



What *May* Work about the Mixed-Income Approach: Reflections and Implications for the Future¹

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Amy Khare and Mark Joseph have a clear mission: to see many more inclusive and equitable mixed-income communities that welcome diverse racial and income groups. As they note in the introduction to this volume, their hope and belief is that mixed-income communities can contribute to an “inclusive, equitable America, where neighborhoods are places where differences are affirmed and valued, not ignored or scorned. [They] envision a nation where your ZIP Code is not the strongest predictor of your life chances...” While they acknowledge the criticisms of the mixed-income approach, the editors believe these communities would provide a path to greater mobility and an escape from poverty.

Khare and Joseph’s ambitious goals for the mixed-income approach notwithstanding, producing and maintaining housing that is affordable to lower-income households, within a market economy, is a daunting task in itself. With developers needing to rely on a host of public subsidies and private funding sources, as well as having to secure municipal and community approval, any affordable housing initiative is likely to take years to complete. Thus, a key tension surrounding the mixed-income agenda is how to balance the desire to “just get affordable housing built” with the broader set of social objectives that Khare and Joseph articulate.² This conflict was, for example, at the center of the debate in New York City concerning several inclusionary housing buildings having separate entrances for the low-income and market-rate tenants, with no access to the amenities in the building for the former group.³

¹ This essay appears in Mark L. Joseph and Amy T. Khare, eds., *What Works to Promote Inclusive, Equitable Mixed-Income Communities*, please visit the [volume website](#) for access to more essays.

² The essays by Metcalf, and Seabaugh and Bennett touch on this issue.

³ Schwartz and Tsenkova briefly discuss “poor doors” in New York City, which were banned in 2015. Developers have found a new way of creating physical separation between market-rate and subsidized residents, by building separate structures on the same site, each housing lower or higher income populations. (Justin Moyer, “NYC Bans ‘poor doors’ — Separate Entrances for Low-Income Tenants,” *Washington Post*, June 30, 2015. <https://www.washingtonpost.com/news/morning-mix/wp/2015/06/30/nyc-bans-poor-doors-separate-entrances-for-low-income-tenants/> and Shelby Welinder, “Opinion: City Has Gone from Allowing ‘Poor Doors’ to Permitting ‘Poor Buildings,’” *City Limits*, Nov. 4, 2019, <https://citylimits.org/2019/11/04/opinion-city-has-gone-from-allowing-poor-doors-to-permitting-poor-buildings/>). See also Joseph, 2019a. This harkens back to early public housing developments, such as Pruitt-Igoe in St. Louis, which provided housing for White and Black tenants in two separate buildings. The Gurstein essay discusses a “portfolio” model in which income mixing is achieved through different buildings housing different income levels.

In commissioning the dozens of essays contained in *What Works to Promote Inclusive, Equitable Mixed-Income Communities*, the editors were interested in answering five overriding questions, which are presented in their opening essay:

- How can the benefits of mixed-income community revitalization be shared more equitably?
- How can mixed-income communities be leveraged to produce a broader range of positive—indeed, transformative—individual, household, community, and societal outcomes?
- What are the most promising innovations to be expanded in the next generation of mixed-income community efforts?
- What are the greatest threats to efforts to promote more inclusion and equity through mixed-income communities, and what steps should be taken to counter them?
- What are the practical, actionable implications of current experiences and findings for policymakers, developers, investors, residents and community members, researchers, and other important stakeholders?

Beyond these central questions, Khare and Joseph articulate at least three closely related concerns. First, they are interested in highlighting “strategies to promote *racial* equity and inclusion as well as mixing across income and class.” This suggests a further component of the first question: To what extent are mixed-income developments serving a diverse racial population?

Khare and Joseph also believe that, in addition to the fairness argument, the case for greater inclusion and equity should be based on powerful economic and social values. Thus, inclusive mixed-income communities have the potential to “emphasize the value of people of color and the value of people who are economically constrained” and can result in “greater opportunity for marginalized people actually generat(ing) increased opportunities for all people.” This leads to an expansion of the second question: Is there evidence that mixed-income communities also generate increased and sustained opportunities for all?

The editors also assert that the focus of the volume will be on three major place-based approaches to promoting mixed-income communities: (1) mixed-income developments in high-poverty neighborhoods, such as public and assisted housing transformations; (2) inclusionary housing and zoning strategies; and (3) affordable housing preservation and other mechanisms to prevent displacement in gentrifying areas. Taking these three strategies into account, Khare and Joseph are also implicitly elaborating on the third question: To what extent does each of the three place-based strategies promote the central goals for mixed-income housing and under what conditions is each most effective at generating inclusive and equitable outcomes?

Framing a large number of essays around these central questions and trying to ensure that they are, indeed, addressed and molded into a coherent whole is a challenging task. This concluding essay discusses the extent to which the editors’ central questions have been answered, while also articulating several areas that warrant further examination. Before

launching into this effort, however, a few broad observations about the overall contributions and limitations of the volume are warranted.

What Works to Promote Inclusive, Equitable Mixed-Income Communities advances our understanding of mixed-income communities in several important ways. First, it underscores the values underlying the mixed-income housing concept and the commitment of advocates to develop initiatives that meet its many goals. Second, it emphasizes the importance of communication among key stakeholders and of resident involvement in any discussion about mixed-income communities. Third, it offers a number of concrete examples of innovative and promising strategies, from many locales across the country, that involve a mixed-income approach. And fourth, departing from the usual line-up of authors in a book such as this—scholars and policy analysts—this volume includes the voices of many diverse stakeholders, such as developers, housing finance agencies, nonprofit organizations, and residents.

Yet, a significant limitation of the book is that it offers only sparse information about outcomes of specific mixed-income developments and it does not, therefore, manage to provide clear guidance about whether various strategies achieve those ends. Many of the examples presented describe only limited anecdotal information, or the initiatives are still in the planning stage, thereby precluding evaluation and the kind of documentation needed to guide policy. Thus, the overriding question of “what works” should be more accurately framed as “what may work” or “what can be tried” to produce the sought-after larger social and economic goals of the mixed-income strategy. Nevertheless, an overriding contribution of the book is that within its breadth and richness many seemingly promising strategies are offered, along with suggestions for additional research that could more fully answer what, exactly, does or does not work concerning the mixed-income approach.

In summarizing a number of the findings in this volume, sorted according to the key questions posed, three caveats are important. First, several of the examples could be placed in more than one of the categories of the editors’ questions. It was a subjective exercise to decide where a given author’s observations fit best. Second, although an attempt was made to mention each of the essays in the volume, some essays were omitted or cited without elaboration. Sometimes the project being described did not, in this writer’s view, contribute to a fuller understanding of the mixed-income approach (although the material presented may be interesting and insightful in other ways). In a few other cases, assertions were made about the importance of some feature of a mixed-income housing development but with little or no supporting evidence or explanations about the variations in, for example, market conditions, that could help guide key decisions. Also, a few essays were completed after this concluding essay was written. Third, while an attempt was made to cite the findings of each essay that best responds to the editors’ questions, I take full responsibility for any errors of omission or misinterpretation, and extend apologies to the authors for any such oversights.

