

Less Talk, More Builds: The Mixed-Income Residential Tower Model of the University of Winnipeg Community Renewal Corporation

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[See table of contents](#)

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Article abstract

The search for and replication of scalable models for affordable housing amid North America's housing insecurity crisis has been frustratingly slow. Governments are flailing—and, so far, failing—as they try to put in place the necessary policies and incentives for the private, public, and non-profit sectors to accelerate the construction of the millions of new affordable units required to confront the crisis. This paper highlights one model whose replication is underway in Winnipeg's downtown core: that of a mixed-income, mixed-use residential tower offering nearly half of its units at affordable rental prices for marginalized residents and designed, built, and managed with a deep commitment to multi-dimensional sustainability. The catalyst for this initiative is the University of Winnipeg Community Renewal Corporation (UWCRC), a non-profit foundation that works in partnership with community organizations and is now Winnipeg's leading social real estate developer. The Corporation is the second component of the model. While there are no perfect strategies for solving the housing crisis, UWCRC's approach deserves to be widely known, deeply studied, and rapidly adapted and replicated at scale by universities, colleges, and other public institutions in urban centres throughout North America. Engaged scholars can play important roles in this effort.

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Less Talk, More Builds: The Mixed-Income Residential Tower Model of the University of Winnipeg Community Renewal Corporation

Edward T. Jackson, Jeremy E. Read

ABSTRACT The search for and replication of scalable models for affordable housing amid North America's housing insecurity crisis has been frustratingly slow. Governments are flailing—and, so far, failing—as they try to put in place the necessary policies and incentives for the private, public, and non-profit sectors to accelerate the construction of the millions of new affordable units required to confront the crisis. This paper highlights one model whose replication is underway in Winnipeg's downtown core: that of a mixed-income, mixed-use residential tower offering nearly half of its units at affordable rental prices for marginalized residents and designed, built, and managed with a deep commitment to multi-dimensional sustainability. The catalyst for this initiative is the University of Winnipeg Community Renewal Corporation (UWCRC), a non-profit foundation that works in partnership with community organizations and is now Winnipeg's leading social real estate developer. The Corporation is the second component of the model. While there are no perfect strategies for solving the housing crisis, UWCRC's approach deserves to be widely known, deeply studied, and rapidly adapted and replicated at scale by universities, colleges, and other public institutions in urban centres throughout North America. Engaged scholars can play important roles in this effort.

KEYWORDS affordable housing, social real estate, social enterprise, community-university partnerships, non-profit corporations

The purpose of this paper is to profile a promising model for affordable rental housing that was created and is now being replicated by the University of Winnipeg Community Renewal Corporation (UWCRC), a non-profit foundation operating in Winnipeg's downtown core. Designed and built off-campus by the Corporation in partnership with community organizations, and anchored in a multi-dimensional commitment to sustainability, UWCRC's mixed-income, mixed-use residential tower model offers a spectrum of premium, market-rate and affordable units. Some 40% to 51% of its apartments and suites are designated as affordable and are prioritized for low-income immigrants and refugees, Indigenous persons, persons with disabilities and other citizens facing multiple barriers. Building on its first off-campus project, the 14-story Downtown Commons that opened in 2016, UWCRC has completed two replications of the model, is in the construction phase of two more, and is actively pursuing

the development of three other similar projects. In the process, the Corporation has become the largest non-governmental social real estate developer in Winnipeg's inner city and, with the completion of its current projects in late 2025 and early 2026, it will be the city's largest downtown residential development organization.

Engaged scholars may be interested in analyzing and acting on the UWCRC experience through the lens of community engagement in, among other things, adapting and replicating this model in other cities, deepening partnerships with civil society organizations, formulating government policies at all levels to accelerate scaled replication, assessing the efficacy of specific financing products and tools (e.g., mortgages, loans, subsidies, etc.), interrogating the dynamics of mixed-income groups that decide to live together and sustain these diverse communities, and understanding the strategic and operational contributions and challenges of a non-profit entity of a university or college that builds and manages off-campus social housing.

Context

The lack of supply of affordable rental homes for low-income citizens is at the centre of the housing insecurity crisis currently afflicting North America. More than 7 million new affordable units are needed for very-low-income citizens in the United States (Aurand et al, 2023). Canada's federal housing agency has been called on to double its social housing stock to 1.3 million units (Richter et al., 2023; Moffatt and Boessenkool, 2023). At the heart of this crisis that undermines the well-being of far too many sections of society—the homeless, those suffering from mental illness and addiction, low-income and single-parent households, persons with disabilities, Indigenous persons, new immigrants, refugees, young families—is, fundamentally, insufficient supply. What is needed now is less talk and more builds. All institutions must cooperate to ignite the rapid construction of more affordable housing units, sustainably and at meaningful scale, to generate powerful improvements in the lives of individuals and families.

Universities and colleges possess formidable capacities in real estate, construction, and property management. As institutions-for-themselves, they almost always have mobilized these capabilities for their own strategic and operational purposes. Tapping government and private financing as well as their own revenues from student fees, endowments and pension funds, tertiary-level educational institutions have built hundreds of billions of dollars' worth of classrooms, laboratories, clinics, athletic facilities, and residences, increasingly employing green building standards and materials. These projects foster front-end local economic multipliers through construction jobs and the procurement of building materials and professional (engineering, architectural, legal) services. However, in the community at large, such projects have only infrequently directly benefited off-campus marginalized groups in the form of more and better affordable housing (see Baldwin, 2021). In some urban settings, post-secondary institutions have worked creatively with local non-profits to build affordable housing off-campus. One example is Saint Louis University's collaboration with Habitat for Humanity Saint Louis to build five new homes for low-income families at the edge of its grounds (Saint Louis University, 2019). But, while the partnerships underlying these projects may be solid,

the number of new housing units constructed or renovated is often too small to make a major impact. In other cities, more ambitiously, universities have provided faculty and students with financial incentives to purchase or rent homes in neighbourhoods adjacent to campus with the goal of creating new “knowledge districts”, including health care hubs, while also working with community groups to improve housing and make neighbourhoods safer and more livable. One prominent case is that of the West Philadelphia Initiative of the University of Pennsylvania, which mobilized government and private financing to support the populating by faculty and students of a new research district bordering campus and worked with community organizations to upgrade local housing stock (Rodin, 2007).

