Social Entrepreneurship and Community Connections

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Certificate of Original Authorship

I, Natasha Bobyreff, declare that this thesis is submitted in fulfilment of the requirements for the award of Doctor of Philosophy, in the Management Discipline Group at the University of Technology Sydney.

This thesis is wholly my own work unless otherwise referenced or acknowledged. In addition, I certify that all information sources and literature used are indicated in the thesis.

This document has not been submitted for qualifications at any other academic institution.

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Abstract

While much is known about entrepreneurial business practices, there is little research about the relational conditions under which social entrepreneurship works. This is particularly so when considering the communities in which social entrepreneurship operates. Specifically, little is known about relational aspects between social entrepreneurs who complete affordable housing developments and community stakeholders. When it comes to considering the community's ability to have a voice in these projects, it is unclear where exactly, or even if, the community is heard. To explore this theme, the research adopts the conceptual framework of complexity theory, while undertaking case studies on social entrepreneurship in the context of affordable housing projects.

The affordable housing case studies took place in both Canada and Australia, with four businesses where a social entrepreneur was a key participant. The research shows that contrary to the bulk of current literature the most effective social entrepreneurship does not and cannot exist as an autonomous practice taking a top-down approach. Making an impactful contribution is found to be significantly enhanced through social entrepreneurs closely considering the needs and 'voice' of those within the community whom they seek to serve (the future residents), and carefully navigating the broader community context in which the project takes place. Moreover, the creation of positive impact through social entrepreneurship in housing is reliant on a careful combining of several different stakeholders. It was found that in cases where a deeper connectivity between the social entrepreneur and other key stakeholders occured, richer results ensued. Key among stakeholders must be the community or individuals being served. This urges the development of a collaborative, inclusive and connected work environment, where expertise is shared and valued form each different group.

The research for this thesis contributes to addressing a gap in the academic literature through identifying emergent themes which illustrate how social entrepreneurs interact with various community stakeholders. It considers the opportunities and challenges of each stakeholder to add to an understanding of how they are able to or restricted from collaboratively contributing. It highlights where and how the voices of community stakeholders are heard through shared expertise between all stakeholders and the implications of their inclusion in the activities of social entrepreneurship.

Key Terms

Social entrepreneur – While the exact definition of the term 'social entrepreneur' is a matter of debate in much academic literature, for the purpose of this thesis the term will refer to an individual working in a business with the intent of effecting social good.

Affordable housing – Affordable housing is considered, in alignment with standard accepted definitions, to be housing that costs the tenant (or owner) 30 per cent or less of their income.

Broader community members – refers to individuals within the community that may be affected by housing projects. These may be neighbours in the area of the development or relevant individuals living locally who are not a part of an organised group.

Community groups – Groups that emerge from within the community and who unite to support a shared cause. These groups may begin to formalise, even forming independent NFPs to support their cause.

Not For Profit (NFP) – refers to a business which formally runs in an NFP capacity and is (usually) the recipient of government funds to support their activities. While one case (2) involves an NFP formed by a community group, this is the only instance where the NFPs referred to are not pre-existing and long-established businesses.

Resident groups/future residents – refers to the collective group of individuals who will occupy or are intended to occupy the affordable housing building developments of the case study.

Government bodies – These may be at the level of local council, provincial/state through to federal government and will be specified as relevant throughout.

Chapter 1: Introduction

1.1 Purpose and significance of research topic

The business practice of social entrepreneurship appears to be well researched in the academic literature. However, little is known about the relational conditions under which social entrepreneurship works. As a result, limited evidence is available to indicate *how* these processes take place, how well they serve the communities they work within, or how (and if) they make meaningful contributions to these communities.

The lack of evidence is particularly clear when considering the extent of community participation, the community context of these projects, and the relational aspects between social entrepreneurs and the community stakeholders for/with whom they are operating. The research of this thesis seeks to address this gap with a focus not only on the entrepreneurial process but also on the ways this process utilises connections with the community which the entrepreneur is trying to serve. Through this, the meanings of those connections can be better understood both in terms of practice and outcomes.

Initially, in pursuit of understanding these connections, I did not have a research context in mind. I had heard about a not-for-profit organisation (NFP) that provided toilets in rural India (Madan 2015). Hundreds of toilets were installed. A business *knew* this was a fundamental need. However, when the business returned months later to the areas where the toilets had been installed, they found the population had taken the toilets and were instead using them as shrines for worship. Clearly, something had gone wrong. The need as perceived by the business did not match the need as perceived by the communities in which they served. I wondered if the business had ever asked the communities in rural India what they needed.

Upon hearing about this apparent disconnect, I realised that finding projects that mattered was important to me. I wanted to find projects that could be considered as instigated and driven by entrepreneurs with a social focus. I chose the context of affordable housing projects to explore these connections. Housing is a huge area – one that is important to us all, and one that can potentially yield great profits – economically and socially. It seemed like the ideal context.

Living in Sydney, Australia at the time of the research was no doubt an influential factor. Sydney is one of the least affordable cities in the world, second only to Hong Kong (Onselen 2017). Affordable housing is typically housing that costs the tenant (or owner) 30 per cent or less of their income (Urban Indicators Program 1996-2006), but many pay much more than this. On average, a homeowner in Sydney spends 48per cent of their household income on their mortgage (2006). Some tenants may never afford a home. And then there are people living in their cars or couch surfing – the hidden homeless – and those we all walk past every day, living on the streets. A lack of affordable housing is not only about having a home but is connected to a slew of other health and social concerns intrinsic to homelessness (Petty & Young 2020; Stafford & Wood 2017; Tsemberis 2010). Housing is considered by the United Nations (UN) to be a human right (UN 2009) however, withdrawal of government support for housing provision in recent decades has caused an increasing crisis in affordable housing, and the development of new solutions is necessary.

How can such problems be addressed in new and innovative ways? Who can possibly step in to help address this growing issue? And how will we know what communities and individuals need and thus be able to meet those needs? These are some of the questions I asked when settling on my research context. I wanted to find out how a for-profit participation in housing may be able to make a difference. The for-profit component was important to my idealistic hope that some would be working in a truly smart, financially viable business while still having a genuine commitment to effecting positive change. Private enterprise after all has funding that is not reliant on government contributions, unlike their NFP counterparts. If possible, I wanted to find people who were not mandated by anything or anyone other than their own will to contribute something good.

To understand the dynamics discussed here, I decided to conduct research in both Canada and Australia, looking at five explorative, comparative case studies. By comparing results from two countries, I suspected that different approaches and possibilities could emerge from the data to enhance the research outcomes.

What I found was that housing is a problem that cannot be addressed by any single actor or organisation. It is a far more complex context. There is an array of clearly identifiable stakeholders. Each of these contributors has a role to play, whether they are given a voice or

not, whether they demand to be heard and participate or not, whether they are included or not. Each is significantly influential to the project outcomes, and a definite set of tensions must be balanced to achieve favourable outcomes. I discovered that navigating the challenges and opportunities of each participating group was key to sustaining successful housing solutions. In what follows, we will see the results of this research, which show that provision of housing has far-reaching implications not only for businesses and communities in/for which the housing occurs but also for the governing bodies involved. Addressing housing as a human right may not be easy, but it can certainly be done more effectively.

Following is an overview of the research logic and approach, the thesis contribution, a chapter outline, and an indication of limitations.

1.2 Research aims and questions

This research explores the web of connections that exists between the practice of social entrepreneurship and the communities in which it works. The aim is to gain an understanding of how these connections are formed, developed, sustained, and how they inform outcomes. Addressing a significant gap in the literature, the thesis examines social entrepreneurship and how it connects with the communities in which it acts. The context of affordable housing projects driven by social entrepreneurs frames this research.

The primary question the thesis aims to answer is: **How do community members and social entrepreneurs interact to inform outcomes of affordable housing projects?**

The following research questions will seek to identify factors that contribute to our understanding of the leading question:

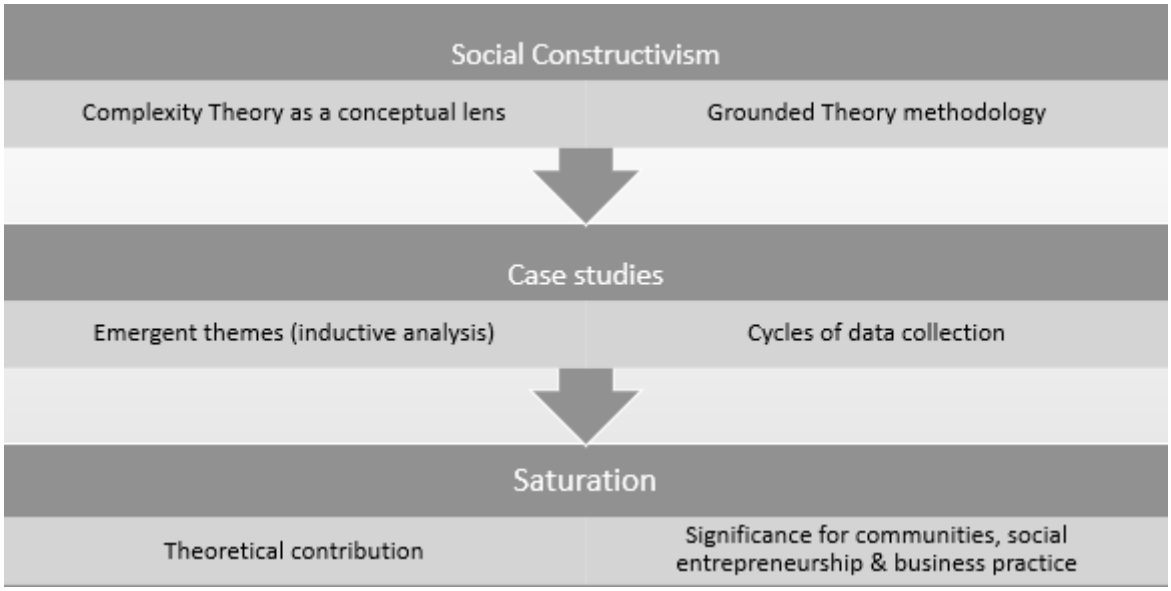
- What is required for social entrepreneurship to be most effective in affordable housing projects?
- How are community connections formed and sustained in housing projects led by social entrepreneurs?
- How does the extent of community embeddedness in social entrepreneurial projects effect social outcomes?
- Does the community have a ‘voice’ in these projects and if so, is that voice influential?

- How do the dynamics of inclusion or non-inclusion shape or inform the creation of impactful change in affordable housing projects?

1.3 Research design and conceptual framework

Following is a broad overview of the research design and conceptual and theoretical frameworks, indicating how they fit together to inform the research outcomes. This section provides an overview of the research approach but does not go into detail, as this will be done in Chapter 4 - Research Methods. The table below provides a visual representation of the research approach discussed here.

