements to its success. As Sarmiento and Sims neatly summarize (2015), the successful implementation of affordable housing may require planners to look towards “building increased access to political decision making for low-income communities and developing policies that hold the city and developers legally responsible for certain community benefits,” (p. 334).

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