However, the dynamics of such efforts can be complex, even damaging. Indeed, they can generate unintended negative outcomes for low-income residents by driving up housing values through gentrification, consequently pricing households with low or modest incomes out of the rental market (see Baldwin, 2021; Garton, 2021). Universities and colleges must, and can, do better. Affordable housing projects promoted by post-secondary institutions must be rooted in meaningful, reciprocal collaboration with community groups; demonstrably advance the material housing interests of residents, especially marginalized citizens; and, to address climate change, be built using environmentally sustainable design and materials—all at scale and with urgency.

A generation ago, Wiewel et al (2000) assessed the experience of community-university partnerships to advance affordable housing in cities in the US and Europe, primarily through government-supported technical assistance, applied research, training, and financial assistance, and sometimes the physical development of housing. While the authors identified important benefits of partnerships in the housing space, universities were, they noted, often viewed by the wider society as “self regarding and more given to abstract and arrogant theories about social problems than to their resolution” while the community perspective, they found, was: “We know the facts; we have to live with them. The issue is, what do we do about them?” (p. 35). Wiewel et al. (2000) argued that: “The university as a corporation has to eschew the narrow privatism that has dominated conventional growth coalitions, and there must be open debate about the institutional self-interests of universities in partnerships” (p. 41).

With the growth of engaged scholarship, much more is known now about good practices in structuring and implementing community-campus collaborations. Andree et al. (2018) underscore the importance of academic actors not only developing and promoting partnerships but also continuously engaging in critical reflection on the challenges of employing a “community first” approach. The work of engaged scholars should be based, they argue, on the four foundational elements of authentic partnerships set out by Community-Campus Partnerships for Health: guiding principles of partnership (mutual respect and trust, clear accountability processes, shared benefits, etc.); meaningful outcomes (tangible and relevant to communities); quality processes (open, ethical, with mutual learning); and transformative experiences (at the personal, institutional, community, knowledge production and political levels) (Andree et al., 2028; CCPH Board of Directors, 2013).

In the context of today’s affordable housing crisis, the metrics that arguably matter most are, first, the number of affordable units built and, second, the number of marginalized

persons appropriately housed. There is a strong case to be made, therefore, that significantly and rapidly adding to the supply of affordable housing stock is imperative and demonstrably trumps other outcomes. There are few more transformative moments than a previously housing-insecure family taking occupancy of their new permanent, affordable home for the first time. And, while it is important to ensure as much as possible that all the elements of authentic partnership undergird collaborative efforts, it is even more important in the current conjuncture to accelerate the pace and increase the scale of the *construction* of affordable accommodation—and to do this in a community-responsive and environmentally sustainable way. Advancing this outcome-focused mission requires the leadership of social real estate developers to coordinate and accelerate the efforts of engineers, contractors, architects, and lawyers, as well as public, private and philanthropic investors, in working with community organizations to design and secure suitable land and execute new projects. In what ways can governments incentivize universities and colleges to become active, innovative social real estate developers for and with their neighbours? How can post-secondary institutions best organize themselves to meet this challenge? And to what extent and in what ways can engaged scholars relate to, support, critique, and strengthen this trajectory of action?

The University of Winnipeg Community Renewal Corporation

Origins

The University of Winnipeg Community Renewal Corporation was established in 2005 under the university presidency of Lloyd Axworthy, a longtime policy advocate for urban development and a former federal Cabinet minister. Designed to serve as a nimble, entrepreneurial instrument for renewing the real estate stock of the University of Winnipeg in an environmentally sustainable manner, opening the institution to the local community, and promoting downtown revitalization, the Corporation spent its first decade accessing government infrastructure grants and loans to build \$200M worth of new, greener classrooms, laboratories, offices, a student residence, and recreational facilities (Jackson, 2018). UWCRC is overseen by a Board of Directors chaired by the University President and comprising representatives of both the university and the broader community, including governments, the private sector, and community-based organizations. The founding Managing Director of the Corporation was the late Sherman Kreiner, a talented lawyer with long experience in community partnerships and in deploying finance and investment for social purposes (see Kreiner, 2022). Most importantly, perhaps, beyond a bank of offices provided without rent, UWCRC was not provided with a core operating budget from the University. Except for a handful of small properties transferred from the university to its ownership, and some initial salary support, UWCRC was from the outset required to become self-sustaining through its fees from consulting, planning, construction projects, and post-construction activities. This arrangement continues.