Table 1: Research design overview



As indicated at the start of this chapter, the reviewof available academic literature on social entrepreneurship found that the community context in which social entrepreneurship works is little understood. The literature review was therefore necessarily broad and sought to identify what is available in the literature, what discourses on social entrepreneurship are available , and essentially what is missing from the relevant literature. From there, the research questions were developed and consolidated. To address the research questions, for which the literature offered no answers, the research was designed to take an exploratory approach which was based on and informed by qualitative cases studies. It attempted to understand the research context (affordable housing with for-profit social entrepreneurs as key stakeholders) as informed by the research participants.

The chosen research paradigm is social constructivism. This was considered well suited to this particular research project as it acknowledges multiple realities under constant construction (Thietart 2001, p. 24), allowing research participants to directly inform the research by contributing their understanding of what was occurring in the research context. Allowing for the 'voice' of community participants to be heard aligned with the research aims, namely to gain an understanding of the qualities and characteristics of social entrepreneurial projects within the built environment and from several perspectives.

Sitting under the 'umbrella' of social constructivism, the research adopts a grounded theory methodology and utilises the conceptual framework of complexity theory as a lens through which to consider research findings. Grounded theory builds upon theory that is derived from the data, which is collected as the research takes place rather than testing an existing theory (Strauss & Corbin 1998, pp. 12-3). As this research is concerned with understanding what is taking place in a context of multiple possibilities, be they linked to the community or the entrepreneurial driver of the project, using grounded theory is considered a logical choice. This methodological choice aligns well with a conceptual framework of complexity, which is used here as the conceptual lens, for understanding complex systems with multiple interdependencies and relations.

There is growing acknowledgement within the academic literature that leadership does not reside in the charismatic actions, character or motivations of an individual, nor does it revolve around one person's actions 'upon' an organisation (Lichtenstein et al. 2006a). Instead, leadership, in complex environments, constitutes an emergent process based on complex interactions among many agents (2006a). In this sense, leadership is seen as collective and relational actions (2006a). By considering social entrepreneurship as one component of a greater system of complexity, the entrepreneur and their project are no longer independent operators but become part of a greater context. This view frames social entrepreneurial projects in a new way and makes this theoretical approach very interesting and potentially beneficial for generating new theory.

The research used case studies to facilitate a variety of data collection methods, such as interviews, observation or utilisation of secondary data, to ultimately generate or extend emergent theory. The five case studies included four different businesses and the data from these cases is predominantly interview-based. Throughout the research process, as emergent

themes were identified from within the data they were evaluated and tested against current theory to discern challenges to existing theory and identify areas for further research. In this way the research was inductive and cyclic. This method of analysis reflects the grounded theory approach in that it is one of constant comparison for theory building, which occurs until saturation is reached within the data (Schwandt 2007).

At the point of 'saturation' or when the information received from interviewees becomes repetitive and mutually confirms (co-constructed) research findings, data collection stops, and it is possible to develop and conclude the analysis. An integral part of utilising a social constructivist paradigm was to acknowledge that the research for this thesis would be directly and inescapably informed not only by the research context and actors but also by me, as the researcher, and my own individual context (Thietart 2001). From this position, data was analysed using NVivo, a comprehensive qualitative data analysis software, which allows the researcher to organise, analyse and find emergent themes and connections across and between the interview transcripts. The case studies were considered comparatively, and specifically aimed to identify how social entereperneurs chose to partner and include or omit community contribution was compared. Based on that comparative analysis, a theoretical contribution was developed, and an understanding of the significance of social entrepreneurship and community connections consolidated, thus answering the research questions.

1.4 Theoretical contribution

First, the principal contribution of this thesis is to the limited research available on understanding the connection between social entrepreneurs and how the inclusion of the communities they seek to serve influences or has bearing on their projects. The research presents five case studies, taking an exploratory approach to understanding a variety of stakeholders in the complex environment of social entrepreneurship and affordable housing.

A comparison of the case study findings identifies the key opportunities and challenges for participant stakeholders involved in social entrepreneurial projects where community groups and members are directly engaged. Further to this, the research disrupts the broad discourse of the social entrepreneur as the lone hero and considers social entrepreneurship to be a much more embedded process, reliant on a careful combining of multiple organisations and groups (for example private business, NFPs, government organisations) for its success. However,

innate tensions arose within and between organisations in the case studies. These tensions at times determined how it was possible for organisations to work independently and collectively. Through the exchanges that took place between several stakeholder groups, challenges were addressed and opportunities enhanced through different kinds of supplementary expertise offered by each stakeholder group.

The following key themes were identified in the case studies:

- utilising specialised expertise of each stakeholder to meet shared objectives
- enabling the self-governance of residents
- fostering collaborative governance between stakeholder groups, including residents
- inclusion of the resident group in co-creation through decision-making forums
- inclusion of the resident group in co-production through construction and initiation of the projects
- resident groups acting as activists for the commencement of the project

Second, specific interactions that extend beyond organisational collaboration to include a direct connectivity with community/resident stakeholders are addressed. This is an important inclusion, as it offers a more holistic understanding of social entrepreneurship as a process that is innately connected and 'social' rather than individualistic in its approach.

Third, the research highlights some of the organisational opportunities, limitations and tensions which must be navigated between stakeholder groups. It indicates that while social entrepreneurship can be very effective in facilitating community inclusion, the success of such collaboration in the context of affordable housing is reliant upon the navigation around very specific conditions.

1.5 Thesis structure

The following section offers an overview of the remaining thesis chapters.

Chapter 2 – Social Entrepreneurship in the Academic Literature

The literature review identifies general themes that emerge within the literature on social entrepreneurship and is organised under the headings: institutional entrepreneurship, actor and strategy-focused discourses, entrepreneurs as heroes, social connections, housing and social

capital, and aligned areas of literature. Following the general themes, the literature on complexity theory is discussed briefly, as this is the conceptual lens through which the research will be considered.

The general literature lacks a cohesive discourse about social entrepreneurship and its deep connection to community, as well as studies indicating how the direct interactions between these stakeholders occur. Therefore, it has been necessary to consider what research is available from the literature from the literature under the headings listed above. The search for instances of social entrepreneur-community connection in the literature highlights the absence of the position of the community in the literature. Instead it reveals the dominant themes of stratergy or individual-focused discourses or discussion of the business context with the omission of significant focus on community stakeholders. This gap identifies the area wherein this research can make the greatest contribution.

This chapter also discusses complexity theory as a conceptual framework for the research. It considers some of the key components of complexity theory to set up an understanding of the framework under which social entrepreneurship will be later discussed, in consideration of the case studies.

Chapter 3 – Socio-political Research Context

This chapter provides a broad overview of the socio-political considerations of affordable housing in both Australia and Canada. It helps to define what is considered affordable housing in each place and why a dedicated commitment to its provision is crucial to sustaining healthy communities, individuals and economies. It suggests that housing is a human right that comes at significant human and economic costs if not adequately provided. The chapter gives abrief overview of the government systems and policies in place at federal, state/provincial and local/council level in both Australia and Canada as relevant to the case studies to follow. It also gives an outline of how social entrepreneurship is possible in each country. The conditions under which affordable housing takes placeand the possibilities and limitations of social entrepreneurship acting in this space are considered comparatively. This chapter aims to establish the socio-political context of the cases to indicate some of the conditions influencing social entrepreneurship in affordable housing.

Chapter 4 – Research Methods

The methods chapter gives an overview of the methodological approach to the case study research, data collection, analysis, and ethical considerations. As there are five different cases studies, each with varying levels of access to businesses, research participants and contexts, the information here will be extended with specific methodological detail at the start of each case and in the appendix. This chapter aims to indicate how the overall methodology is used to a greater or lesser extent for each case (depending on access). The methodology has been designed to support the exploratory design of the research, aiming to best understand the research context and answer the research questions as informed by research participants.

Chapters 5-8 cover the case studies.

Chapter 5 – Case studies 1 and 2

This chapter includes two Canadian case studies involving the same for-profit social entrepreneur, a building developer. The first involves the provision of affordable rental housing for a group of homeless people who have human immunodeficiency virus (HIV) (Case 1). The second involves the conversion of a convent into affordable rental housing for seniors (Case 2). Each case shows a different kind and level of community/future resident involvement that is instrumental in shaping the project outcomes. The success of each case relies on inclusion, shared expertise between varied stakeholders, and strategic partnering. These cases exemplify how the direct interaction between social entrepreneur and community and other business stakeholders can create dynamic projects informed from the bottom-up.

Chapter 6 – Case Study 3

This chapter details a Canadian case (Case 3) involving a for-profit social entrepreneur, a building developer who provides affordable housing condominiums in Toronto. The case involves the formation of cooperative buyer groups who are supported by the business of the developer to buy his developments. The case shows how future residents can have significant and ongoing input to the development if supported by the business. The case also highlights how inclusion can negate objections to development from broader community groups.

Chapter 7 – Case Study 4

This chapter details an Australian case in New South Wales (Case 4), involving a for-profit entrepreneur who partners with NFPs for a limited amount of socially focused development projects. The projects show limited involvement between the developer and the community (be

they resident or neighbourhood groups or individuals). The case shows how the developer forms partnerships to utilise government incentives and build affordable housing.

Chapter 8 – Case Study 5

This case involves an Australian architect in Victoria, who could be considered a social entrepreneur. The case highlights some of the barriers between the architect and the population she is attempting to serve and demonstrates how unrest in the broader community can hinder projects. This case shows how community can work not only as contributors to social entrepreneurship but also as a boundary to its efficiency and effectiveness. In this way, answers to the research questions gain another level of depth as the less-productive side of inclusion is considered.

Chapter 9 – Comparative Analysis

This chapter highlights the challenges and opportunities for the key stakeholders that emerged in the research. These are social entrepreneurs, government, NFPs, and community/resident groups. By understanding the position of each, a variety of tensions became apparent. These tensions highlight the importance of collaboration in the affordable housing context and show precisely where and how community voice can be present in development projects. The analysis reveals that the dynamics between the social entrepreneur and other stakeholders are complex.

Chapter 10 – Discussion and Conclusion

This chapter discusses the research findings and relates them to the theory of complexity as a framing lens for understanding social entrepreneurship. The channels for community/resident inclusion and participation become clear through understanding the varied stakeholder connectivity that enables effective projects where community inclusion is central. The discussion also refers back to the literature on social entrepreneurship and how the research findings help to fill a significant research gap. The embeddedness of community stakeholders in these projects is indeed highly influential, but the possibility for such embeddedness to be successful is dependent on a variety of nuanced social and political factors. In this way, the answers to the research questions are richly informed by a deep consideration of this intricate web of interaction. The conclusion offers a final summation of the research, briefly suggesting what it achieves in terms of practice and filling the academic literature research gap. It also indicates avenues for future research.

1.6 Issues beyond the scope of this thesis

While social entrepreneurship is a complex area of study, particularly when considering communities and community dynamics as an essential component of their projects, it is this very complexity that makes it impossible to cover all aspects in great detail. In the particular cases studied for this thesis, several themes that may have been explored with greater depth include areas such as autonomy and homelessness, corruption and trust, housing as a human right, affordable housing policy, and motivation and emotion in social entrepreneurship. While these are each touched upon to some extent, an entire thesis could be written on each theme. As the primary aim here is to understand possibilities for community inclusion in social entrepreneurial projects, this meant that more time could not be spent expanding these topics. Where they are included, they are intended not as comprehensive explorations but rather as information that aids in understanding the broader research context of the cases. However, these and many other affiliated themes emergent from the data are worthy of greater investigation.