1. How can the benefits of mixed-income community revitalization be shared more equitably? To what extent are mixed-income developments serving a diverse racial population?

Before turning to the answers suggested by the essays, it is first important to discuss what the volume tells us about the simpler and more straightforward question of whether mixed-income housing (compared to other types of affordable housing) provides positive outcomes for lower-income residents. This is an essential precursor to understanding how various strategies may promote the desired results and whether they can be “shared more equitably.”

Indeed, at the core of the mixed-income housing strategy is a series of beliefs and assumptions about how these developments can contribute to positive social and economic outcomes for lower-income residents, beyond the provision of decent, affordable housing.⁴ However, the actual benefits of this approach have been hard to quantify and far from conclusive.⁵ For example, a U.S Department of Housing and Urban Development summary of several studies on mixed-income housing concluded that “low-income residents who formerly lived in public housing have realized little or no economic or educational benefit from living in a new mixed-income setting”; in particular, “the evidence of sustained educational gains for

⁴ U.S. Department of Housing and Urban Development, *HOPE VI Program Authority and Funding History*, (Washington, DC: U.S Department of Housing and Urban Development, 2007). https://portal.hud.gov/hudportal/documents/huddoc?id=DOC_9838.pdf; Mark L. Joseph, Robert J. Chaskin and Henry S. Webber. “The Theoretical Basis for Addressing Poverty through Mixed-Income Development.” *Urban Affairs Review*, 42, no.3 (2007): 369-409.

⁵ See, for example, Paul C. Brophy and Rhonda N. Smith. “Mixed-Income Housing: Factors for Success,” *Cityscape* 3 no. 2 (1997): 3–31; Robert R. Chaskin and Mark L. Joseph. *Integrating the Inner City: The Promise and Perils of Mixed-Income Public Housing Transformation*. (Chicago, IL: University of Chicago Press, 2015).; Aaron Gornstein and Ann Verrilli. *Mixed-Income Housing in the Suburbs: Lessons from Massachusetts*. (Boston: Citizens’ Housing and Planning Association, 2006).

<https://www.chapa.org/sites/default/files/sssssssss.pdf>; Erin M. Graves, “Mixed Outcome Developments.” *Journal of the American Planning Association* 77 no. 2 (2011):143-153; Mark L. Joseph, “Promoting Poverty Deconcentration and Racial Desegregation through Mixed-Income Development,” In *Facing Segregation: Housing Policy Solutions for A Stronger Society*, eds. Molly W. Metzler and Henry S. Webber (New York, NY: Oxford University Press, 2018); Mark L. Joseph, “Separate but Equal Redux: The New York City Poor Door Issue,” In *The Dream Revisited: Contemporary Debates about Housing, Segregation, and Opportunity*, eds. Ingrid Gould Ellen and Justin P. Steil (New York: Columbia University Press, 2019).; Diane K. Levy, Zach McDade, and Kassie Bertumen, “Mixed-Income Living: Anticipated and Realized Benefits for Low-Income Households,” *Cityscape* 15, no. 2 (2013) 15-28.; Sandra M. Moore and Susan K. Glassman. *The Neighborhood and Its School in Community Revitalization: Tools for Developers of Mixed-Income Housing Communities*, (St. Louis, MO: Urban Strategies, Inc., 2007).; National Initiative on Mixed-Income Communities, *State of the Field Scan #1: Social Dynamics in Mixed-Income Developments*, (Cleveland, Ohio: Case Western Reserve University, 2013).; William Ryan, Allan Sloan, Mania Seferi, and Elaine Werby, *All in Together: An Evaluation of Mixed-Income Multi-Family Housing* (Boston, Housing Finance Authority, 1974).; Alex Schwartz and Kian Tajbakhsh, “Mixed-Income Housing: Unanswered Questions.” *Cityscape* 3 no. 2 (1997):71-92; Laura Tach, Rolf Pendall and Alexandra Derian, *Income Mixing Across Scales: Rationale, Trends, Policies, Practice and Research for More Inclusive Neighborhoods and Metropolitan Areas*. (Washington, DC: The Urban Institute, 2014), <http://www.urban.org/sites/default/files/publication/22226/412998-Income-Mixing-across-Scales-Rationale-Trends-Policies-Practice-and-Research-for-More-Inclusive-Neighborhoods-and-Metropolitan-Areas.PDF>.

children who have moved into a mixed-income community is also slight.”⁶ At the same time, the summary also noted that “the mixed-income housing strategy is successful in providing a safe environment with good quality, affordable housing in lower-poverty neighborhoods near desired resources, amenities, and services. In this sense, the strategy provides a stable platform from which low-income families may be able to improve their life chances.”⁷

As noted earlier, the essays in this book provide very limited information on this issue. In the one essay that responds to this question,⁸ Sandhu notes: “There is little evidence that market-rate residents form strong connections with their neighbors or provide them with job contacts. Although there is stronger support for successful social control at mixed-income sites, it is not clear that market-rate residents are directly responsible for the documented decreases in crime and increased feelings of subjective safety.” Thus, “the role of market rate residents is mixed” or, I would add, inconclusive.

Sandhu’s conclusion is far less positive than what proponents might hope for. While nearly all the residents he spoke with, regardless of income, “expressed enthusiasm for their mixed-income sites, [since] they provided safe, stable, affordable housing...the hope that a well-designed, well-maintained home can solve for a range of social and structural problems, from joblessness to racial prejudice to health disparities, may be too utopian. Perhaps, for mixed-income developments, providing affordable housing in a relatively desegregated setting should be seen as a strong enough start.”

This perspective notwithstanding, what do the essays say about the first set of questions? The editors define equity to mean that people receive a fairer “share of resources, opportunities, social supports and power, given their differential needs and circumstances.” For an initiative to be equitable it must address “structural disparities that exist between people of different backgrounds.” Applying this definition to mixed-income housing, one approach may be to give preference for occupancy to extremely low-income households and to people of varying racial backgrounds (within the guidelines of the Fair Housing Act). Another strategy would be to provide opportunities for these households to live in low-poverty areas with good schools and other locational advantages. In both these scenarios, sufficient resident supports should be available to enhance the personal and economic security of residents in the various mixed-income communities. The following examines each strategy in turn.