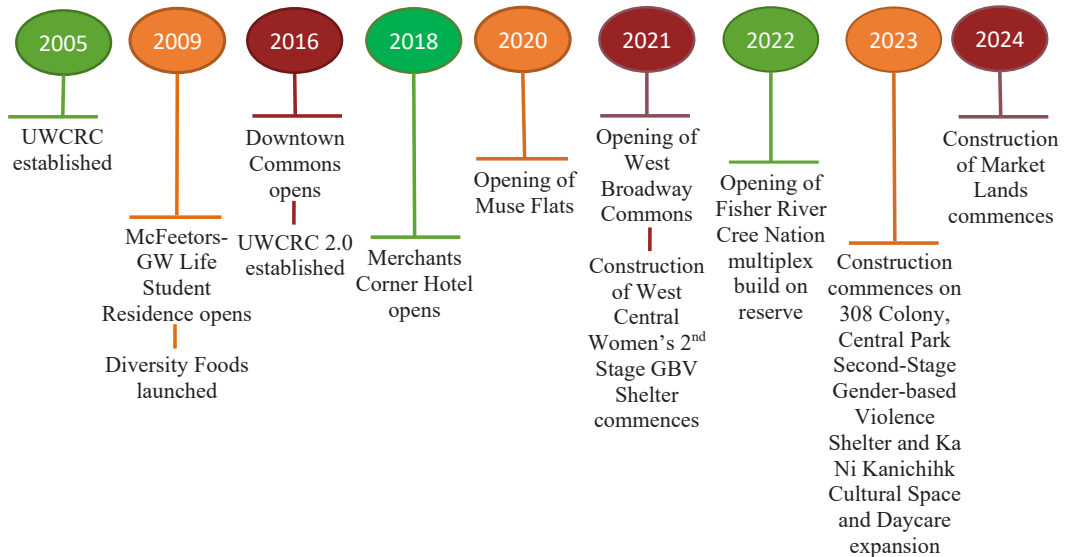


Figure 1. UWCRC Timeline, 2005-2024

Sustainability

Central to the mandate and operations of UWCRC from the beginning was a commitment to designing and building structures based on a four-pillar framework of multi-dimensional sustainability: environmental, economic, social, and cultural. Its guidelines direct that projects leave a small ecological footprint, so that natural resources are stewarded for present and future generations to meet their needs, and “limit the use of natural resources, use renewable energy sources where possible, reduce greenhouse gas emissions and promote material re-use.” The Corporation’s projects also aim to be “inclusive, help overcome barriers for excluded individuals to basic services such as education, employment, healthcare, childcare and housing.” On the economic dimension, UWCRC pledges to narrow the wealth and income gap between rich and poor, and create opportunities for local businesses, cooperatives, and social enterprises to generate good-quality jobs and employee empowerment. Finally, the Corporation works to “encourage and celebrate diversity and provide supports for individuals from various ethnic, cultural and religious groups” and “focus on achieving cultural sustainability by helping to enhance the quality of life and place and recognizing and addressing the needs of the diverse communities involved in projects” (UWCRC, 2023).

In practice, all buildings on and off campus have been built to green standards and often offer retail space for local businesses (e.g., restaurants, art galleries) and non-profits. And all residential facilities feature common areas for community activities, including rooms for smudging ceremonies by Indigenous residents. Several buildings offer space for car-share services and extensive bicycle storage. During its first decade of operations, UWCRC built two LEED Gold and three LEED Silver projects. Furthermore, with the Market Lands and 308

Colony builds, respectively, the Corporation delivered Canada's first CaGBC (Canada Green Building Council) certified Zero Carbon Building Design (i.e. new building) in the multi-unit residential mid-rise (ten storeys and under) category and is positioned to be the first CaGBC certified Zero Carbon Building Design in the multi-unit residential high-rise (greater than ten storeys) category.

Diversity Food Services

About half-way into its first decade, UWCRC joined forces with SEED, a local community-economic development non-profit, to spin off a new social enterprise: Diversity Food Services. In response to widespread criticism of the quality of the food offered on campus by a major catering corporation, the University awarded Diversity the contract to provide on-campus food services offering healthy, nutritious foods at affordable prices, sourcing fresh produce from local farms, and employing a diverse labour force that included immigrants and refugees and Indigenous persons. A decade later, in addition to a full suite of on-campus food services, Diversity was also operating cafes and catering services off-campus; winning awards for food quality and innovation; buying produce from 60 providers in the region; employing, training, and supporting more than 100 workers; and generating more than \$3.5M in annual gross revenue. By 2018, Diversity had become one of Canada's largest and most successful social businesses, with a host of other universities learning from and adopting its approach. However, the arrival of Covid-19 emptied the campus of students and faculty, and, in the absence of this core business, Diversity was obliged to radically downsize its staff to about 20 employees and pivot to mobile food delivery. Nonetheless, coming out of the pandemic, the business has rebuilt its on-campus operations and its staff complement and has even expanded its off-campus and catering activities, which has included the acquisition of a local retail and commercial production bakery operation. While its revenues and job numbers were slow in fully returning to pre-pandemic levels, Diversity has proven to be an impressively resilient and adaptive enterprise. In fact, the business projects exceeding \$3.5M in annual gross revenues in its 2023-2024 fiscal year.

Structures

UWCRC was set up as a non-profit foundation to undertake contracts, develop and manage properties, and access a range of public, private, and philanthropic sources of financing, including mortgages, loans, grants, and tax subsidies. As UWCRC completed its first decade of operation, the Corporation's leadership identified a major new opportunity: to build and manage mixed-income residential housing and other social infrastructure *off campus*. The Board viewed this new direction as a way of contributing to inner-city, urban/sub-urban, rural/northern, and on-reserve economic and social real estate development, sparking revitalization in the context where it and its clients' projects could be located. Importantly, this work aimed at achieving a significant positive impact on the stock of mixed-income and affordable housing in the inner city and other contexts that would, in turn, contribute to immediate and long-term wealth generation in the not-for-profit and Indigenous sectors where the Corporation

aspired to be active. In addition to the objectives of igniting economic, social and real estate revitalization and generating new revenue streams, there was also an aspiration to ensure that some of the economic benefits of these activities could be made to benefit the university's budget and/or financial position in the short to long term. After considerable internal discussion, in 2016 the Corporation established a new vehicle—a parallel development corporation—for this new agenda which was called UWCRC 2.0. The new body embedded these additional lines of business in its mandate and operational priorities.