Chapter 2: Social Entrepreneurship in Academic Literature

The following chapter will discuss some of the key areas in the academic literature. First it considers dominant discourses on social entrepreneurship. This introduces the foundation for the theoretical framework of this thesis. Next is an overview of what is available in research on affordable housing, as relevant to the aims of the research questions. Finally, an overview of complexity theory will offer the theoretical lens through which to consider the research context – social entrepreneurship as a relational practice. The discussion of these areas will establish the current dominant themes within the literature and indicate how gaps in the literature on social entrepreneurship have informed and consolidated the research questions.

2.1 Overview

The literature on social entrepreneurship is scarce, even more so when considering social entrepreneurship in a for-profit capacity. There are, however, a few significant areas in which clearly identifianble hemes emerge. These themes generally focus on the entrepreneur as an autonomous individual, creating change through their unique, innovative and strategic actions.

Guided by an initial query about social (for-profit) entrepreneurs and how they connect with the community and invite community members to contribute ideas to the entrepreneur's projects, the review of the literature was exploratory and specifically aimed at discerning such instances. The emphasis was on for-profit contexts rather than not-for-profit (NFP) contexts. As there is existing research into social entrepreneurship in a NFP capacity, this research focused on understanding the nuances of for-profit social entrepreneurship and specifically how the social entrepreneur comes together with with community groups/individuals as joint stakeholders in an entrepreneurial project. After initial searches, it became apparent that no cohesive body of literature aboutfor-profit social entrepreneurship and community connection existed. Based on the literature, it was not clear if indeed community individuals/groups have any significant bearing on for-profit social entrepreneurship, or if they do, where exactly the 'voice' of these stakeholders can be found. From here, the research questions evolved, and this gap in the literature suggested there was more to be done in the for-profit and social entrepreneurship space.

After unsuccessful literature searches, aiming to identify where instances of community voice occurred, it also became clear that there was an (even greater) void of research where community inclusion was a significant aspect in a for-profit context. The purpose of the literature review necessarily shifted to identifying emergent, dominant themes that may influence how for-profit social entrepreneurship operates in relationa to the community contexts in which it exists. In the absence of clear examples of this), a secondary purpose of the literature review was to consider prevalent themes in social entrepreneurship literature.

As the research is concerned with social entrepreneurship and community connections, these themes were recurrent key topics in literature searches which were exploratory and predominantly in the area of management. Without direct examples of community engagement with social entrepreneurs as a point of deep exploration, this literature review presents how social entrepreneurship is positioned in the academic literature. Where possible, discussions of intersections with community members/groups has been included.

The literature is organised under the following headings, endeavouring to contribute to answering the research questions: Institutional Entrepreneurship, Actor and Strategy Focused Discourses, Entrepreneurs as Heroes, Social Connections, Housing and Social Capital, Aligned Areas of Literature, and Complexity as a Conceptual Framework. The aim is to highlight and summarise how social entrepreneurship is conceptualised and determine the gaps in the literature as relevant to and informative for the research questions.

The following table gives an overview of the literature areas that will be discussed and the key concepts of each.

Table 2: Literature areas and key concepts

Topic	Key authors	Key themes
Institutional Entrepreneurship	Garud, Hardy & Maguire 2007; Hardy & Maguire 2008, 2017; Maguire, Hardy & Lawrence 2004 DiMaggio 1988; DiMaggio & Powell 1983; Eisenstadt 1980	• Early conceptions of institutional entrepreneurship • Lack of clarity on role of institutional entrepreneur • How social change takes place is not known – how to innovate? • Emphasis on individual entrepreneur as agent for change
Actor and Stratergy Focused Discourses	Austin, Stevenson & Wei-Skillern 2006; Mair & Marti 2006; Seelos & Mair 2007; Swanson & Di Zhang 2010; Zahra & Wright 2015	• Social Entrepreneur defined in similar terms as commercial entrepreneurs • Social Entrepreneur as nexus for change • Social Entrepreneur's as risk takers, value creators, • Strategy and actor are (almost only) cause of project outcome
Entrepreneurs as heroes	Alvord, Brown & Letts 2004; Chiles, Meyer & Hench 2004; Light 2009; Lawrence, Dover & Gallagher 2013; Ruebottom 2013; Dacin, Dacin & Tracey 2011	• Early literature views of social Entrepreneur as 'heroes' who are protagonists for change • Social Entrepreneur as creator of social value • Developing literature urges a new view which includes other business stakeholders • Community groups not significantly considered
Social connections	Swanson & Di Zhang 2010; Gedajlovic et al. 2013; Steyaert & Katz 2004; McKeever, Anderson & Jack 2014; Onyx & Edwards 2010	• Social entrepreneurship as socially situated phenomenon • Social transformation and improvement • Everyday aspects of entrepreneurship – as a social process • Environmental cultural and civic
Housing and social capital	Chatterton 2014; McClean & Onyx 2009; Saegert & Winkel 1996, 1998; Saegert, Winkel & Swartz 2002; Muir & Mullins 2015	• Bonding, bridging and social capital • Context of social entrepreneurship almost non-existent • Social value and influence of community context often omitted
Aligned areas of literature	Spear, Cornforth and Aiken 2009; Cohen et al. 2005; Hardy & Thomas 2014, 2015; Keegan & Francis 2010; Brandsen, Verschuere & Steen 2018; Bryson et al. 2017; Frow et al. 2015; Battilana, Besharov & Mitzinneck 2017; Battilana & Lee 2014; Blessing 2012; Cornforth 2020; Litrico & Besharov 2019; Smith &	• Considers other areas of literature (not always specific to social entrepreneurship) • Hybrid business models • Tensions • More inclusive stratergy-focused research • Organizational (rather than community) stakeholders as the main focus • Concentration on NFP businesses

	Besharov 2019; Yaari, Blit-Cohen & Savaya 2019	

2.1.1 Institutional entrepreneurship

Institutional entrepreneurship was a recurrent theme in the emergent literature on conceptions of entrepreneurship. While institutional entrepreneurship is an interesting area which can contribute to establishing the greater academic context for the research of this thesis, the aims of this thesis do not require an extensive examination of the area. The research for this thesis does not seek to contribute to the wider discourse on institutional/entrepreneurship theory, but is rather concerned with the smaller, relational components of communities found in individual cases individual cases of social entrepreneur - community connection and how they influence the practice of social entrepreneurship. Such relational considerations may indeed have implications for institutional entrepreneurship, but this is not the primary focus. The inclusion of this literature is intended as a starting point for understanding what kind of research is broadly available on the topic of social entrepreneurship, and ultimately what is not.

Institutional entrepreneurship is closely associated with DiMaggio, an original writer in this field of reserach who built on the work of Eisenstadt. It refers to the process through which actors in an interorganisational field create new institutions or transform existing ones (DiMaggio 1988, p. 647; Eisenstadt 1980). Early research on institutional processes was concentrated on established sets of similar organisations (Battilana, Leca & Boxenbaum 2009b; DiMaggio & Powell 1983). The literature on institutional theory, specifically when developing to include institutional entrepreneurship, has moved away from the early conceptions of institutional theory as somewhat stagnant and fixed, to embrace emerging organisational forms where dynamics of organisational processes are more fluid and contexts variable (Battilana, Leca & Boxenbaum 2009b; DiMaggio & Powell 1983; Maguire, Hardy & Lawrence 2004). Actors who are responsible for new or altered institutional arrangements are called institutional entrepreneurs (Hardy & Maguire 2008).

As ideas around institutional entrepreneurship research developed beyond the early conceptions of institutional theory and toward a more actor-centric focus, it formed a meeting point to consider interests, agency and institutions (DiMaggio 1988; Maguire & Hardy 2005). However, what exactly the role of the actor was and how they could affect change in the institutional environment was not clear (Battilana, Leca & Boxenbaum 2009b). The lack of

clarity around institutional entrepreneurs and the position of the institutional entrepreneur in a context of hybridity, which combines differing organisational and institutional logics, (Battilana 2018; Battilana & Lee 2014b) positioned them as contentious entities within institutional theory. The institutional entrepreneur thus becomes a contentious figure due to their uncertain position in the institutional context.

For Hardy and Maguire (2008), it is more than the lack of clarity on the institutional entrepreneurs' position that makes them contentious; it is how they effect institutional change from the position of the institutional environment that makes things complicated. This position questions how actors who are embedded in institutional fields (with all their normative, cognitive and regulative processes) gain motivation and ideas for, and the ability to create, institutional change from within these staid environments (Hardy & Maguire 2008). In other words, how do these actors, who are each a product of their institutionalised field, break out of these fields and ultimately restructure them? How does the institutional entrepreneur overcome the 'paradox of embedded agency' to effect change (2008)? Hardy and Maguire suggest that research on powerful actors in mature fields, where change has been initiated, shows that the institutional environment is not quite as rigid as these questions may indicate. 'Such research has shown even central actors may not be as embedded in a single field as strong institutionalist views would suggest' (p.201). Here it is clear that the approach adopted by institutional theory (with ideas of institutional environments as fixed) is not a perfect fit when considering institutional entrepreneurship, as it does not comfortably accommodate the more fluid nature of innovation. While institutional entrepreneurs may be situated in institutional contexts, other elements are at play that may not be explained by institutionally embedded structures.

Hardy and Maguire go on to discuss how the possibilities for change in institutional practice can be found in the uncertainty, tensions and contradictions that are implicit in even highly institutionalised fields (2008). Uncertainty, problems and tensions generate the necessary conditions for institutional entrepreneurship. 'Institutional entrepreneurship requires actors to dislodge existing practices (in the case of mature fields), introduce new ones, and then ensure that these become widely adopted and taken for granted by other actors' (p.206). The indication here is that ruptures in institutional fields may be the key to understanding where institutional entrepreneurship fits. Exploration of these ruptures may also be a consideration for developing theory on institutional entrepreneurship.

Hardy and Maguire next focus on the position of the actor as a navigation point for understanding institutional entrepreneurship. While actors are considered bound to and shaped by their culture and history, it is those who are less embedded in the institutional processes, those on the periphery of less dominant positions, that tend to be considered the best placed to effect institutional change (2008). This ties in with the idea that institutional entrepreneurship is enabled by ruptures in institutions, as it indicates that a certain distance from strong institutional influence is beneficial to innovative change.

While there is a focus on process and the individual in the work of Hardy and Maguire (2008) and Maguire (2008), Lawrence and Suddaby suggest that focusing on only these aspects may significantly limit the understanding of institutional entrepreneurship (2006). In addition, institutional entrepreneurs are broadly positioned as being generators, transformers and inventors of institutional environments (Lawrence & Phillips 2004, p. 361; Lawrence & Suddaby 2006; Ney et al. 2014; Zahra & Wright 2015). 'These innovations often spawn new industries and define the rules of competitive rivalry in existing ones' (Zahra & Wright 2015, p. 6). Lawrence and Suddaby point out that effective institutional change, while being inclusive of each of these environments, involves a wide range of actors, resources and skills which all must combine effectively to support entrepreneurial endeavours and institutional change (2006, p.217). Here it becomes clear that the institutional entrepreneur cannot be considered as a purely autonomous being nor as being entirely bound by institutional structures, but one who at times works outside of such structures.