⁶ As cited in U.S. Department of Housing and Urban Development, “Confronting Concentrated Poverty with a Mixed-Income Strategy,” *Evidence Matters*, Spring 2013, <https://www.huduser.gov/portal/periodicals/em/spring13/highlight1.html>.

⁷ U.S. Department of Housing and Urban Development, “Confronting Concentrated Poverty”

⁸ In another essay, Adams, et al. provide a wonderful description of how a group of teens living in a mixed-income development in Minneapolis formed a baking business, with apparently good results. However, the skills to launch the initiative were the result of the human development program offered at the development, rather than an outcome of the mixed-income model itself. The essay does not explain whether funding for the program was related to the mixed-income model.

Giving Occupancy Preference to Extremely Low-Income Households and Racial Minorities to Live in Mixed-Income Developments.⁹ A few essays in the volume present data pertaining to this point. Bostic, et al. cite a 2013 analysis of over 12,000 LIHTC properties which found that 93 percent of the units were occupied by households earning 60 percent or less of AMI. Schwartz and Tsenkova describe New York City’s rich array of mixed-income strategies including at least one that specifically targets extremely low- and low-income people, including the formerly homeless. And Grady and Boos note that state housing finance agencies can provide incentives for LIHTC developments to include extremely low-income households: In Ohio, in 2018, 41 percent of the units funded with competitive LIHTCs had income limits below the statutory maximum (i.e., 60 percent of AMI).

Siting Mixed-Income Developments in Low Poverty/High-Opportunity Areas. There is ongoing controversy about where mixed-income developments should be located. Goetz, et al.¹⁰ reject the policy approach of siting mixed-income housing in high-opportunity areas. In a thoughtful reprise of a decades-old controversy, they argue that by investing in programs that help people move out of areas of concentrated poverty, those areas are left behind. While they are agnostic on the issue of mixed-income housing, they support greater investment and acknowledgment of the overall worth and dignity of poorer communities. Indeed, several articles discuss the siting of mixed-income housing in what appear to be lower-opportunity urban neighborhoods.

For example, Galante, et al. note that San Antonio’s 80-20 developments aim to promote neighborhood revitalization where market-rate development needs coaxing. Kneebone, et al. describe the Small Sites Program in San Francisco, which focuses on areas that are gentrifying. The program provides loans to nonprofit organizations to buy buildings that are at risk of being sold to private investors, thereby creating permanently affordable units. Norton, et al., discuss how West Philadelphia Real Estate and Neighborhood Restorations’s efforts have created 1,100 affordable rental housing units in 760 single-family homes and duplexes, mainly in high-poverty areas of West Philadelphia, using a mix of creative land acquisition, LIHTCs, and private financing. The focus is on acquiring low-cost abandoned structures in weak market areas that have the potential for revitalization and gentrification. Similarly, Holley, et al., present a case study of the Weinland Park mixed-income, mixed-race neighborhood in Columbus, Ohio that includes a redeveloped scattered-site Section 8 project. The Holley et al. and Norton, et al. examples are both noteworthy in that they are adjacent to major universities, suggesting that the investment in these areas is supported by a major local institution.

⁹ The federal Consolidated Appropriations Act of 2018 permitted a new minimum set-aside for LIHTC properties. As Grady and Boos state: the “average income test” allows “LIHTC units to serve households with incomes between 20 percent and 80 percent of AMI, provided the weighted average of income restrictions on LIHTC units does not exceed 60 percent of AMI.”

¹⁰ Editors’ Note: For the purposes of this essay et al. is used for any essay with 3 or more authors.

The argument for investment in poorer (or perhaps transitioning) urban neighborhoods notwithstanding, siting mixed-income housing in high-opportunity areas is a frequently described mixed-income strategy in the volume. For example:

- Chicago’s Regional Housing Initiative, described by Snyderman and Riley, is a financing strategy that aims to increase the range of affordable rental housing near jobs, good schools, and transit, especially in low-poverty suburban neighborhoods. Rental housing developments are selected and subsidies are provided to (typically) 25 percent of the units in any one building.
- Galante, et al., note that in New York City the majority of so-called 80-20 developments are in high-opportunity areas.
- In Ohio, the state housing finance agency has created incentives for affordable housing development in economically strong neighborhoods. Consequently, in 2018, Grady and Boos report that 40 percent of competitive LIHTC awards were situated in high- or very high-opportunity census tracts.
- The National Housing Trust’s High Opportunity Partner Engagement initiative focuses on the need for units in high-opportunity, low-poverty areas to be made available to voucher holders through acquiring existing buildings with high property values. Kye, et al. note that this is believed to be more financially feasible than new construction and less likely to encounter community opposition.
- A social impact real estate fund is being created to provide voucher recipients mobility counseling, which will encourage them to move to service-enriched mixed-income housing in high opportunity areas with high performing schools. The fund will acquire multifamily properties that will have market rents with set-asides for the lower income households. Buder notes that a “pay for success approach would provide a small monetary reward for each year that a low-income child is housed in a high opportunity neighborhood.”
- Bostic, et al. argue that in more affluent areas there should be more, rather than fewer, subsidized units in mixed-income developments. However, in Minnesota, the focus is on deconcentrating affordable housing development, according to Galante, et al.
- Research in California and litigation in Texas has resulted in a greater share of affordable housing being developed in wealthier communities. Metcalf observes that communities have been pushed to adopt mixed-income housing strategies, thereby creating opportunities for lower-income families in areas that would otherwise be unaffordable.

Availability of Appropriate Support Services. Several essays articulate the importance of services, such as case management, social activities, and other neighborhood/school-focused programs being available on-site or within the community.¹¹ According to Seabaugh and Bennett, safe and affordable housing is the starting point, but an array of human capital programs and services are needed to promote economic mobility. Working with local housing authorities or private management, residents can help determine and shape needed services and supports. Tinsley and Dewan suggest that developers of mixed-income communities should focus on

¹¹ See essays by Kneebone, et al.; Davis, et al.; Kye, et al.; Buder; Adams, et al.; and Van Dyke and Kissman.

providing early care and education programs for the young children living there. However, data demonstrating the comparative efficacy of various types of services, in terms of enhancing income, employment opportunities, or school performance, are not presented.

Some service programs may result in secondary positive outcomes. For example, Tinsley and Dewan argue that children from both lower- and higher-income households who are enrolled in the same early care and education program will experience concrete benefits from learning side by side. This may also benefit parents, who gain an opportunity for purposeful and meaningful interactions through their child's program. In addition, although the proposals outlined by Boyd and Oakley are still on the "drawing board," these authors suggest that mixed-income communities can provide a good context for helping young Black¹² fathers to attain parenting skills, enhance their job prospects, and develop a sense of empowerment. In addition to these positive outcomes, the essay suggests that these would, in turn, result in benefits for the mixed-income communities.