In parallel, UWCRC was in the process of completing its initial prototype of the mixed-income, mixed-use residential tower, which opened in 2016. With 14 storeys and 102 units, 51 of which are affordable, the \$31M Downtown Commons project was financed through a mortgage from the Royal Bank of Canada and additional financial support from the city and province. The successful design and construction and long waiting list of applicants for the project constituted the proof-of-concept and launchpad for UWCRC 2.0 to refine and replicate the model. Among other accomplishments, the model has proven its worth as an instrument for asylum seekers. Since 2016, the building has been home to four Syrian refugee families living in market units. In 2022, following the Russian invasion of Ukraine, Downtown Commons temporarily housed 30 Ukrainian refugees in market units in the building that had become vacant coming out of the COVID-19 pandemic.

The Mixed-Income, Mixed-Use Residential Tower Model

The newly launched UWCRC 2.0 began immediately identifying potential partners and properties where it could adapt and replicate its new mixed-income model. Overall, the main elements of this model are:

- Offering a mix of premium, market-rate, and affordable units in the same multi-story tower with the same basic design features for each unit.
- Designating 40 to 51% of the units as affordable according to government regulations.
- Prioritizing the housing needs of marginalized groups, including Indigenous, immigrant and refugee households and persons with disabilities.
- Providing street-level retail space for non-profits, cultural groups, cafes, and local small businesses.
- Creating shared community space in the building for resident and community gatherings, including smudging ceremonies, etc.
- Designing and building to green standards using environmentally appropriate design and materials.
- Integrating eco-services such as on-site bicycle storage and car sharing.
- Mobilizing a blend of public and private financing, including from all levels of government, conventional borrowing, and impact investments.
- Providing socially responsive property management services.

As Table 1 shows, since Downtown Commons opened, UWCRC 2.0 has created or is in the process of creating 565 additional residential units off-campus in downtown Winnipeg worth \$198 million. Of these units, 263, or 47%, are affordable as defined by Canada Mortgage and Housing Corporation's Median Market Rent (MMR), Manitoba's MMR, or Manitoba's Rent-Geared-To-Income (RGI) guidelines. Four of the six projects listed in Table 1 are replications of the mixed income residential model: Muse Flats, West Broadway Commons, 308 Colony, and Market Lands. Two smaller projects provide transitional housing for Indigenous women facing gender-based violence (GBV). At the same time, UWCRC 2.0 has begun planning the construction of another 575 residential units, 61% of which are targeted as affordable (see Table 2). If funded, these projects, worth a combined value of \$154 million, are scheduled for completion in 2027. Three of the projects in development are replications of the mixed income residential tower model, further increasing the supply of affordable housing in downtown Winnipeg. Four are smaller projects building transitional housing for women facing GBV; two of these initiatives are planned for other Manitoba communities (Winkler and Flin Flon).

Three over-arching features of the mixed-income model are worth noting. First, in terms of post-construction operating revenue, higher rental fees from the premium and market-rate units in effect cross-subsidize the smaller income stream from the affordable units, although the latter are supported with government subsidies and/or beneficial government-supported financing. Second, regarding community-building, the model assumes that a diverse mix of residents from very different socio-economic, racial, ethnic, and cultural backgrounds can live together harmoniously and enjoyably, the possibility of which is bolstered by the self-selection dynamic of prospective tenants applying to rent units in the towers. Third, for the completed builds, UWCRC 2.0 is at the front end of its own learning curve in understanding how best to provide community-oriented, diligent property management services to the diverse communities of residents living in its buildings.

Table 1: Current and Recently Completed UWCRC 2.0 & Partner/Client Projects

Project	# of Units	# of Affordable Units	Depth of Affordability	Project Status	Funding and Financing
Muse Flats (290 Colony) – mixed-income residential tower	119	46	<ul style="list-style-type: none"> Manitoba Median Market Rent (MB MMR) Pending Application for 15 MB Rent-Geared-to-Income (RGIs) 	<p>COMPLETE & OPERATING</p> <ul style="list-style-type: none"> UWCRC 2.0 Project (100% influence) UWCRC 2.0 Developer, Project Manager and Property Manager Project: \$30M Opened Sept 2020 95%+ leased as at 1 Oct 2021 209 households on the affordable unit wait list www.museflatswinnipeg.ca 	<ul style="list-style-type: none"> CMHC Rental Construction Finance initiative (RCFi) - \$26.2M loan MB Rental Housing Construction Tax Credit (RHCTC), i.e. expired MB PST rebate program - \$1.428M City of Winnipeg – Housing Rehabilitation Reserve (HRIR)- \$250K Efficiency MB – New Building Performance Path Funding (NBPP) - \$200K Owner Contributed Land/Equity \$2M
West Broadway Commons (167 Colony) mixed-income residential tower	110	56	79% CMHC Median Market Rent (CMHC MMR)	<p>COMPLETE & OPERATING</p> <ul style="list-style-type: none"> Joint Venture: All Saints Anglican Church (51% influence); UWCRC 2.0 (49% influence) UWCRC 2.0 Developer, Project Manager and Property Manager Project Cost: \$31M Partially opened Dec 2020; Fully opened Feb 2021 97%+ leased as at 1 Oct 2021 452 households on the affordable unit wait list www.westbroadwaycommons.ca 	<ul style="list-style-type: none"> CMHC National Housing Co-Investment Fund (NHCF) - \$17.6 M loan; \$7.9M grant CMHC SEED \$80K MB RHCTC – \$1.32 City of Winnipeg – Housing Rehabilitation Reserve (HRIR) - \$250K Efficiency MB – New Building Performance Path Funding - \$200K Owners’ Contributed Equity \$2.9M
308 Colony Net Carbon Zero, mixed-income residential tower	214	86	<ul style="list-style-type: none"> 25 units at 59% CMHC MMR 61 units at 69% CMHC MMR 	<p>ACTIVE CONSTRUCTION</p> <ul style="list-style-type: none"> Joint Venture: UWCRC 2.0 (51% influence); Lotus Winnipeg Holdings Ltd (49% influence) UWCRC 2.0 Developer, Project Manager and Property Manager Project Cost: \$77M Demolition: Feb 2023 Construction/Foundations Start: Sept 26, 2023 Anticipated construction End: Dec 2025 	<ul style="list-style-type: none"> CMHC National Housing Co-Investment Fund (NHCF) - \$16.05 M grant CMHC AHIF - \$9.3M CMHC SEED - \$500K CMHC MLI Select Loan (placed with RBC)- \$44.5M loan MB Works! Capital Incentive Program 10-yr, 100% MB portion of property tax rebate MHRC PDF \$40K Reintroduced RHCTC/MB PST rebate - \$2.568 MB MB Climate & Conservation Fund - \$150K City of Winnipeg Affordable Housing Now: \$250K grant; 25-yr, 80% property tax rebate City of Winnipeg HRIR - \$21.6K Federation of Canadian Municipalities (FCM) - \$200K