While different types of social entrepreneurs are considered within the literature on entrepreneurship, such as those effecting social change in informal, independent ventures, it is significant that institutional entrepreneurs are repeatedly a focal point (Lawrence & Phillips 2004; Lawrence & Suddaby 2006; Ney et al. 2014; Seelos & Mair 2007; Zahra & Wright 2015). Each approach to entrepreneurship is important for creating a full picture of how social entrepreneurship can work. However, it is institutional entrepreneurship that appears to have gained considerable attention. Where then does social entrepreneurship fit into the picture?

James Austin, Howard Stevenson and Jane Wie-Skillern suggest a working definition of social entrepreneurship as an'…innovative, social value-creating activity that can occur within or across the non-profit, business, or government sectors' (Alvesson & Karreman 2000; Austin, Stevenson & Wei-Skillern 2006, p. 2). In this sense, it is fair to argue that social

entrepreneurship (as with commercial entrepreneurship) is well-positioned for having the capacity to incite significant institutional change. In fact, in the case of institutional entrepreneurship, effecting change is a defining point – 'Only when the changes introduced are divergent with reference to the institutional environment in which they are embedded, do change agents qualify as institutional entrepreneurs' (Battilana, Leca & Boxenbaum 2009b, p. 69). Among the discourses addressing institutional entrepreneurship, we see an emphasis on the entrepreneurial actor as the central figure and agent for change. 'Concepts such as institutional field, institution and institutional entrepreneur provide a theoretical framework that highlights the interplay of agency and structure in the emergence of a new area of activity…' (Lawrence & Phillips 2004, p. 709). Such an actor-centric focus is not limited to this area of research. Indeed, discourses surrounding social entrepreneurship which are not significantly linked to institutional theory also highlight the interplay of agency and structure within entrepreneurial activity.

2.1.2 Actor and strategy-focused discourses in entrepreneurship

The literature search around social entrepreneurship revealed that, as a relatively new research area, much of what is written on social entrepreneurship seeks to define and consider it in terms of commercial entrepreneurship and entrepreneurs (Austin, Stevenson & Wei-Skillern 2006; Mair & Marti 2006; Seelos & Mair 2007; Swanson & Di Zhang 2010; Zahra & Wright 2015). Considering Austin, Stevenson and Wie-Skillern's working definition of social entrepreneurship as an '…innovative, social value-creating activity that can occur within or across the non-profit, business, or government sectors' (Austin, Stevenson & Wei-Skillern 2006, p. 2), we find a broad and brief description of what is increasingly being considered a complex area.

The literature on social entrepreneurship, even outside of strictly institutional framings, appears to be dominated by an actor-focused discourse. According to Austin, Stevenson and Wie-Skillern, conceptions of entrepreneurship in research have shifted from being primarily focused on the economic function of entrepreneurship, to examining the nature of individual entrepreneurs, to finally a more recent focus on how entrepreneurship is done (Austin, Stevenson & Wei-Skillern 2006). Although they consider their focus to be on the latter, Austin, Stevenson and Wie-Skillern's discussion of social entrepreneurship is firmly rooted in actor-centred processes. For Austin, Stevenson and Wie-Skillern, the entrepreneur is the determinant

of all change. ‘Whether in non-profit or in for-profit organizations, the whole person with multiple motivations and capacities creates the energy and determines the nature of the outcome’ (Austin, Stevenson & Wei-Skillern 2006, p. 5). Even though Austin, Stevenson and Wie-Skillern state they are attempting to understand the ‘how’ of the social entrepreneurship process, it is clear that for them the ‘how’ takes place in a narrow realm - one which positions the entrepreneur as the primary producer of outcomes. Austin, Stevenson and Wie-Skillern discuss the amounts and types of opportunities and contexts in which social entrepreneurs are positioned (2006). Human and financial resources and the availability, limitations or advantages of each are also discussed. For them, it is the entrepreneur who must build strong networks for the creation of each, to maximise a successful market, mission, performance, capital and resource-centred outcomes, while being a skilled manager of both businesses and a multitude of relationships and networks (2006).

This position is not, of course, limited to Austin, Stevenson and Wie-Skillern. Prevalent discourses highlighting the entrepreneur and their strategies are not hard to find. The qualities of social entrepreneurship and social entrepreneurs, who are the focus of so much literature, are built around considerations of economy, risk, innovation, mission and strategy (Austin, Stevenson & Wei-Skillern 2006; Peredo & McLean 2006; Zahra & Wright 2015). It is through this type of research that we can gain an understanding of how social entrepreneurs work and how effective outcomes are generated. Clearly, in these discourses, the position of the entrepreneur is the pivotal component of an effective outcome.

The above actor and strategy-centred literature on social entrepreneurship engages a complex weave of factors which highlight entrepreneurial activity from the context of the entrepreneur. Certainly, this is not an unusual approach in this research area. It is apparent that social entrepreneurship is portrayed in these discourses as dependent on highly economically focused, human and strategy considerations, which seem to all sit within the domain of the entrepreneur driving the projects. Each project is contextually bound by its own cultural, social and political dimensions, which are again presented as considerations for the entrepreneurs at the helm. The discourses here frame and constitute social entrepreneurship as an area dependent on the agency and the actions of the entrepreneur who is the primary catalyst for change.

2.1.3 Entrepreneurs as heroes

The next emergent theme in the literature showed that entrepreneurs were often depicted as heroic. This theme was considered relevant for this research, as as such a focus may have implications for why community and their voice are virtually entirely omitted form the research of social entrepreneurship. How indeed is there room for any other when the individual social entrepreneur is so prevalent?

The literature shows social entrepreneurs frequently depicted as special, innovative , and visionary individuals who are project champions, capable of identifying and acting upon social opportunities and successfully leading teams to effect social change (Alvord, Brown & Letts 2004; Chiles, Meyer & Hench 2004; Light 2009). 'Indeed the US literature on social enterprise is full of stories of heroic acts of achievement but very little in the way of hard evidence of outcome' (Kenny et al. 2015, p. 188). By framing social enterprise and entrepreneurship in this way, a false image of genuine autonomy is constructed. Lawrence, Dover and Gallagher observe a similar phenomenon related to social innovation research, saying:

> It is as though the social innovator emerges from and operates in a politics-free space, where social problems exist as independent entities, do not change as they are examined or discussed, and are understood independently of the solutions proposed to address them. (Lawrence, Dover & Gallagher 2013b, p. 318)

There are several problems with this kind of unrealistic framing of social entrepreneurs and social entrepreneurship. The first is that the focus on traits and behaviours of individuals is unbalanced. This focus comes at the expense of gaining a more realistic picture of the many and varied factors and actors that combine to make social projects possible. An unbalanced view of social entrepreneurship or social enterprise also runs the risk of portraying working in this way as having 'ideal types' that may not be achievable (Barraket & Collyer 2010). The danger of promoting ideals is that they may act as a deterrent for engagement or curb the diversity of social enterprises (2010).

While some aspects of the literature emphasise the entrepreneur as a hero, others suggest they may be considered the 'protagonist' for positive change (Ruebottom 2013) or catalysts for social transformation (Alvord, Brown & Letts 2004). They may well be. The point is that the focus on the individual entrepreneur as the primary, pivotal point for change may not tell the

complete story. There is growing acknowledgement that leadership does not reside in the charismatic actions, character or motivations of an individual, nor does it revolve around one person's actions 'upon' an organisation (Lichtenstein et al. 2006a). These 'hero' perspectives leave little room for the whole picture. Such an actor-centred focus regulates the environmental, community and political context to the periphery.

An analysis of actual project outcomes contradicts the depictions of social entrepreneurs as heroic figures. One academic suggests, 'In fact, roughly half of *all* new businesses are gone after five years. I don't know of any studies of the failure rate of social enterprises specifically, but it's likely to be similar' (Nee 2015). Indeed, it is quite challenging to find specific literature around social entrepreneurs and their innovations which addresses the less successful endeavours. Failure and struggle are generally overlooked (Seanor & Meaton 2008). By only concentrating on successful stories, the facts that some initiatives have unintended, sometimes disastrous effects, and can potentially do more harm than good, is forgotten (Zietsma & Tuck 2012). While there is an increasing interest to move away from views which limit the scope of understanding social entrepreneurship, placing it in the realm of heroes ultimately excludes broader involvement and significantly limits the overall understanding of how social entrepreneurship works, or fails to work (De Bruin & Teasdale 2019; Eikenberry & Kluver 2004) The lack of research illustrating less successful initiatives presents a substantial gap.

Further to what may be considered as inaccurate depictions of social entrepreneurs, some researchers take a different view – one which questions an emphasis on individuality. Dacin, Dacin and Matear suggest that to define social entrepreneurs by individual traits as key components of success is ultimately not possible for all contexts (Dacin, Dacin & Matear 2010). Further, Dacin, Dacin and Tracey suggest that a deeper consideration of the social mission, as a creator of social value, would be more effective (Dacin, Dacin & Tracey 2011). Taking this further, they suggest that an emphasis on the ability for all to 'change the world' is idealistic and 'confounds issues of ability with issues of motivation and interest' (Dacin, Dacin & Tracey 2011, p. 1206). They consider social entrepreneurship in academic literature to be largely concerned with the examination of altruistic missions, which ultimately overlooks social entrepreneurs in pursuit of political/economic objectives or profit (Dacin, Dacin & Matear 2010).

Nicholls, Simon and Gabriel suggest social innovation exists across several dimensions, specifying not only that of the individual but also that of the organisation, network/movement and system (Nicholls, Simon & Gabriel 2015, p. 4). They discuss the multi-sector collaborations available to social enterprise (Nicholls, Simon & Gabriel 2015). For Ayob, Teasdale and Fagan, social innovation literature, which emerged from sociology, has developed over time from being fundamentally about technological innovation, social relations and social impact to being considered a complex process which is ultimately concerned with co-production (Ayob, Teasdale & Fagan 2016). The work of these theorists urges a move away from the individual aspects of social entrepreneurship, insisting on a disruption of the idea of social entrepreneurs as individual heroes.

The above identified gaps, shifting conceptions and positioning of social entrepreneurs destabilise the hero rhetoric and highlight the need to look at dimensions of the research on social entrepreneurs that go beyond their personal attributes and project success. In taking the entrepreneur off the 'hero pedestal' and considering social entereperneurshi's broader, relational factors, much can be learned regarding how to better direct projects and how to better understand community and entrepreneurial dynamics. In these discussions of social entrepreneurship, the voices of the projects' intended beneficiaries are strangely absent.

2.1.4 Social connections

While the above perspectives could be considered indicative of some of the most dominant discourses on social entrepreneurship, this research area is composed of much more than purely economic or entrepreneur-centred factors. As a socially situated phenomenon, social entrepreneurship combines not only business considerations but individual and environmental concerns (Gedajlovic et al. 2013). It is the critical relationships between each of these aspects that make social entrepreneurship both varied in its definition and multi-layered in the discourses in which it is entrenched (2013). It is worth mentioning some of the alternative approaches which expand our view beyond a focus on actor or strategy, or indeed institutional literature.