2. *How can mixed-income communities be leveraged to produce a broader range of positive—indeed, transformative—individual, household, community, and societal outcomes? Is there evidence that mixed-income communities also generate increased and sustained opportunities for all?*

As noted above, the essays present only minimal evidence about whether mixed-income communities provide greater opportunities for marginalized people, let alone produce benefits for others, as posed by these questions. At a general level, several authors note that racial/economic segregation has broad negative impacts and that the elimination of these patterns is beneficial. Once again, the paper by Sandhu most closely responds to the questions raised here. Yet, somewhat ironically, he points out that although mixed-income development may be justified in terms of the presumed benefits to the lower income residents, the benefits seem to tilt in favor of (not in addition to) the more affluent households. Beyond this observation, the essays in the volume offer some interesting strategies, but data about outcomes is sparse at best. As discussed below, a few essays focus on spillover neighborhood effects of mixed-income housing.

¹² Editors' Note: We have recommended that essay authors use the term "African American" when referring specifically to descendants of enslaved people in the United States and the more inclusive term "Black" when referring broadly to members of the African diaspora, including African Americans, Caribbean Americans, and Africans. In this way, we seek to acknowledge the unique history and experience of descendants of enslaved people in the United States and also the diversity of backgrounds within the larger Black community. Though both are labels for socially-constructed racial categories, we join organizations like Race Forward and the Center for the Study of Social Policy in recognizing Black as a culture to be respected with capitalization and White and Whiteness as a social privilege to be called out. After considerable deliberation, we have also recommended the capitalization of Black and White. All references in this essay to Black/African-American, White, or Asian populations refer to non-Hispanic/Latinx individuals unless otherwise noted

Spillover Neighborhood Effects. A campaign by Housing Illinois,¹³ described by essay author Tiffany Manuel, highlights the critical role that people who typically reside in affordable housing play in a given community. A “social returns report” created for a mixed-income development in Arlington, VA, also noted by Manuel, showed the benefits accruing to the surrounding neighborhood; researchers were able to “quantify returns from residents who made strong use of the surrounding transit system, took advantage of after-school programs, and returned to school at the local community college.”

Bostic, et al. note that mixed-income LIHTC developments—those containing at least five market-rate units—have a greater effect on surrounding home prices than more “conventional” LIHTC properties that have four or fewer market-rate apartments. However, as Bostic et al. further observe, when LIHTCs with almost only subsidized units are located in low-income areas, they have greater positive impacts on property values. Does this argue against mixed-income housing, period, or that such housing should be located in lower-income areas? The latter conclusion would seemingly support the position of those who believe that continued investment in high poverty areas is particularly important and would be counter to the idea of locating developments in high-opportunity areas, as described in the prior section. Yet, Bostic et al. also find that in stronger markets, mixed-income developments have greater spillovers than those with only subsidized units. A key conclusion is that LIHTC developments with only subsidized units have positive impacts in all market areas.

3. What are the most promising innovations to be expanded in the next generation of mixed-income community efforts? To what extent does each of the three place-based strategies promote the central goals for mixed-income housing, considering the local context?

An assessment of the “most promising” innovations—including a comparative analysis of the three place-based strategies—must await more research, because the essays do not provide sufficient information on outcomes of the various efforts. However, several of my earlier responses highlighted innovative programs that warrant further study, and I cite additional interesting strategies from the essays here.

Counseling and Supportive Services Focused on the Housing Search. Snyderman and Riley describe Chicago’s Regional Housing Initiative (RHI), which has developed a single, regional referral waitlist that includes its own buildings as well as units from participating public housing authorities. RHI staff give prospective tenants basic information on educational and support services to help them select their preferred locations and prepare for the move. Modeled after the Chicago program, Kneebone, et al. describe how the Baltimore Regional Housing

¹³ “We Need the People Who Need Affordable Housing”

Partnership offers a comprehensive counseling and housing search program to assist recipients of Housing Choice Vouchers to locate in higher-income neighborhoods.

Resident Involvement in Development and Management; Staff Commitment.

Communication and participation mechanisms that encourage tenant and community resident involvement as a development is being planned can contribute to the development's success. Seabaugh and Bennet further observe that participation should be built into management procedures, and development and management staff must understand this will take a great deal of time and a different level of engagement with residents. There must be a commitment to a shared decision-making model, transparency about goals and constraints, and adequate funding. Moreover, staff must be committed to delivering top-quality service and trained to work in a mixed-income environment.¹⁴

Hirsch and Joseph delve into the social dynamics of mixed-income communities and suggest that there are a number of promising strategies to promote greater inclusiveness. Each depends on an explicit focus on inclusive social dynamics and requires significant involvement and commitment on the part of owners, management staff, and residents.

Central to Pittsburgh's TREK Development Group's management approach is its "Hospitality Covenant," according to Blackburn and Traynor. The covenant articulates the importance of kindness, personal responsibility, and assisting others to attain their personal goals and reframes the role of housing management to focus not just on "maintaining compliance, collecting rent, and crisis management" but also on creating an "aspirational culture of human connection and co-investment among owners, staff, and residents."

Van Dyke and Kissman explain the Seattle Housing Authority's commitment to community building, which involves the development of organizational infrastructure. Examples include having a staff member at each HOPE VI development who is dedicated to building community and establishing homeowners associations that intentionally and proactively educate owners about the community's mix of incomes and its implications for a cohesive neighborhood. These efforts have yielded distinct benefits and a shared mission, even when faced with difficult issues.

Community Land Trusts. CLTs, an innovative approach that incorporates significant roles for residents in the operation of a development, are fostering the creation and preservation of mixed-income communities in a variety of market areas, including recovering, revitalizing, gentrifying, and high-opportunity areas. Thaden and Pickett present several innovative models.

¹⁴ McCormick, Joseph, and Chaskin note that lower-income households in a mixed-income development perceived "differential treatment by property management," which contributed to the "relocated public housing residents' sense of alienation and disrepute." This was in addition to feelings of being marginalized or treated poorly by their higher-income neighbors (p. 297). It is possible that with a carefully planned and executed resident management team, or advisory group, this problem could be alleviated. See Naomi J. McCormick, Mark L. Joseph, and Robert J. Chaskin, "The New Stigma of Relocated Public Housing Residents: Challenges to Social Identity in Mixed-Income Developments," *City & Community* 11 no. 3 (2012): 285-308.

4. *What are the greatest threats to efforts to promote more inclusion and equity through mixed-income communities, and what steps should be taken to counter them?*

As noted at the outset of this essay, just producing high-quality affordable housing is a challenging task. But developing the types of mixed-income communities discussed in this volume is even more difficult, due to their explicit focus on promoting community, equity, inclusion, social mix, and resident involvement. To achieve these goals, mixed-income housing developers may encounter both the expected challenges, as well as additional ones. Both types of threats and obstacles are described below.