Project	# of Units	# of Affordable Units	Depth of Affordability	Project Status	Funding and Financing
					<ul style="list-style-type: none"> • Efficiency MB NBPP, Solar rebate & Innovation Fund – \$625K • Balance – Owners’ Contributed Land/ Equity & other \$4-6M
454 Edmonton - Gender-Based Violence (GBV) 2nd Stage Transitional Housing	11	11	All units @ a maximum rent of 59% CMHC MMR – RGI application to MB in 2024	<p>ACTIVE CONSTRUCTION</p> <ul style="list-style-type: none"> • UWCRC 2.0 Project (100% Owner) • UWCRC 2.0 Developer, Project Manager and Property Manager • Operating Partners: Ikwe Widdjitiwin; New Journey Housing & Family Dynamics • Project Cost: \$8.9M • Construction Start: Oct 2023 • Construction End: Nov 2024 • Construction/Foundations Start: Sept 26, 2023 	<ul style="list-style-type: none"> • CMHC/CoW/MB – Rapid Housing Initiative (RHI) Round 3 - \$6.11M • Infrastructure Canada – Reaching Home (End Homelessness) Winnipeg - \$1.373M • Efficiency MB NBPP & Deep Retrofit - \$60k • MHRC PDF - \$40K • MB Heritage - \$25K • City of Winnipeg Affordable Housing Now - \$110K grant; 25-yr, 80% property tax rebate • City of Winnipeg Heritage - \$15K • Community Housing Transformation Centre - \$25K • Other grants and owner’s equity contribution -\$1M
West Central Women’s Resource Centre (WCWRC) – GBV 2nd Stage Transitional Housing (Continued)	16	16	All units @ a maximum rent of 59% CMHC MMR	<p>NEARING CONSTRUCTION COMPLETION</p> <ul style="list-style-type: none"> • WCWRC (100% owner) • UWCRC 2.0 Developer, Project Manager • Project Cost: \$10M <p>Construction End: January 2024</p>	<ul style="list-style-type: none"> • CMHC/CoW Rapid Housing Initiative (RHI) Round 2 - \$4.31M • Infrastructure Canada – Reaching Home (End Homelessness) Winnipeg - \$1.5M • MHRC - \$855K MB Building Sustainable Communities grant - \$257K • Efficiency MB NBPP & Deep Retrofit - \$35K • Community Housing Transformation Centre - \$25K • Balance – Owner fundraising - \$3M+
Market Lands (South) – Net Carbon Zero, Multi-residential Tower and Cultural Hub	95	48	<ul style="list-style-type: none"> • 28 units (59%) of CMHC MMR • 20 units RGI (request to MB pending) 	<p>CONSTRUCTION COMMENCED JAN 2024</p> <ul style="list-style-type: none"> • UWCRC 2.0 (Controlling interest) • UWCRC 2.0 & Centre Venture, Developers • UWCRC 2.0 Project Manager & Property manager • Project Cost: \$54M • Tenders to be Issued Nov 2023 • Construction to commence Jan 2024, pending building permit approval • Construction End: March 2026 	<ul style="list-style-type: none"> • CMHC National Housing Co-Investment Fund (NHCF) - \$9.8 M grant; \$10M loan • CMHC AHIF - \$2.6M • CMHC SEED - \$110K • Heritage Canada – Cultural Spaces \$4.5M • Infrastructure Canada GICB-\$4.9M • Federation of CDN Municipalities (FCM)- \$5M grant; \$5M loan • MB Arts, Culture and Sport in Community Fund - \$5M grant • City of Winnipeg - \$3.6M land/City of Winnipeg - \$2.5M grant • MB Housing NRRFP request/PST rebate - \$4M • Winnipeg Foundation - \$750K

Project	# of Units	# of Affordable Units	Depth of Affordability	Project Status	Funding and Financing
					• Efficiency MB NBPP and Solar Rebate -\$250K
Totals	565	263 (47%)	RGI to MB MMR	<ul style="list-style-type: none"> • \$86 million of work in place • \$112 million in process to 2026 • \$12.7 million in MB contributions 	<ul style="list-style-type: none"> • \$198M in projects • 15X leverage of other sources to Provincial dollars