For Lee A. Swanson and David Di Zhang, social entrepreneurship is considered to have two main organisational categories: social transformation entrepreneurial ventures and social improvement entrepreneurial ventures (Swanson & Di Zhang 2010). As seen above with

literature on institutional entrepreneurship, which in part classifies institutional entrepreneurs as transformative or creative, there appears to be a desire to classify types of social entrepreneurial activity into distinct categories – for example, transforming or improving. Swanson and Di Zhang utilise an idea of social entrepreneurship that classifies types of entrepreneurial work. In doing so, they take a step away from the individual entrepreneur. Swanson and Di Zhang situate projects as contextually embedded in a social environment but keep the most significant emphasis on business practice and on identifying and classifying distinct types of social entrepreneurship (2010).

Other aspects of literature move beyond attempts to capture a precise definition of social entrepreneurship and the interrogation of its actors and their strategies. It is perhaps here that we best see the potential for research in this area. Chris Steyaert and Jerome Katz consider entrepreneurship as a social phenomenon with an important relational connection to both society and culture (Steyaert & Katz 2004). It is this greater focus on connection which shifts, enhances and expands discourse on social entrepreneurship. Steyaert and Katz say:

> …entrepreneurship is a matter of everyday activities rather than actions of elitist groups of entrepreneurs. The spatial production of entrepreneurship through socio-cultural processes in such sites as neighbourhoods, communities or circles is effected through everyday activities and brings entrepreneurship out of its selective and selected circle of entrepreneurs and entrepreneurial companies into a focus upon social processes in the broadest sense. (Steyaert & Katz 2004, p. 180)

By locating entrepreneurial activity socially and geographically, Steyaert and Katz take an essential step. They create space for new discourses that arise beyond the immediate concerns of individual or strategy. They make way for discourses regarding relational connections. Importantly, Steyaert and Katz consider how previous research may profoundly influence the analysis of these spaces, saying:

> With the emergence of entrepreneurship in a broader set of spaces, along with the fact that entrepreneurship now also comes to be seen as social, civic, environmental, cultural and artistic, it might be that the economic discourse and the business logic pervades all parts of society and everyday life. (Steyaert & Katz 2004, p. 186)

The economic and business-focused discourses seem to dominate this type of literature. Steyaert and Katz go on to say that a reframing of entrepreneurial discourses is required and that by moving away from the economic discourse, an alternative theory could emerge (2004). As this conception of social entrepreneurship is certainly not the 'loudest', it is fair to wonder if the dominance of economically/actor focused discourses can indeed be escaped.

Some areas of research, which take a significant step towards laying the foundations for new insights in social entrepreneurship theory, link social entrepreneurship to ideas of social capital and emergence within complexity theory (Baker, Onyx & Edwards 2011; McKeever, Anderson & Jack 2014; Onyx & Edwards 2010; Swanson & Zhang 2011). Unlike the well-established, economically situated discourses on social entrepreneurship, the discourse in these areas, when specifically related to social entrepreneurship, is much less visible.

'Development planners, policy-makers and academics now speak fluently of "bottom-up" or community-driven development, participation and social capital' (Eversole, Barraket & Luke 2013). However, the social entrepreneurship literature is still lacking in-depth analysis of how precisely 'bottom-up' processes happen and where the voice of the community is when community members are directly encouraged or are actively involved in participating, and to what extent this occurs. Eversole, Barraket and Luke (2013) argue for the value of considering social enterprise as a bridge between understanding both social and economic aspects of community development, which are typically considered separately. They indicate that community development literature is yet to substantially address the position of social enterprise (2013), just as social entrepreneurship literature appears to be somewhat lacking in the 'social' or community aspects of practicing or theorising on social entrepreneurship.

There is acknowledgement in this literature that research in social entrepreneurship is still in its early stages and is impeded by a lack of consensus on suitable theoretical frameworks and methods (Swanson & Zhang 2011, p. 39). This, along with the many varied contexts of entrepreneurship, shows social entrepreneurship to be a complex research area. The suggestion here is that social entrepreneurship would be best understood by an approach which considers many perspectives (Baker, Onyx & Edwards 2011; Gedajlovic et al. 2013; McKeever, Anderson & Jack 2014; Swanson & Di Zhang 2010). Significantly, by looking at social capital and the complex and emergent nature of entrepreneurship, a new set of voices is suggested. Social capital situates the research within the social context, enabling new discourses and

voices to emerge - those who thus far have been too quiet, those of the communities in which social entrepreneurs act.

2.1.5 Housing and social capital in the academic literature

Following is a discussion of research in the context of affordable housing. The intention is not to give a comprehensive analysis of the research available in this area, as housing is the research context but not considered essential to the main aims of the research – the examination of community 'voice' in social entrepreneurship. Furthermore, the majority of affordable housing projects are completed in a NFP capacity and thus focus on the NFP aspects. Prior studies have not shown how for-profit social entrepreneurship models can operate or deliver in this context or what would make this type of participation more or less successful. Considering for-profit participation in social entrepreneurship (regardless of the context of the project) is one of the gaps my research will contribute to. The existing literature on affordable housing focuses on different questions and issues from the aims of this thesis. Therefore, the literature on affordable housing is intended simply as a short, critical assessment of the available research.

Literature on social entrepreneurship and social capital combined with the built environment is scarce. However, there are a few exemplary cases that illustrate the importance of contemplating such themes. Susan McClean and Jennifer Onyx scrutinise social capital, the environment and affordable housing through the lens of a case study on Christie Walk, an eco-city development in Adelaide, Australia (McClean & Onyx 2009). Looking at affordable housing from the perspective of active citizenship and communal solutions, Christie Walk is an example of how one community group collaborated to create an affordable housing development which was both socially and environmentally sustainable (2009). The Christie Walk development comprises a group of 27 houses and apartments located on 200 square meters of land.

McClean and Onyx note voluntary effort and collective decision making as key elements of the design, building process and continued life of the community (2009, p.116). The development took eight years to come to fruition from the point of planning to completion. The progress of the development was lengthy, as it was hindered by the inflexibility of a succession of government and institutional interactions and interests. McClean and Onyx point out that the project was driven by joint decision making and community participation – evidence of

bonding social capital in action (2009). Likewise, they say, bridging social capital is apparent in the community's ongoing connections with external organisations and neighbourhoods. McClean and Onyx attribute the eventual success of the development, despite a succession of bureaucratic obstacles, to strong community ties (2009).

Collective housing initiatives seeking to operate with clear environmental and social objectives while achieving affordable housing can be found globally. A famous project of this kind is the cooperative LILAC (Low Impact Living Affordable Community) housing project in the UK (Chatterton 2014). In many regards, this project reflects the aims and objectives of Christie Walk. While projects such as LILAC and Christie Walk provide clear evidence of social capital at work, they operate almost entirely from a bottom-up perspective and will therefore not be further elaborated on here.

Other research has looked at social entrepreneurship and community development. Van Slyke and Newman provide a case study that is concerned with the meeting point between entrepreneurship and philanthropy (Van Slyke & Newman 2006). Acknowledging that research in this area is underdeveloped, they examine the development of the East Lake area in Atlanta. Led by entrepreneur and property developer Tom Cousins, the East Lake project is considered an exemplary case for illustrating how a holistic approach to community redevelopment transformed this struggling area to one that overcame institutional and environmental limitations to rebuild successfully (2006).

One central aspect of the project was to utilise existing community assets, knowledge and social capital to generate and develop physical community resources and organisations. Taking this a step further, Cousins consciously invested in developing greater social capital. 'Cousins is focused on community social capital – not just the bonding capital but the bridging capital needed for developing trust in individuals different from oneself' (Van Slyke & Newman 2006, p. 361). From the beginning and throughout the redevelopment, Cousins' commitment was deeply informed by understanding community needs. Through consultation with key community members, Cousins believed that a primary component of the success of the project would be found in identifying, creating and enhancing community links among residents (2006). In this instance, the success of the project was considered an outcome of its collaborative process (2006). Cousins' project is certainly not the only case that indicates the importance of community involvement in projects in the built environment. However, it is one

of the few case studies in this area that directly combines the built environment, social capital and social entrepreneurship.

A third aligned research project was conducted by Susan Saegert, Gary Winkel and Charles Swartz. Their study about low-income, inner-city housing in New York (Saegert & Winkel 1996, 1998; Saegert, Winkel & Swartz 2002) shows how social capital is an important component of low-income housing programs and can add value to government investment in this area (Saegert & Winkel 1998). They discuss housing by looking at connections between social capital and how people live in terms of education, income, employment, privatisation, crime and living conditions. Each of these aspects is considered in terms of complex, relational environments and how they influence outcomes. However, most interesting about this research is the finding that greater involvement and higher levels of social capital in these low-income communities are directly relational to positive outcomes (Saegert & Winkel 1996).

While Saegert, Winkel and Swartz's research is not entirely aligned with my research pursuits, it well exemplifies some focus areas could inform my research . One key difference is the influence of the project driver, the social entrepreneur, and whether or how they facilitate or utilise social capital in their business approach.

The above examples are uncommon in research of this nature. What unites each is the emphasis on the importance of community links to the success of projects in the built environment. How these links are understood in the context of social entrepreneurship is an area of the literature that is significantly underdeveloped as these papers emphasise. There is a clear need for greater connectivity between those who provide and those who receive. A study on partnerships in social housing in the United Kingdom (Muir & Mullins 2015) reflects the findings from this literature review, suggesting (in the context of housing) the idea that the voice of those for whom housing is provided is rarely heard. Even where housing is provided for a particular group, that group has the least apparent input: '…we found no voice at all for tenants as end users in the development process (although most associations included tenants on their boards in relation to more general involvement in decision making)' (Muir & Mullins 2015, p. 977).

Other literature which addresses affordable housing is generally oriented from a purely top-down perspective. For example, some literature includes areas such as affordable housing from the perspective of housing policy (Turok 2015), policy and social/environmental entrepreneurs

(Lovell 2009), or political-economic aspects of the business of affordable housing (Christophers 2014). Such literature addresses some of the elements of interest to this research project but does not directly address the participation or inclusion of community members, as their focus is politically/economically exclusive. In this sense, the affordable housing literature broadly indicates a different set of concerns than the thesis aims to address.

As with social entrepreneurship, the literature on affordable housing indicates in some instances a direct community inclusion, where the community voice has some presence (as included in this section). It is generally implied that learnings from the NFP space are transferable to for-profit contexts. However, even if that were so, work which specifically considers instances of community voice (outside of broad community consultation) is lacking in the NFP literature on affordable housing. Therefore, this area of the literature is not of immediate use to the current research, although it broadly certainly serves to show another area where a significant research gap is apparent.