Insufficient Attention to the Array of Community Opinions, Variations in Community Perceptions, and Biases; Lack of Attention to Communication and Messaging Strategies.

Holley, et al., describe how a survey of residents in a mixed-income development in Columbus, OH produced a nuanced picture of diversity while also underscoring the complexity of building a mixed-income/mixed race community. Even among the same broad racial, income, and age groups, respondents expressed wide variations in experiences and perspectives. Meanwhile, Talen notes that residents of a socially diverse neighborhood can play a central role in a neighborhood planning process that focuses, in part, on increasing public awareness of that diversity.

Rodriguez and Rashid suggest that community organizations can incorporate a Black feminist approach—“oppositional knowledge”—to build inclusive mixed-income housing. This approach involves “using knowledge of places as a tool for resistance and resilience in the postindustrial city.”

Two essays focus on strategies to deal with peoples’ general resistance to change, such as proposals to develop mixed-income housing. First, Andrews and VanKuren explain that an empathetic planner must understand the biases, or heuristics, that prompt people to make decisions that may not be based on a full examination or understanding of the issue but, instead, stem from perceptions and experiences. Second, Manuel observes that “deep-seated narratives,” particularly related to racial and economic segregation, may reduce support for affordable housing and inclusive communities. They may, however, be countered by evidence presented by scholars. It is important to both understand the public’s view, while also underscoring that racial and economic segregation affects everyone, is connected to a whole range of related issues, and that it may be solvable through policies and investments such as mixed-race and mixed-income development.

Insufficient Subsidies to Cover Development and Basic Management, and Complexity of Financing Arrangements.¹⁵ Davis, et al., articulate an important truth about the LIHTC program: the subsidy is essential but not sufficient to develop affordable and/or mixed-income housing. Therefore, much of the complexity of putting together affordable housing deals is due to the need to secure a number of distinct funding sources and subsidies. Developers of mixed-income housing also have to pay attention to the financial feasibility and marketability of the non-affordable units.

Bostic, et al. state that mixed-income housing using LIHTCs is “unlikely to be achievable (or economically feasible) in most of the communities where such developments are likely to be located.” Indeed, across the country, (only) 24 percent of LIHTC developments have subsidized and market-rate units; in Chicago, the percentage is about double, although the proportion of market rate units is low.¹⁶

The large mixed-income developer, McCormack Baron Salazar, advocates a mixed-finance approach that combines public subsidies with private financing. As described by Seabaugh and Bennett, this provides accountability to the various stakeholders and also helps to protect the income stream during economic downturns. For example, during the COVID-19 pandemic, in developments with both HUD and LIHTC subsidies, the former stream of financial support helped to offset unpaid rent by market-rate and LIHTC tenants.

Reliance on Anti-Exclusionary Zoning Programs without Additional Subsidies, Incentives, and Sanctions. Policies such as Massachusetts’s 40B program, which promotes affordable units through a state override of local zoning, do not ensure positive outcomes. Even if developers have some leverage over local zoning laws, which enables them to build housing with a set-aside for affordable housing, there is no guarantee that the program will be utilized and that affordable housing targets will be achieved.¹⁷ This counters a point in the essay by Kneebone, et al. that the Massachusetts program “ensures that all of its cities meet their fair share of affordable housing production by streamlining the approvals process for projects that include units targeted to lower-income households.” Davis, et al., also mention the 40B program.

¹⁵ While the importance of subsidies in affordable housing development is widely acknowledged, there is a debate about whether housing subsidies contribute to mixed-income housing tracts. Kneebone, et al. found that “Census tracts that contain subsidized households tend to be more racially and ethnically diverse.” However, Luther, et al. observe that, relative to their MSAs, “mixed-income tracts” lack subsidized affordable rental housing.

¹⁶ In view of the overall scarcity and demand for housing affordable to low-income households, Bostic, et al. do not support income mixing in LIHTC developments unless there is an economic necessity for including the market-rate units to achieve the maximum number of affordable units. They advocate including low-income units in market-rate developments, rather than units geared to high-income households being included in low-income developments.

¹⁷ Compliance with the state-mandated goal—that each city and town should have no less than 10 percent of its year-round housing stock earmarked as affordable housing—has been limited. Although progress is being made, most municipalities have not attained the goal. Bratt and Vladeck found that only 40 municipalities out of 351 (11.4 percent) had passed the 10 percent threshold; see Rachel G. Bratt and Abigail Vladeck. “Addressing Restrictive Zoning for Affordable Housing: Experiences in Four States.” *Housing Policy Debate*, 24 no. 3 (2014):594-636.

California has been a leader in mandating that each local government meet the housing needs of all community residents. As described by Metcalf, the state reviews local zoning plans and regulations to ensure that opportunities exist for private developers to build both market-rate and affordable housing. A new streamlining program allows new, affordable housing to be built in communities that are not keeping pace with their state-mandated affordable housing goals; as of April 2019, only 11 of 540 cities were in compliance. Among other sanctions, a new requirement precludes the ability of cities to refuse a mixed-income or affordable housing project. Another California effort involves promoting mixed-income communities in racially/ethnically concentrated areas.

Kneebone, et al., discuss Minneapolis's elimination of single-family zoning as a way to discourage exclusivity. However, it is too soon to know the results of that initiative.

Gentrification and Displacement of Lower-Income Households in Mixed-Income Communities. The threat of displacement may be mitigated by safeguarding against predatory landlord activities (e.g., improper evictions), rent regulation, subsidized housing, legal aid for tenants, just-cause eviction ordinances, right of first refusal laws, condo conversion controls, community land trusts, residential preference for jobs created through redevelopment, housing trust funds, land banks and dedicated revenue for affordable housing from taxes, fees, or general funds. Cassola describes innovative efforts in Seattle and Portland, OR that are using such strategies. Also, Thaden and Pickett's essay on community land trusts, mentioned earlier, underscores their importance as a hedge against gentrification and displacement. Meanwhile, Norton, et al. note that a scattered site development approach can develop and preserve affordable housing in rapidly appreciating markets while also stabilizing conditions and improving property values in distressed markets.

5. What are the practical, actionable implications of current experiences and findings for policymakers, developers, investors, residents and community members, researchers, and other important stakeholders?

Many of the most thoughtful suggestions for new programs or procedures that are discussed in the various essays have already been noted above; only a few additional suggestions are presented here. In addition, in view of the breadth of this question, the caveat stated at the outset warrants repeating: this essay may have inadvertently overlooked some interesting, insightful proposals that are presented in the 38 essays in this volume.