Source: University of Winnipeg Community Renewal Corporation, 2024

Table 2: UWCRC 2.0 & Partner/Client Projects in Development

Project	# of Units	# of Affordable Units	Depth of Affordability	Project Status	Funding and Financing
282-84 Balmoral-Gender-Based Violence (GBV) 2nd Stage Transitional Housing	15	15	All units @ a maximum rent of 59% CMHC MMR – RGI application to MB in 2024	SHOVEL-READY PROJECT/12-14 MONTH CONSTRUCTION SCHEDULE (Rezoning complete; Development Permit and Land Consolidation in -process; Issued for Construction Drawings under-review for finalization; Class A costing obtained) <ul style="list-style-type: none"> • \$1.1M confirmed funding; \$5.5 million applications in process • University of Winnipeg Community Renewal Corporation (100% Owner) • UWCRC 2.0 Developer, Project Manager and Property Manager • Operating Partners: Ikwe Widdjiitiwin; New Journey Housing & Family Dynamics • Project Cost: \$9M • Construction Start: Spring/Summer 2024, pending confirmation of all sources of funding • Construction End: Spring/Summer 2025 	Confirmed: <ul style="list-style-type: none"> • CMHC SEED - \$75K • FCM Planning Grant - \$25K • FCM Study Grant - \$143K • MB PDF- \$40K • Community Housing Transformation Centre – Local Projects Grant \$25K • \$600k in owner-contributed land • City of Winnipeg Affordable Housing Now - \$150K grant; 25-yr, 80% property tax rebate • \$750K ACU line of Credit (working capital line of Credit) Proposed (To be confirmed): <ul style="list-style-type: none"> • MB Housing Capital and/or MB merit-based Low-Carbon Economy Fund -\$2.25M • FCM Green Municipal Fund Sustainable Affordable Housing Capital Grant - \$1.8M • CoW Housing Accelerator Fund (HAF) • CMHC NHCF – \$1.125M • Infrastructure Canada – Reaching Home (End Homelessness) Winnipeg - \$1.4M • Efficiency MB NBPP- \$265K • MHRC RGI supplement agreement
First Nation Healing Centre (Fisher River)	13	13	All units @ a max rent of 59% CMHC MMR –	ACTIVE DEVELOPMENT/30% FUNDED/SHOVEL READY WITHIN 9 MONTHS OF FUNDING	Confirmed: <ul style="list-style-type: none"> • CMHC Indigenous Shelter and Transitional Housing initiative - \$3.48M

Project	# of Units	# of Affordable Units	Depth of Affordability	Project Status	Funding and Financing
Cree Nation) – Urban location, Second-Stage GBV Transitional Housing Project			RGI application to MB in 2024/5	<p>CONFIRMATIONS/12 MONTH CONSTRUCTION SCHEDULE</p> <ul style="list-style-type: none"> • First Nation Healing Centre (100% Owner/operator) – Controlled entity of Fisher River Cree Nation • To be located at 270 Morley Avenue • UWCRC 2.0 Developer, Project Manager and Property Manager • Project Cost: \$12.7M • Schematic Design and Class D costing • Initial Energy Modeling – 70% better energy performance over existing • Construction Start: Fall 2024, pending confirmation of all sources of funding • Construction End: Fall 2025 	<ul style="list-style-type: none"> • Indigenous Services Canada - \$40K SEED, \$250K start up capital (FF&E), & \$500k/year operating • City of Winnipeg Affordable Housing Now - \$130K grant; 25-yr, 80% property tax rebate <p>Proposed (To be confirmed):</p> <ul style="list-style-type: none"> • Infrastructure Canada – GICB fund - \$8.7M (application pending since Feb 2023) • Alternate to GICB (FCM, MB Housing, MB PST credit, CoW HAF, National Indigenous Collaborative Housing Inc. (NICH), CMHC NHCF)
Genesis House - Second-Stage GBV Transitional Housing Project (Winkler, MB)	25	25	All units @ a maximum rent of 59% CMHC MMR – RGI application to MB in 2024/5	<p>ACTIVE DEVELOPMENT/NEAR SHOVEL READY/30% CONFIRMED FUNDING</p> <ul style="list-style-type: none"> • Genesis House (South Central Committee on Family Violence) • Located in Winkler, MB (Corner of Stanley and 3rd) • UWCRC 2.0 Developer, Project Manager and Property Manager • Project Cost: \$14.3M • 66% construction Drawings • Construction Start: Spring/Summer 2024, pending confirmation of all sources of funding • Construction End: Spring/Summer 2025 	<p>Confirmed:</p> <ul style="list-style-type: none"> • \$765K in owner-contributed land • MB Capital Grant - \$2.4M (confirmed, pending CMHC NHS) • CMHC SEED - \$125K • Reaching Home (Brandon) SEED - \$118K • MB PDF- \$75K • Women’s Shelters Canada - \$50K • CHTC – Local Projects Grant \$25K • Foundation & other grants- \$81K • City of Winkler: 5-yr, TIF rebate, \$5K Seed grant <p>Proposed (To be confirmed):</p> <ul style="list-style-type: none"> • MB Housing Capital NRFP - \$3.75M (application pending) • CMHC NHCF – \$2.5M (in process) • Infrastructure Canada – Reaching Home (Brandon) - \$2.25M • Efficiency MB NBPP- \$75K • MB Building Sustainable Communities Grant- \$300K • MB PST rebate-\$300K • MHRC RGI supplement agreement