2.1.6 Aligned areas of literature

The search for other literature that could illuminate the position of the community in projects with a significant social entrepreneur stakeholder invariably led to those working in a NFP context. There certainly are social entrepreneurs working in a for-profit capacity globally, and research on how such initiatives are structured is increasingly available. See, for example, Spear, Cornforth and Aiken (2009) and Spear et al. (2017) (Spear, Cornforth & Aiken 2009; Spear et al. 2017) for studies in the United Kingdom. In terms of contributing to understanding the relational aspects between social entrepreneurs and the 'voice' or relevance of community members, to meet the objectives of this thesis, these studies, too, are generally limited. Most studies rarely go beyond broad discussion of organisational stakeholders (specifically business or political stakeholders), and if community is mentioned, it is usually in terms of broad community consultation. Few include the direct voice of those outside of the immediate business context. Some discuss the connection between business and other stakeholders; these are often limited to business stakeholders/partnerships (rather than community) and are rarely in the context of for-profit entrepreneurs. Such trends are frequently visible in research concerned with discourse analysis (Cohen et al. 2005; Hardy & Thomas 2014, 2015; Keegan

& Francis 2010), or co-creation/co-production (Brandsen, Verschuere & Steen 2018; Bryson et al. 2017; Frow et al. 2015), or in work which considers other collective models.

There is no question that a greater understanding of communities and the implications of their inclusion could be (and at times is) exhumed and expanded upon in literature related to collectivist and co-operative models of social entrepreneurship. In fact, this literature (Defourny & Nyssens 2010; Nyssens 2007; Ridley-Duff 2009) is more inclusive than that the literature concerned with individualistic or strategy-focused discourses. Defourny and Nyssens (2010), Nyssens (2007) and Ridley-Duff (2009), for example, along with researchers concerned with hybridity (Battilana, Besharov & Mitzinneck 2017; Battilana & Lee 2014a; Blessing 2012; Cornforth 2020; Litrico & Besharov 2019; Smith & Besharov 2019; Yaari, Blit-Cohen & Savaya 2019), acknowledge that multiple goals, resources, stakeholders, businesses and policies are decisive for the structure of successful social enterprise. These studies take a crucial leap away from the 'hero' discourse surrounding social entrepreneurship, and in some ways this is obvious – they are not focused on the individual but rather on the greater organisational context and its varied stakeholders. However, again we see the majority of these studies almost invariably sustain a NFP focus and miss a key element – the 'social' in social entrepreneurship – specifically the study of the direct influence of the community of context and any deep understanding of their direct inclusion.

While the literature studying NFP organisational activity and entrepreneurship is vast, as the above suggests, there is a lack of equivalent studies in for-profit social entrepreneurship. In both for-profit and NFP research, how communities may or may not have a voice in organisational processes is a gap in the literature that this thesis aims to address. As the objective of this thesis is to explore the for-profit social entrepreneur and to discern their possible contribution as it relates directly to community, a deeper engagement with the NFP literature is of limited value, beyond emphasising a gap in discourses related to for-profit social entrepreneurship and how it relates to and creates community connection.

2.2 Complexity as a conceptual framework

Complexity science is a growing body of research concerned with the concept of systems. It is drawn on here as a framework, the conceptual lens, for understanding the concept of complex systems with multiple interdependencies and relations. Therefore, the consideration of

complexity is included not as an extensive theoretical backdrop – as this is not the aim of the research. It is considered a useful conceptual lens, enabling the phenomenon of social entrepreneurship, a context of multiple stakeholders and a rich weave of collaborators, to be understood from a specific perspective. What follows is a brief consideration of complexity literature, which from this point of view works as an overarching framework that can potentially broaden how social entrepreneurship can be understood.

Social entrepreneurs work in a complex space that is neither wholly business nor social welfare; it is, therefore, useful to examine this complexity a little more closely. This section considers social entrepreneurship through the conceptual framework of complexity theory. As seen, social entrepreneurship is framed from particular perspectives; often these are centred around single actors. It is useful to consider ways in which new insights can emerge when taking into account the perspective of multiple other actors. Multiple actors can create any phenomenon, and here, through a framework based on complexity theory, we consider how social entrepreneurship works and how it is done.

Table 3: Key themes of the theoretical and conceptual framework

Theoretical Framework	**Conceptual Framework**
Theory: Social Entrepreneurship	Examples of core concepts:
Institutional entrepreneurship, Actor and strategy focused discourses, Entrepreneurs as heroes, Social connections, Measuring outcomes, Housing and social capital	Multiple stakeholders Interdependence Shared expertise Community voice Collaboration and inclusion

Source: adapted from (Osanloo & Grant 2016, p. 17)

As indicated in the above table, a conceptual framework differs from a theoretical framework. A theoretical framework comes from pre-existing (and usually widely accepted) theory within the literature (Osanloo & Grant 2016), whereas a conceptual framework seeks to offer a logical structure for connected core concepts, allowing the researcher to identify relationships between

variables (2016). The preceding review of the literature has sought to identify such relationships.

Here, complexity theory is considered as a conceptual framework allowing me to identify and draw on key concepts of social entrepreneurship as a phenomenon created by multiple actors. The relationships, contributions, iterations, feedback loops and interdependencies implicit to environments where social entrepreneurship occurs (in this instance the context of affordable housing) can thus potentially be explored from a more inclusive perspective. A conceptual framework based on complexity theory, with theoretical implications, can reveal a new perspective on social entrepreneurship. This potentially enables the research questions to be teased out and ultimately offers new insights into this research area.

Studies on complexity are a growing area of focus for many researchers considering entrepreneurship and innovation (Lawrence, Dover & Gallagher 2014; Lichtenstein et al. 2006b; Matei & Antonie 2015; McKelvey 2004; Poutanen, Soliman & Ståhle 2016; Snowden & Boone 2007a). Complexity is commonly understood as having distinct characteristics which may offer insights into how change takes place in more than one dimension of business activity. Rather than being focused on single components of entrepreneurship such as the actor or strategy, complexity approaches seek to consider change by taking a more holistic, inclusive view.

Looking at emergence within complexity theory, it is useful to first consider the general characteristics of complexity and emergent environments. Four main characteristics have been identified by several researchers to help distinguish complex systems (Berger & Kuckertz 2016; Bergmann Lichtenstein 2000; Poutanen, Soliman & Ståhle 2016; West 1985). These can be summarised as follows:

1. Dynamics: complex systems are dynamic and constantly changing.
2. Irreducibility of elements: due to the entwined nature of the elements, it is insufficient to focus on the effects of the single elements as the system as such cannot be reduced to them.
3. Interdependencies: the causality in complex systems cannot be described by linear models, as the causality is interdependent.
4. Non-proportionality: the effect of an antecedent or input factor is not proportional to the strength of that antecedent. Due to the non- or disproportionality, small inputs might have a

large impact, whereas large inputs might hardly change the outcome (Berger & Kuckertz 2016, p. 2).

These researchers recognise that the four described characteristics form a strong foundation for guiding research on entrepreneurship, allowing it to be viewed as a non-linear, dynamic environment – a complex system.

Further to this, one of the main areas of complexity research includes emergence.

> Complexity theory…spotlights *emergence* as its central phenomenon, helping explain how system-level order spontaneously arises from the action and repeated interaction of lower-level system components without intervention by a central controller (Chiles, Meyer & Hench 2004, p. 501).

In their paper, *A Leader's Framework for Decision Making*, David J. Snowden and Mary E. Boone discuss complexity in terms of leaders taking a structured approach to identifying problems and taking action in various situations, be they simple or complex (2007). They suggest that non-linear interactions between large numbers of elements characterise complex systems (2007). This may occur on a small scale but have a major impact (2007, p. 3). In addition, complex systems have unpredictable results arising from their circumstances, which in hindsight may appear to be ordered. These systems are in a constant state of flux, which produces emergent patterns over time (2007).

Snowden and Boone go on to identify what makes an environment complex and how to recognise complexity as follows: 'When the right answer is elusive…and you must base your decision on incomplete data, your situation is probably complex rather than complicated' (Snowden & Boone 2007a, p. 5). By contrasting complex environments with complicated environments, complexity becomes easier to identify. They indicate the difference between complex and complicated systems in business practice using the simple but effective analogy of a rainforest and a Ferrari (2007). The car is static and knowable as a sum of known and predictably interacting parts. It is *complicated* but predictable. In contrast, a rainforest is in a constant state of flux. It is constituted of a multitude of often unknown and unpredictable elements (such as weather patterns or changes to the ecosystem or extinction). All of these components combine to make it a *complex* environment. It is here, in this unknown, complex

landscape that Snowden and Boone situate much of contemporary business. They say that complicated environments or problems have a right answer; complex environments or problems are not so simple (2007).

Complex environments are not apparently ordered, and it is often from disequilibrium in these environments that unplanned and unintended results emerge (Snowden & Boone 2007a).
In responding to their own particular, local contexts, the individual parts of a complex system can, despite acting in parallel without explicit interparty coordination or communication, cause the system as a whole to display emergent patterns, orderly phenomena and properties, at the global or collective level (Robertson & Caldart 2008, p. 231).

If we were to refer back to Snowden and Boone's rainforest analogy, it is not difficult to see how this may take place – the extinction of a single species has an impact upon and transforms the entire system. The rainforest then adaptsand organises 'itself', and new systems emerge.

Emergence is also linked to the self-organising properties of its constituent parts (Robertson & Caldart 2008). Some authors have proposed models based on complexity theory for understanding how these parts operate in terms of social enterprise (Goldstein, Hazy & Silberstang 2010; Zivkovic 2015) Tying in with this, Goldstein et al. (2010) consider the theory of complexity particularly well suited to the study of social entrepreneurship and the examination of dynamic, real world social systems. Specifically of interest to this thesis are the points where complexity theory helps understand factors such as social networks, interdependencies, strategies for partnering, collaboration, unpredictable outcomes and "both continuous (smooth) and discontinuous (abrupt) emergence of social entrepreneurial ventures" (Goldstein, Hazy & Silberstang 2010, p. 120). Elsewhere Goldstein, emphasises the self-organising processes of emergence, saying such processes typically operate in a bottom-up fashion, requiring a different kind of leadership – one which relaxes mechanisms of command or control (Goldstein 2011, p. 67) 2011, p. 67). Through the self-organising actions of the constituent parts of a system, new strategic directions, innovations and patterns emerge (Robertson & Caldart 2008). It could be said that it is within this emergent space of flux that collective creativity resides.

Central to complexity theory is the idea that order and causality are best understood through non-linear, dynamic and interrelational aspects (Poutanen, Soliman & Ståhle 2016). Complex

causality is a typical component of entrepreneurial activity, which focuses on creating order, rather than sustaining equilibrium (McKelvey 2004; Poutanen, Soliman & Ståhle 2016).

> Leaders who want to apply the principles of complexity science to their organizations will need to think and act differently than they have in the past. This may not be easy, but it is essential in complex contexts. (Snowden & Boone 2007b, p. 3)

Complexity establishes a foundation for unifying the multi-faceted aspects of social entrepreneurship. This is because there is growing acknowledgement that leadership does not reside in the charismatic actions, character or motivations of an individual, nor does it revolve around one person's actions 'upon' an organisation (Lichtenstein et al. 2006a). In complex environments, leadership, instead, constitutes an emergent process based on complex interactions among many agents and, in this sense, leadership is seen as collective and relational actions (2006b).