Siting and Design. Siting near schools is likely desirable for mixed-income developments, according to Kye, et al. Design is also an important component of socially diverse neighborhoods; Talen notes that several design strategies can minimize stresses and promote and support residents' quality of life. Design strategies also can reinforce existing neighborhood characteristics, attract market-rate tenants, and promote resiliency and sustainability, according

to Seabaugh and Bennett. In addition, Talen discusses how a mix of various housing types, carefully designed open/public spaces, a commitment to include small businesses, and form-based coding can all work together to form coherent and appealing streetscapes.

Karerat and Creighton note that the Center for Active Design, based in New York City, promotes programs that incorporate good housing design elements to support resident health. One such program, operated in partnership with Fannie Mae, may serve as an incentive to mixed-income and other affordable housing developers. Buildings that meet a minimum standard, based on the Fitwel certification process, are eligible for below-market loan pricing from Fannie Mae.

Developers of mixed-income developments should consider the advice of Seabaugh and Bennett, who strongly advocate that all apartments have the same level of high-quality finishes and access to amenities. This approach both reinforces goals of equity and has proven to be cost-effective in terms of long-term maintenance costs.

Tenant Selection and Marketing. As Sandhu points out, the selection of higher-income households applying to move into mixed-income developments should be made carefully, with market-rate tenants recruited based on their desire to be part of a social venture, not simply (perhaps) getting an apartment at (what may be) a somewhat below-market rental price. Market-rate residents should be better educated about what it means to live in a mixed-income community and better supported in their decision to do so. In fact, if the development has an explicit focus on promoting inclusive social dynamics, as outlined by Hirsch and Joseph, this could have a significant appeal for progressive, race-conscious prospective tenants.

Communities that have successfully embraced a mixed-income model should make a point of highlighting this unique and desirable characteristic for marketing purposes. The importance of promoting public awareness of socially diverse neighborhoods is underscored by Talen; similarly, Van Dyke and Kissman note that at least one of Seattle’s HOPE VI developments explicitly calls itself a multicultural community and uses the label for marketing purposes.

Regulations and Special Agreements. The future of the Affirmatively Furthering Fair Housing rule is uncertain, but in its 2015 form it has the potential to play an important role in developing mixed-income communities. According to O’Regan and Zimmerman, although “mixed-income goals are not explicitly incorporated into the AFFH rule,” it emphasizes that housing must be viewed more broadly in order to create “truly integrated living patterns” and “areas of opportunity.” Tenant composition of a mixed-income complex is not, in itself, the major focus; rather, it is “whether and how those communities are linked to high-quality jobs, public education, public safety, transit, etc. ... There is also an explicit aspiration in AFFH for social inclusion—not just presence—of all members of a community,” the authors state.

Finally, Boyd and Oakley describe how community benefit agreements between mixed-income communities and developers could provide quality-of-life improvements for residents,

including physical spaces to accommodate activities such as service delivery, career advancement, education, and recreation). Rosado adds that, with good community input, these agreements can support mixed-income housing development and provide a hedge against displacement for low-income residents in gentrifying areas.

Research Questions to Move the Mixed-Income Agenda Forward

This volume is filled with fine essays, reflecting the care and thoughtfulness of the editors in commissioning and compiling the work. Yet, I am sobered by how much we still do not know about the mixed-income strategy. Khare and Joseph conclude the Editors' Introduction by saying: "While mixed-income interventions have evolved considerably over the past 30 years, we have yet to realize the potential of these place-based interventions to play a much greater part in helping to address racism, classism, and other forms of societal isolation and marginalization." The question is why. At least three responses seem plausible: (1) the mixed-income model, in and of itself, is not able to meet the hoped-for social goals; or (2) the optimum mixed-income model has not yet been developed; or (3) research to date has not been sufficiently in-depth and comprehensive to assess the full contributions and benefits of the mixed-income model. We must develop a clear and far-reaching research strategy to put the question to rest, one way or the other. The first three questions, below, address this key issue, followed by two additional research questions.

1. Is the income mixing in a given housing development the key factor in determining success (i.e., attaining the desired social goals while assuring the development's viability) or are other attributes of the development more important? And to what extent is the level of income mixing important in producing positive outcomes? Several of the essays in the volume discuss programs or services connected to a particular mixed-income development. While beneficial effects may be reported, it is not possible to know whether they are the result of the income mixing in the development or whether they are more attributable to the various programs that are being offered. As noted earlier, this is, perhaps, the central question about mixed-income housing that begs for an expansive research effort.¹⁸ A matched longitudinal study is needed that would track resident outcomes (e.g., educational attainment, school experiences of children, changes in employment and household income, personal feelings of safety and security) in mixed-income developments, compared with completely affordable developments that have similar characteristics in terms of age, design, management, level of social services, market

¹⁸ See also Diane K. Levy, Zach McDade, and Kassie Dumlao, *Effects From Living in Mixed-Income Communities for Low-Income Families*. (Washington DC: Urban Institute, 2010), <https://www.urban.org/sites/default/files/publication/27116/412292-Effects-from-Living-in-Mixed-Income-Communities-for-Low-Income-Families.PDF>

context, location, etc. It is important to hold constant, as much as possible, all variables except (a) whether there is income mixing and (b) the extent of income mixing (e.g., varying percentages of low-income, extremely low-income, and market-rate residents). Ideally, there would be some degree of randomized assignment of residents to the two different housing interventions or some means of controlling for underlying differences among residents.

Indeed, there is a question about how much income mixing is needed to make a difference (if, indeed, differences exist), as discussed by the Davis et al. and Kneebone et al. essays. Schwartz and Tsenkova explore the interplay between market context and the level of income mixing and note that: “Mixed-income housing typically requires less subsidy in more affluent neighborhoods that command relatively high rents,” since those higher rents can “cross-subsidize” units occupied by low- and moderate-income households. Nevertheless, “with sufficient government subsidy mixed-income housing also is viable in low-income neighborhoods.” But we still do not know if the level of mixing is an important contributor to any observed positive outcomes for lower-income households and, if it is, how to determine optimum ratios. This would be an important component of the overall research effort.

2. If income mixing is a key determinant of positive outcomes, what are the mechanisms through which the outcomes are achieved? Another key aspect of the research design addressing the first question would involve a close examination of resident experiences. Not only would various outcomes be tracked, in-depth interviews would provide a deeper understanding of the causes behind the observed changes (if any). As Kneebone, et al., have asked: “Are mixed-income neighborhoods good for poor children because they provide meaningful exposure to people from different backgrounds? Or because they provide access to resources and institutional capacity not present in poor neighborhoods? Or because they increase collective efficacy and political mobilization for neighborhood investments?”