Project	# of Units	# of Affordable Units	Depth of Affordability	Project Status	Funding and Financing
SAM Management/ Property Holdings Net Carbon Zero, Mixed-Income Development (1321 Beaumont Street)	136	69	Affordable units at 79% CMHC MMR	ACTIVE DEVELOPMENT – WORKING TOWARDS 33% CONSTRUCTION DRAWINGS FOR MARCH 2024/\$2.5 MILLION IN CONFIRMED FUNDING <ul style="list-style-type: none"> SAM property Holdings (100% owner) UWCRC 2.0 Developer, Project Manager and Property Manager Project Cost: \$45M 66% Construction Drawings Construction Start: Fall/Winter 2024/25, pending confirmation of all sources of funding Construction End: January 2027 	Confirmed: <ul style="list-style-type: none"> \$1.8M land CMHC SEED - \$412K MB HOUSING PDF- \$75K FCM Planning - \$25K MB CCF- \$150K Proposed (To be confirmed): <ul style="list-style-type: none"> FCM Study - \$175K CMHC NHCF - \$10.2M non-repayable contribution FCM New Building Grant/Loan - \$8.9M CMHC Direct Lending RCFi - \$18.9M Reintroduced RHCTC/MB PST rebate - \$1.6M City of Winnipeg Affordable Housing Now: \$250K grant; 25-yr, 80% property tax rebate Efficiency MB/CAN and MB Green tax credits- \$1.1M
Forks Railside, Net Carbon Zero, Mixed Income	65	33	59% CMHC MMR- with MB RGI application 2026	ACTIVE PROJECT – PROCEEDING FROM SCHEMATIC TO DESIGN DEVELOPMENT <ul style="list-style-type: none"> UWCRC 2.0 Inc. (100% owner) UWCRC 2.0 Developer, Project Manager and Property Manager Project Cost: \$28M IFC Drawings: Fall 2024, pending confirmation of planning dollars Construction Start Fall 2024, pending confirmation of funding Construction End: Spring/Summer 2026 	Confirmed: <ul style="list-style-type: none"> MB PDF - \$40K FCM Planning - \$25K Proposed (To be confirmed): <ul style="list-style-type: none"> FCM Study - \$175K MB CCF - \$150K CMHC SEED - \$500K (\$150K non-repayable) Cow AHN – 150K MB Merit-Based Low-Carbon Economy Fund - \$2M FCM New Building – grant/loan \$5.6M CoW HAF - \$2.9M CMHC AHIF - \$2.3M MB Housing - \$1.5M (\$50k/affordable unit) MB PST rebate – \$780K Efficiency MB & Green Tech tax credits - \$630K

Project	# of Units	# of Affordable Units	Depth of Affordability	Project Status	Funding and Financing
Other Projects in Early Development <ul style="list-style-type: none"> • Flin Flon Aboriginal • Friendship Centre • Willow Place • Tunngasugit • Market Lands (North) 	320	200	Emergency transition beds, RGI and 79% CMHC MMR	Project Cost: Estimated \$160M	Stacked funding Programs Note: The Market Lands North Parcel includes \$6M in Lands and \$1M in secured pre-development/ development dollars & 20,000ft+ in institutional office/commercial use space.
Totals	574	355 (61% affordable)	RGI to 79% CMHC MMR	<ul style="list-style-type: none"> • \$154 million in various stages of development • All deliverable, if funded, by 2027 • 4.8X leverage of other sources to Provincial dollars 	<ul style="list-style-type: none"> • Over \$19.5 million in confirmed funding on new residential projects to date • \$32M in anticipated asks to Province

Source: University of Winnipeg Community Renewal Corporation, 2024

Indigenous Economic Development

From the outset, UWCRC and later UWCRC 2.0 have also served as consultants in advancing Indigenous economic development in both urban Winnipeg and rural First Nation communities. While this work has thus far constituted a smaller part of the Corporation's activities, it has entailed providing business planning advice to a wide range of projects, from urban-property acquisition to on-reserve capital-equipment purchases, housing development and repair, and community benefit agreements related to on-reserve school construction. In addition, UWCRC has cooperated with the University of Winnipeg's Master's program in development practice to support student field placements with the Fisher River First Nation, home of Manitoba's largest utility-scale solar farm (Fisher River, 2020), whose business planning UWCRC 2.0 supported. The largest initiative the Corporation is working on with Fisher River First Nation is the Ka Ni Kanichihk project, an \$11.5 million, CaGBC Net Carbon Zero Design day care and cultural centre expansion project, which is under active construction, with all funding confirmed.

Gender-Based Violence Transitional Housing

More recently, a new opportunity arose for UWCRC 2.0 to serve as developer and project manager for a new second-stage transitional housing project of the non-profit West Central Women's Resource Centre (WCWRC), which would operate the facility. Located at 590 Victor Street in downtown Winnipeg, and featuring 16 housing units, the project will "create safe, accessible, supportive, and culturally appropriate transitional housing units for individuals who have experienced gender-based violence" (UWCRC, 2023). In addition, through its Rapid Housing Initiative, the City of Winnipeg approved support for another transitional housing project at 454 Edmonton Street, which will include "11 units of transitional housing for women and children who have experienced gender-based violence." It is expected that most of the participants for both projects will be Indigenous women and children, with newcomer households also served. UWCRC 2.0 is undertaking five similar emergency and/or second-stage transitional-housing projects with other women's organizations in Winnipeg and Winkler, Manitoba, as well as an urban second stage GBV project with Fisher River Cree Nation and emergency transitional housing with the Flin Flon Friendship Centre. Several of these projects have received pre-development support via CMHC, the Federation of Canadian Municipalities, and the Province of Manitoba, with major capital applications currently in process. If these projects proceed to construction they would account for 45 emergency shelter beds and 75 self-contained transitional housing units for women and children who have experienced gender-based violence.