If social entrepreneurship is viewed as a component of a greater system of complexity, the entrepreneur and their project are no longer independent operators but rather parts of a greater context. Complexity theory potentially allows for exploratory research to consider social entrepreneurship and social projects more effectively.

> Studies on the effectiveness or scalability of individual solutions are of limited value unless they incorporate the complex ecologies and histories of those solutions. From this perspective, managing social innovation is not the creating of individual solutions to social problems, but a continuing, reflexive, responsive set of practices that revolve around the identification and interpretation of the ecologies and histories of social problems and novel solutions. (Lawrence, Dover & Gallagher 2013b, p. 321)

Jenny Onyx and Rosemary Jill Leonard analyse complexity in terms of emergence (Onyx & Leonard 2010). They discuss emergent systems as being open to innovation arising from chaotic dynamics (Onyx & Leonard 2010, p. 3). In these states of chaotic disequilibrium, organisations and individuals are moved to undertake self-organising actions. If these actions result in positive feedback loops, they inform and drive further action (2010). Elsewhere, Kenny et al. suggest that innovative change and solutions arise from this process (Kenny et al. 2015). Onyx and Leonard suggest emergency or crisis situations, such as bush fires, may

exemplify these dynamics well, as shared objectives allow order to emerge from an initially chaotic state (Kenny et al. 2015; Onyx & Leonard 2010).

> Within the context of civil society, complexity theory examines the coalescing of relationships between individuals who may be operating as individuals or as members of organizations. This coalescing of relationships creates a fertile milieu, out of which may emerge new ideas, formations and intentions for collaborative action. (Onyx & Leonard 2010)

From this perspective, individuals come together forming order out of chaos, and when emerging patterns stabilise, new networks, structures and organisations can form (2010). Through this, when considering emergence in relation to social entrepreneurship and community connections, within the activity taking place, random actions meet human intentionality. In this context, predictability is called into question. This theoretical approach frames projects in a new way and is potentially beneficial for generating new theory and indeed new approaches to practice.

Zivkovic (2015) suggests a model for building the adaptive capacity of communities utilising the principles of complexity theory. By stepping through the stages of creating a disequilibrium state, amplifying action, encouraging self-organisation, stabilising feedback and enabling information flows, Zivkovic suggests complexity approach can serve as a holistic, collaborative and adaptive way to solve problems in communities(Zivkovic 2015). The model utilises the key characteristics of complexity theory and superimposes them upon a community context, indicating how embracing complexity could become a structured way of interacting and collaborating in a way that essentially brings structure to unpredictability, through adaption.

Considering complexity theory in these terms is useful in that it takes a theory and applies it to a real-world context. There is no reason to suggest that such an approach may not benefit almost any context where business meets community – be it NFP, for-profit or otherwise. The challenge would be to keep the model adaptable enough to not restrict the unpredictable creativity innate to complex systems.

2.3 Literature summary

The literature reviewed for this thesis intends to take a wide view of the themes emergent when considering community and connection between social entrepreneurs working in a for-profit capacity. Emerging from the literature review is a notable gap which would show the community influence on social entrepreneurship. It highlights that very few studies consider the position of the communities for whom social entrepreneurs intend to deliver products or services with any great depth (Sahasranamam & Nandakumar 2020); indeed, this is but one of a number of gaps in the current literature (Saebi, Foss & Linder 2019). For these reasons, it became necessary to consider social entrepreneurship literature in terms of how it positions the social entrepreneur.

As the main gaps in the literature show, it was not possible to address directly the questions of this thesis through the literature review. Necessarily, the review has discussed what is and is not available in the contexts of key themes of the thesis: for-profit entrepreneurship, community inclusion, voice, social entrepreneurs, and the intersections of these with other areas of research, The review has emphasised where, how, and in some regards why literature involving specific input of community voice in social entrepreneurship research exists. Through this, a foundation and academic context for considering the research questions has been established.

The literature shows that the intricacies of business practice, social initiatives, and entrepreneurs themselves have been well researched. However, in the context of for-profit social entrepreneurship, a succinct merging of these, in terms of social entrepreneurship as embedded in a complex, multi-faceted environment, is yet to form – particularly when considering how they connect with communities. While there are instances of research in a NFP context which clearly indicate how community engagement occurs, the 'voice' of the community is not 'loud' in the available research and is virtually non-existent in for-profit studies on social entrepreneurship. This indicates a significant lack of comprehensive research on the interconnectivity and relational aspects of social entrepreneurship, especially regarding the position of for-profit social business and connections with community groups.

The various approaches discussed show a very clear gap in the literature. We have seen for-profit social entrepreneurship predominantly positioned with a focus on the individual hero who 'parachutes' into a project from above and attempts to alleviate social problems with a combination of their special skills and remarkable strategies. What is less apparent is a clear

and careful study of the space inbetween the entrepreneur and the community in which they act. An understanding of the emergent qualities of social entrepreneurship in relation to the community members could not be gained from the literature, nor could a comprehensive understanding of the role of the community in the projects. Additionally, there is little evidence to suggest that for-profit social entrepreneurs consciously adopt any type of significant bottom-up process in their projects. Consequently, more research is needed to enhance our understanding of social entrepreneurial projects and how community-informed practices influence such projects.

Further to this, literature on complexity theory offers a conceptual framework through which social entrepreneurship can be analysed in a way that disrupts conceptions of the social entrepreneur as the single or dominant point of influence. In the context of affordable housing, this allows the possibility of identifying some of the factors that come into play when social entrepreneurship is viewed not as an individual's process but rather as a collective one. Interactions between multiple stakeholders, stakeholder interdependence, shared expertise and community voice, collaboration and inclusion then become conduits for understanding social entrepreneurship with greater depth. These are some of the implied areas that would benefit from further research and in which little literature or research is available.

Throughout the overall research process, I continually referred back to theory to discern where the new research could expand upon or where it challenges current theory. The research of this thesis refers to the theory as a research backdrop for potentially furthering the understanding of the processes generated in entrepreneurial and community environments. The expansion of current discourses on social entrepreneurship needs to become more inclusive of many perspectives, which, when taken together, may provide deeper insight into the relational dynamics of these projects and how they unfold. By considering complexity theory, it becomes possible to more clearly understand projects which are driven by social entrepreneurship and the many facets of these projects inter-relationally – ultimately broadening the lens through which social entrepreneurship is currently viewed.

Chapter 3: Socio-political Research Context

This chapter outlines the broad socio-political context of affordable housing. To undertake a comprehensive investigation would require an amount of information that sits outside the scope and purpose of this thesis. Therefore, the following will be limited to specific aspects of the socio-political environment as it specifically relates to the research context and is informative to the research questions and case studies.

Following is an outline of some of the critical ways that government in both Australia and Canada has a bearing on the possibilities and challenges faced by businesses working to address affordable housing. The chapter considers how affordable housing can be defined and then looks at some of the socio-economic concerns that exist in this context. Next, the most influential government initiatives are identified as the basic framing context for how affordable housing can work between different government levels. Finally, how (social) entrepreneurship/social enterprise operates in the housing context in both Australia and Canada is comparatively considered. Having a broad understanding of the socio-political context and possibilities within this context, between the specific geographic areas where the case studies were conducted, gives an indication of the influence of government on greater participation from social entrepreneurs.

3.1 Australia and Canada – a shared context

Australia and Canada share several socio-political commonalities. Both countries are settler nations, part of the British Commonwealth of nations, and constitutional monarchies and democracies, with major institutions sharing the same common law basis. Both are commodity-based economies, seeing our currencies traded and experiencing economic busts and booms. Both have a social safety-net and universal Medicare. With a similar set of socio-political foundations, it is perhaps unsurprising that these conditions shape the affordable housing context in similar ways and offer similar limitations and opportunities. The first part of this chapter aims to position both Australia and Canada in terms of affordable housing and orient the reader in terms of the broad government involvement in housing.

3.2 Government challenges and possibilities

3.2.1 Canada

The Canadian government has three tiers of government: the overarching federal level, followed by the provincial and then municipal (or local) levels. Each of these levels of government has opportunities for interaction, autonomy and connectivity with the other tiers of government where housing is concerned.

In the mid-1990s, the Canadian federal government moved away from government-owned housing, offering stronger support for non-profit organisations to act in this area (Hub 2014). However, a re-engagement in the early 2000s led to the design of various government initiatives that support affordable housing (Bendaoud 2018). The absence of government input during the 1990s necessitated provinces to craft housing solutions more autonomously (Bendaoud 2018, p. 172). Frameworks developed since 2000, such as the *Affordable Housing Initiative* (AHI) and the *Investment in Affordable Housing 2011-2014* (IAH) (CMHC 2018), have therefore been designed in an environment which allows agencies at the provincial level to prioritise housing programs according to identified needs. The provinces gained autonomy during that time which, to some extent, has been sustained and now works in conjunction with renewed government policy. Further to this, the autonomy offered to each province has led decision makers to seek non-traditional solutions to housing problems, with greater emphasis on the engagement of the third sector (Bendaoud 2018).

3.2.2 Australia

Like Canada, the Australian government has three tiers of government: the overarching federal level, followed by the provincial and then municipal (or local) levels. Also like Canada, each of these levels of government has opportunities for interaction, autonomy and connectivity with the other tiers of government where housing is concerned.

Traditionally, public housing has been provided by the public sector in Australia, but recent decades have seen a decrease in their direct involvement, leading those in need to rely on family, the third sector and the market to provide the needed housing (Milligan & Hulse 2020). By the mid-2000s, housing policy had not been a part of the national agenda for over a decade. At the Commonwealth level, there was no minister for housing and no government department

with responsibility for housing (Yates 2013, p. 116). By 2007, with a change in federal government, housing was returned to the national agenda with the appointment of a minister for housing (Milligan & Pinnegar 2010). Various initiatives both federally and at state/city levels have since emerged (such as the National Rental Affordable Scheme (NRAS) – a subsidy given over a ten-year period to support businesses to maintain the affordability criteriaand ensure that the discounted rental properties are available in the housing market (NRAS 2019); and the State Environment Planning Policy (SEPP) – a planning policy in NSW that allows a bonus in density for developments that are managed by a registered affordable housing provider (an NFP)). Most of these initiatives centre on the provision of affordable rentals rather than the creation of homeownership. As seen in Canada, clear shifts in government commitment to the affordable housing sector have led to the need for non-traditional solutions. This withdrawal of government interest led to the formation of hybrid organisations working to close the gap in government provisions (Milligan & Hulse 2020).

3.2.3 Accepted classifications of housing affordability

In alignment with the United Nations' classification of what constitutes affordable housing, in both Canada and Australia, affordable housing is housing that costs the tenant (or owner) 30 per cent or less of their income (Urban Indicators Program 1996-2006). Despite this, over 25 per cent of Canadians in the rental market spend more than 30 per cent of their income on housing (Association 2019). 250,000 Canadians experience homelessness each year (Association 2019). Furthermore, '[t]here are approximately 600,000 subsidized homes in Canada, housing over a million people' (Association 2019).