In addition, if lower-income residents reported an increase in income it would be important to know whether this was the result of a better job opportunity that followed contact with a higher-income neighbor or whether the housing stability and lower rent allowed the individual to move up in their job. Another route to a positive outcome could be that the resident was able to pursue an educational program (either provided on-site or elsewhere) that made her/him/them more competitive in the job market. It is likely that the better job would be directly attributable to the mixed-income model only if it resulted from a contact with another resident. The dynamics behind the various outcomes also may be due to living in affordable housing, period, whether or not the development has a mix of incomes, or to the availability of a good social service or educational program that could, perhaps, be accessed independently of the mixed-income development in which the resident lives.

In addition to understanding the potential positive outcomes for lower-income residents, we are still confronted with the question of *whether* and *how* inclusive, equitable mixed-income communities improve overall living conditions and/or advance the quality of life for all residents,

regardless of income. And, too, how can we assess whether the income mixing translates into reduced management costs or ease of renting units? In short, understanding what and how changes occur due to the mixed-income nature of the development is essential for developing model programs.

3. Is income mixing more important at the building or neighborhood level? Bostic, et al. concluded their essay by observing that “LIHTC developments can be important components of broader strategies to promote mixed-income neighborhoods.” Indeed, there is an open question about the relative importance of building-level versus neighborhood mixing in producing positive outcomes for lower-income residents. Are there observable differences in outcomes for lower-income residents of a mixed-income building if it is located in a low-poverty, high-opportunity neighborhood versus a high-poverty, low-opportunity neighborhood? Using the same two neighborhood scenarios, what if the building only has residents with low-income residents, and none with higher incomes? Of course, research to answer these questions should include a number of sub-categories, such as the extent of income mixing among a range of income groups (e.g., extremely low-income, low-income, households between 80-120 percent of AMI, and those above 120 percent) and specific characteristics of the low-opportunity and high-opportunity neighborhoods (taking into account factors such as school quality, crime rates, housing vacancy rates, access to public transportation and neighborhood amenities, etc.).

Clearly, a research effort with the breadth and complexity described in these first three questions is a major undertaking. The challenges are compounded by the relative scarcity of mixed-income neighborhoods across the country: Kneebone, et al., note that “just one-tenth of major-metro neighborhoods contained a significant share of poor, middle-class, and higher-income households living in close proximity.” And Luther, et al. observe that it is “incredibly difficult” for neighborhoods in large metropolitan areas to attain “strong urban densities and balanced income mixes.”

4. What have large-scale mixed-income housing initiatives revealed about how to achieve income mixing? Responding to general perceptions that federally subsidized housing programs have been stigmatizing, due to the concentrations of very low-income households and the distinctive design of early public housing developments, several federal efforts—notably the HOPE VI program and the Choice Neighborhoods Initiative—have explicitly promoted a mixed-income approach. The results, however, appear very limited. Out of a total of 260 HOPE VI developments, the majority did not have a mix of incomes: 69 percent provided housing for tenants at public-housing or affordable-income levels, only 47 percent included any mixed-income units at all, and just one quarter of the developments included residents with a broad range of incomes (public, affordable, and market-rate).¹⁹ Of the first five sites where the Choice

¹⁹ Taryn Gress, Seungjong Cho, and Mark Joseph, *HOPE VI Data Compilation and Analysis*. (Cleveland: OH: National Initiative on Mixed-Income Communities, 2016), <https://www.huduser.gov/portal/sites/default/files/pdf/HOPE-VI-Data-Compilation-and-Analysis.pdf>

Neighborhoods Initiative was implemented, only two included both subsidized and unsubsidized units within the buildings. One grantee did not include any higher-income units at all, instead focusing exclusively on units targeted to very low- and low-income households; all the units in the two other sites involved some type of subsidy.²⁰

The findings to date suggest that further study is needed to more fully understand the reasons why these two programs—both of which had an explicit mixed-income objective—were not able to provide more such developments. Of course, the rationale for maintaining a preference for federally funded mixed-income housing should be based on the answers to the several research questions posed above.

5. What strategies to cover the costs of social service programs are most promising? Does the mixed-income model provide any concrete advantages, making it easier for owners to cover these costs? Since the idea of mixed-income housing emerged in the 1960s, scholars and practitioners have agreed that the mixed-income approach is not sufficient to promote its broader set of objectives, which involve providing social and economic opportunities for lower income residents; other types of assistance are essential for the presumed benefits of the mixed-income approach to be realized.²¹ In fact, interest in housing and neighborhood-based services programs arose far before the concept of mixed-income housing gained traction.²² HUD has acknowledged that housing assistance alone is not sufficient to enable households to become self-sufficient and that a broad mission of the agency is “to employ housing as a platform to improve families’ quality of life.”²³

²⁰ Rolf Pendall et al., *Choice Neighborhoods: Baseline Conditions and Early Progress* (Washington, DC: Urban Institute and MDRC, 2015), <https://www.huduser.gov/portal/sites/default/files/pdf/Baseline-Conditions-Early-Progress.pdf>

²¹ Elsewhere I have outlined other components (in addition to support services) that are essential for a successful mixed-income (or, truly, any) housing development to be financially viable and of high quality. These include: a design and style that fits in with the existing neighborhood; building materials and construction decisions that promote cost-effective and trouble-free long-term management; use of energy-efficient materials; adequate levels of subsidies to support development, management, and affordable rental levels; professional and respectful management with repairs and other maintenance needs promptly addressed; mechanisms for resident involvement; and locations that promote mobility and access to good schools (Bratt, 2018).

²² Between 1889 and the 1920s, hundreds of neighborhood-based initiatives, known as settlement houses, were created in poor areas of cities across the country and offered an array of programs aimed at providing opportunities and services to low-income populations, including art, education, job training and programs specifically geared to children. While the likely importance of these initiatives was part of the discussions in the early days of federally funded low-income housing programs, starting in the 1930s, the combined efforts of the “housers” and social welfare professionals did not result in a coherent housing/social services model. As Newman and Schnare have noted: “Collectively, the efforts of the housing and welfare systems to elevate housing assistance to a vehicle for social advancement cannot be viewed as a success . . . [T]he issue was raised and wrestled with, but . . . ultimately it was overshadowed by the press of other demands. . . .” (Sandra J. Newman and Ann B. Schnare, *Beyond Bricks and Mortar: Reexamining the Purpose and Effects of Housing Assistance* (Report No. 92-3), Washington, DC: Urban Institute Press, 1992).