Discussion

As UWCRC 2.0 proceeds with its off-campus replication agenda, ramping up its building of affordable housing units, engaged scholars may be interested in exploring and taking action on several dimensions of this leading-edge case.

- 1) ***Replicating the model in other urban centres.*** There are many small- to medium-sized cities and larger towns across North America where the mixed-income residential model could be adapted and applied to rapidly build more affordable housing. Some caveats are necessary, though. From a real estate perspective, suitable properties must be available to buy at affordable prices in these urban centres. There also must be a sufficient mix of possible financing sources and instruments to underwrite each build. And, not insignificantly, there must be ample demand from prospective tenants at all income levels to live in the towers to be built.

Furthermore, the UWCRC case is, in fact, a two-component model: An agile, entrepreneurial development organization that runs alongside the larger public institution, like UWCRC and its parallel instrument UWCRC 2.0, must be capable of catalyzing the partnerships and deals that drive the builds from land acquisition to design and execution. These and related issues may be of particular interest to scholars in business, economics, architecture, engineering, law, and public policy.

- 2) ***Understanding and managing diverse communities of residents.*** The model discussed here assumes that very diverse income and cultural groups will decide to live together in the same space and, with the help of community-oriented property management services, that they will nurture, strengthen, and problem-solve to grow and sustain these diverse communities of residents. There are complex dynamics involved here, and the work is challenging. For its part, UWCRC 2.0 is still early in its journey as a social real estate property manager. The insights from the engaged scholarship of sociologists, anthropologists, political scientists, and specialists in adult learning, Indigenous studies, gender studies, anti-racism, and ethnic and religious studies, among others, could help the Corporation and similar organizations play their property management roles more effectively. Such efforts could also potentially ignite more impactful participation by residents in the co-design and co-management of their residences.
- 3) ***Dealing with leadership and political rotation.*** Over its nearly two decades of operation, UWCRC has worked with five successive presidents of the University of Winnipeg, a not uncommon rotation cycle for a university. Each president had to be briefed and engaged within the framework of the unique strategic objectives of their presidency. Not surprisingly perhaps, some presidents have been more interested in the Corporation's work than others, inevitably viewing UWCRC's work through the lens of the priorities of their individual presidencies. Managing the relationship with the Office of the President has proven to be an important and continuous function requiring the time, effort, and agility of UWCRC's executive team and Board.

The second type of leadership rotation affecting UWCRC has been political. Different federal, provincial, and municipal governments have espoused a wide range of housing policies and provided varied programs over time, with their own positions often changing, for better or worse, in light of events and new information. In general,

conservative governments have been less willing than liberal and social democratic governments to spend public money on social housing and, for that matter, on higher education. UWCRC has thus been obliged to understand the key ministers and policies of successive governments at all levels as they arrive on the scene after elections, and, to the extent possible, build productive relationships with them. Engaged scholars in the fields of political science and public policy may be interested in carrying out action research on these and related issues.

- 4) ***Deepening community partnerships.*** Currently, the UWCRC Board of Directors comprises solely senior executives of the University of Winnipeg and is chaired by the President of the university. In contrast, the Board of UWCRC 2.0 presently features six community members and five university representatives, with the chair being held by a community member and the chief executive of the Corporation sitting as the 12th Board member. Community Board members of UWCRC 2.0 include two former deputy ministers in the Manitoba government, the former chief executive of the Winnipeg Foundation, two owners of local real estate development corporations, and a staff member of the First Nations Financial Management Board. The 2.0 corporation will expand the size of its Board in 2024.

At the project level, UWCRC 2.0 has partnered in its housing builds with a church congregation, a municipal government developer, a private developer, and several local social service and arts and cultural non-profits, as well as Indigenous governments and other Indigenous-led organizations. These focused collaborations have prioritized the concrete outcome of the construction of affordable housing units within a mixed-income or transitional/social housing model, with some accompanying social programs included or provided on a stand-alone basis. Engaged scholars in sociology, Indigenous studies, gender studies and other social science fields may be interested in carrying out research on the voices and choices of low-income and marginalized community members in these various partnerships.

- 5) ***Aligning with the research agenda of the university.*** Given its preoccupation with real estate, design, and construction—that is, with building structures rather than studying them in the more academic sense—UWCRC has not developed strong links with the research agenda of the University of Winnipeg. To be sure, it has to date engaged 15 student interns to work on its projects. And the Corporation has cooperated on field placements with the university’s Master’s program in development practice. However, overall, UWCRC’s links with faculty and student research remain underdeveloped. Engaged scholars from all disciplines could contribute to identifying and facilitating effective ways and means of nurturing these links.

Conclusion

Universities and colleges possess powerful capacities in real estate, construction and property management that are urgently needed to combat the crisis of housing insecurity in the cities and towns where these institutions are located. The University of Winnipeg Community Renewal Corporation, a non-profit foundation, has created a two-component model whose strong track record and increasing momentum are worthy of careful study, localized adaption, and rapid replication. The first component of the model is UWCRC itself and its sister company, UWCRC 2.0, constituting an agile, entrepreneurial social real estate developer that operates on a self-sustaining basis. The second component is the Corporation's mixed-income, mixed-use residential tower offering 40% to 51% of its units on an affordable basis and for which UWCRC 2.0 provides property management services. There is an array of opportunities for engaged scholars to examine and interrogate this experience, generate insights that strengthen or adapt the model, and enable rapid replication to address the pressing need for millions of new, affordable rental units across North America. This work is important, it is urgent, and it is feasible.

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