²³ U.S. Department of Housing and Urban Development. 2020. *Pathways to Opportunity: HUD’s Self-Sufficiency Programs*, (Washington, DC: U.S. Department of Housing and Urban Development, 2020), [“https://www.huduser.gov/portal/pdredge/pdr_edge_featd_article_112315.html](https://www.huduser.gov/portal/pdredge/pdr_edge_featd_article_112315.html)

As previously noted, several of the essays in this volume discuss the importance of having resident services connected to the housing development. This, then, points to the importance of resident services coordinators. Whether a housing development is focused on mixing incomes or not, and whether the goal is to bring resident services directly into the building or to partner with other local agencies, a coordinator typically is viewed as essential. Van Dyke and Kissman also emphasize the importance of each mixed-income development having a staff member dedicated to community building, who may also provide help with social service referrals.

But the question of how to fund such positions and the services themselves can be daunting. When possible, organizations cover resident services costs out of the building's cash flow,²⁴ by expanding day-to-day management operations, by assessing potential projects to ensure that the operating budgets include stable sources to fund resident services, or by providing fewer services more intensely.²⁵

In their essay, Karerat and Creighton discuss an innovative partnership arrangement with Fannie Mae, the Healthy Housing Rewards Incentive Program, that provides financial benefits to affordable housing developers. This could, perhaps, help to fund resident services and community-building efforts. Additional sources of funding may come from leasing part of the building at reduced rentals to key service providers, such as day care centers, in exchange for service provision at low or no cost to residents. Leasing space to other public, private, or nonprofit entities also can produce an income stream that offsets the costs of services. Philanthropic donations and public grants may further help to cover the costs of the desired programs.²⁶ In addition to noting several of the above possible revenue sources, Davis, et al. note that programs can be supported by partnering with local social service providers. They also suggest that services can help the development's financial bottom line by decreasing resident turnover. Buder discusses research which shows that the short-term costs of providing services are covered by long-term savings to governments at all levels.

It is possible that the mixed-income model may have some unique advantages over other housing strategies for funding resident services programs. Some of the market-rate rentals could be used to cover the costs, or buildings with higher-income clientele may be able to attract higher

²⁴ Indeed, a survey of representatives of 60 mixed-income developments found that most services are covered from operating funds. See, National Initiative on Mixed-Income Communities, *State of the Field Scan #2: Resident Services in Mixed-Income Developments Phase 1: Survey Findings and Analysis*. (Cleveland, OH: National Initiative on Mixed-Income Communities, 2015).

²⁵ Rachel G. Bratt, Larry A. Rosenthal and Robert J. Wiener, "Organizational Adaptations of Nonprofit Housing Organizations in the U.S.: Insights from the Boston and San Francisco Bay Areas." In *Affordable Housing Governance and Finance: Innovations, Partnerships and Comparative Perspectives*, eds. Gerard van Bortel, Vincent Gruis, Ben Pluijmers, and Joost Nieuwenhuijzen (Taylor & Francis, 2019).

²⁶ Rachel G. Bratt, "Viewing Housing Holistically: The Resident-Focused Component of the Housing-Plus Agenda." *Journal of the American Planning Association* 74 no. 1 (2008):100-110.

rental rates from businesses that are interested in locating in the building. When the National Initiative on Mixed-Income Housing explored variations in tenants' income levels, resident services staffing, and budgets in 60 mixed-income developments they found some promising results: "The most diverse developments, with residents from across the income spectrum, reported relatively high median budgets and a relatively high respondent rating of service strength and impact. Developments with a 'bimodal' mix of higher-income residents along with the lowest income residents reported the largest resident services budgets."²⁷ Nevertheless, the researchers were not able to tease out the relative importance of the mixed-income model per se.

Finally, although there is a clear sense that funding, physical space, and coordination are necessary components of resident services in mixed-income developments, research still needs to explore which types of programs are most essential for given populations. While most housing developments have some kind of outcome tracking system, the measures typically capture participants' participation in programs rather than outcomes such as employment, education, health, or wellness.²⁸ Without additional explorations and comparisons between mixed-income and completely low-income developments, both with comparable service components, it is not feasible to assess the extent to which the mixed-income model may have some unique advantages in supporting resident-focused services.

Concluding Note

Despite the lack of compelling, definitive evidence about the social benefits of mixed-income housing for lower-income residents presented in this volume, there is continued interest and support for this approach. This may be due, at least in part, to the fact that the alternatives seem less appealing. As Alan Mallach has observed, "While the advantages of integration are uncertain, the disadvantages of residualization and poverty concentration, which are the inevitable by-product of the absence of spatial integration in a market-oriented polity, are compelling."²⁹

Of course, it may not even be fair to judge the mixed-income approach by the standard of whether it provides specific social and economic outcomes for lower-income households. Perhaps, as Sandhu suggests, it is enough for people to live in homes that feel safe, affordable, and are an improvement over their prior housing. And, too, it is possible that the metrics we have been using to assess outcomes have been too short-sighted about the possible benefits of income and racial mixing for young children emerging years into the future, in yet-to-be-established ways, and not just in terms of their school performance or in the job opportunities or incomes of their parents.

²⁷ National Initiative on Mixed-Income Communities, "State of the Field Scan #2"

²⁸ National Initiative on Mixed-Income Communities, "State of the Field Scan #2"

²⁹ Cited in U.S. Department of Housing and Urban Development, "Confronting Concentrated Poverty"

If we were not living in the midst of the COVID-19 pandemic, the thoughts above would have been the essence of this concluding section. Indeed, this book was conceived and the articles were (mostly) written long before the world knew anything about a disease that now dominates our lives. Work on this essay began before any real concerns about the virus took hold in the United States and was completed in fall 2020, when an opening economy in many locales was accompanied by major surges in illnesses and with many school systems offering only virtual teaching at least through the beginning months of the academic year. With households across the country struggling to pay rent and mortgage payments, with government resources being stretched beyond any previously known limits to cover emergency relief to businesses, unemployed workers, and low- and middle-income taxpayers, and with continuing dysfunction at the federal level about what type of stimulus program should be enacted, the overriding recommendation of this essay—to launch some significant research efforts—may seem highly unlikely in the near future.

Yet, at the same time, the current period also may offer opportunities for increased engagement with the issues discussed in this volume. As local and state governments struggle to meet the housing (and other) needs of their constituents, foundations, private developers, and universities may choose to form partnerships around a robust research agenda that could include serious explorations into the mixed-income housing approach. Studying how mixed-income housing can not only meet housing needs but also provide opportunities to alleviate one of the most pernicious outcomes of institutional racism—segregated neighborhoods—may provide a concrete, proactive response to the resurgence of the Black Lives Matter movement. Might this result in some momentum to assess how mixed-income housing could contribute to more racially just housing patterns? Beyond the mixed-income housing agenda, housing advocates must continue to underscore that all housing that is affordable to lower-income households is to be cherished and supported as much as possible. As the health and economic crises continue to unfold, we will need all the creativity, nimbleness, thoughtful responses, and existing housing resources to address what could turn into the biggest housing crisis of all time.

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