Comparable figures in Australia indicate that low to middle-income renters pay an average of $6000 per year more than the 30 per cent guideline (Randolph et al. 2019). On any given night in Australia, 116,000 people will be homeless (ABS 2016). This figure includes not only those living on the streets (around 7 per cent) but also the 'hidden homeless' '…that is, people sleeping in cars, rooming houses, couch surfing, or staying in other temporary types of accommodation' (ACHP 2019).

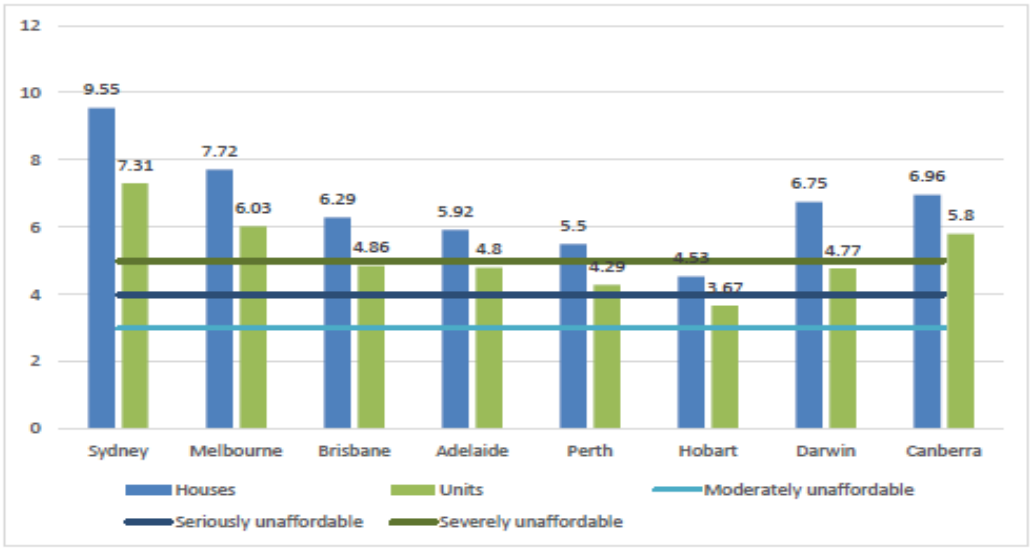
3.2.4 Housing affordability: Australia

While housing is big business in Australia when considered in terms of government expenditure, the government commitment is surprisingly low. 'Australian Government expenditure on housing and communities in 2018–19 is estimated to be $5.3 billion, representing 1.1 per cent of total Australian Government expenditure' (McCormick 2019). This category is not only concerned with housing but covers urban and regional development and environment protection inclusively (2019).

In Australia, affordable housing is understood as (predominantly rental) housing developed with state and government assistance and incentives for low to moderate-income households, costing the inhabitant less than 30 per cent of their household income (Government 2019).
In Sydney and Melbourne in particular, housing is severely unaffordable 'partially due to historically low interest rates, existing taxation policies, and sustained economic and population growth' (Raynor, Dosen & Otter 2017). Housing prices are on the increase and obtaining housing is becoming more difficult, particularly for low-income and young households (Government 2019).

Chart 2 offers a comparison of the house price-to-income ratio in each of Australia's capital cities, with a breakdown by houses and units. As the chart indicates, many of the dwellings in these cities would be classified as severely unaffordable according to the Demographia ratings.

Chart 2. Rate of median dwelling price to average earnings by capital city, June 2016 quarter



Source: HIA Economics (2016) *Dwelling Prices: What's the current state of play?* Campbell, HIA Economics, August, p. 8.

Figure 1.1: Rate of median dwelling price to average earning by capital city, Parliament of Victoria, Housing Affordability in Victoria, 2019.

3.2.5 The right to affordable housing

While the right to affordable housing does not require the state to build or provide housing for the entire population, there is a government obligation to ensure measures are in place to prevent homelessness and to sustain conditions conducive to 'adequate' housing for the population. These include:

- security of tenure
- availability of services, materials, facilities, infrastructure
- affordability
- accessibility
- location and
- cultural adequacy

(UN 2009).

Not meeting the required 'adequate' levels of housing affordability can be considered disadvantageous on many levels. Not only for the obvious strain that homelessness places economically on a country, state or city but also at a community-based and individual level – which in turn has reciprocal implications for the broader health of the city, state or country. Defining 'adequate' level of housing may be a point of contention for many.

3.2.6 The financial cost of not addressing housing issues

Providing and sustaining affordable housing is not an insignificant problem for either country, with the costs of homelessness and associated social problems coming at a high cost to the economy. For example, in research conducted by SGS Economics and Planning (in Victoria, Australia), the cost of homelessness in Victoria has been estimated at $25,615 per homeless individual per year (Stayner 2017). The following table shows the cost breakdown.

Table 4: Economic benefits of reducing homelessness in Victoria, Australia

Type of cost	Savings per year, per bed
Health cost	$8,429
Reduced crime	$6,182
Individual costs	$6,500

Improved human capital	$4,236
Other	$268
Total	$25,615

Source: SGS Economics and Planning, 2017 as cited in (Stayner 2017)

Housing affordability is a problem that should be addressed long before people end up living on the streets, and it needs to be considered beyond economic representations.

3.3 Housing beyond economic concerns

The need for affordable housing is clearly not only exclusively around the economic concerns of businesses or organisaions. There are an array of social concerns that tie in with a lack of affordable housing. Some of these are considered below.

3.3.1 Housing, social support and services

Housing affordability and the ability to gain and maintain secure, stable housing have benefits that reach far beyond purely economic concerns by which the effectiveness of shelter is often measured. 'Some research suggests that improved affordability and housing condition(s) may be an important mediating factor in the transmission of intergenerational and neighbourhood disadvantage that might otherwise exert negative influences on outcomes such as health or opportunities to secure earnings' (Pomerory & Marquis-Bissonnette 2016, p. i).

Housing stability has an enormous impact on the ability of individuals and families to obtain and sustain stable outcomes and has a profound impact across a variety of areas. These include health, family stability, education, employment and income, crime and safety (Pomerory & Marquis-Bissonnette 2016). In this sense, housing is not only about providing a form of stable shelter. Affordable housing alone is not enough – varied support is also necessary (2016).

Research around the need to make housing more than a temporary solution acknowledges that there are service providers in place to provide social support to help people in affordable housing be successful in the longer-term (Jakubec et al. 2012, p. 103). In fact, those service providers claim that without multiple kinds of support in areas such as life skills, mental health, education and addiction, those housed are being 'set up for failure'. However, the same

research has also shown that the connection between available support services and individuals' knowledge about how to connect with such support is often weak (2012).

This research reflects the UN's concerns that not being adequately housed has varied social implications, and thus housing needs to be more than simply providing shelter for individuals. Furthermore, this research has shown that the connection between available support services and knowledge of individuals on how to connect with such support is often weak (Jakubec et al. 2012; Karabanow et al. 2016).

In a recent study on youth population exiting homelessness, Karabanow et al. discuss the crucial role played by social services and emphasise the importance of such services sustaining high levels of tolerance for social challenges if they are to be truly effective, saying:

> Many of our respondents feared losing their market rent apartments or supportive housing units if they 'messed up', becoming ineligible for social assistance or disability allowances if they entered the formal or informal job market, or not having the personal and professional supports in place that could prop them up in times of despair (Karabanow et al. 2016, p. 136).

Here it is clear that the need to comply with often rigid or apparently absent social services can in itself contribute to the pressure on those attempting to exit homelessness. Karabanow et al. go on to say that while seeing those who were once homeless in secure housing does appear to be a sign of 'success,' those housed often still '…experience themselves as highly stressed, strained, overwhelmed, and fragile' (Karabanow et al. 2016, p. 138). 'For many, there is a consistent fear that they will once again be homeless if and when certain issues arise (such as addictions, mental health flare ups, losing employment, losing assistance, etc.)' (Karabanow et al. 2016, p. 136). Nonetheless, housing ultimately does contribute to their sense of stability, security and happiness – but ideally needs to be linked to services that are known and accessible to those in need (Karabanow et al. 2016).

Consistent with UN stipulations for housing and evidence of varied social implications when people are not adequately housed, it is apparent that housing needs to be more than simply providing shelter for individuals.
A house, or a shelter, is simply a foundation from which other aspects of life may be stabilised, but such stabilisation requires connectivity, knowledge and (crucially) support.

3.3.2 Values and stigma

Canada is a Western country which places cultural importance on democratic values, including respect for human rights, inclusion and diversity (Gould et al. 2016). This extends to supporting its citizens in areas such as health care, unemployment and seniors' welfare, and standards of infrastructure (Gould et al. 2016). As a country of the British Commonwealth with a similar democratic system and socio-political structures, the same could be said of Australia.

Regardless of these national values and their influence on what is considered collectively to be fair provisions, there still exists a significant stigma around affordable housing or social housing (Atkinson & Jacobs 2008; Belcher & DeForge 2012; Goetz 2008).

3.3.3 Voice

Inclusion of communities in decision-making processes is a worthy goal. However, critics point out that inclusion of communities may privilege one (privileged) view over another or may represent a particular pocket of the community rather than the community as a whole (Gould et al. 2016, p. 3). Despite the promise of democratic decision making that the inclusion of communities implies, the literature shows a distinct lack of community voice, whether from future residents, tenants or members of the broader community in the environment of a housing development.

In cultures that are outwardly committed to inclusion and diversity, be it Canada or Australia, the lack of research presenting direct community input or the presence of a community 'voice' appears odd. This point of absence becomes particularly troubling when viewed in the context of social entrepreneurship, one based on effecting positive social change.

3.4 Government initiatives and organisational opportunities

There are several organisations and political structures that help to shape the contextual landscape of housing in Australia and Canada. Some of these are considered below. This section is intended to give a brief overview of what key opportunities are available at federal and local/city level and indicate how housing opportunities are encouraged or played out. There are multiple schemes and policies directed at facilitating affordable housing in both Canada and Australia. The following is not intended as a comprehensive list of organizations and policies but is rather but an outline of some of the most frequently referred to and influential

schemes which indicate trends that are relevant or informative to the thesis' case studies. Considering the most prevalent initiatives, programs, and organisations and their influence on how affordable housing can occur is particularly relevant for understanding possibilities for private business and communities to contribute to affordable housing projects.

3.4.1 Canada

A key organisation at federal government level is The Canada Mortgage and Housing Corporation (CMHC), a federally owned (Crown corporation) national housing agency. The organisation is mandated to make housing affordable for everyone in Canada (CMHC 2018). The CMHC is involved with several aspects of affordable housing, including research and policy development, assisting affordable housing development, and public mortgage loan insurance. In terms of structuring the housing landscape, the CMHC is perhaps the most influential body in Canada.

Under this umbrella agency, the Canadian government has several initiatives in place at provincial and municipal levels, to address housing shortage and homelessness (such as the Homelessness Partnering Strategy (HPS) – known as the National Homelessness Initiative) and to encourages change, often through initiatives that actively and financially support collaboration and innovative solutions (such as the Affordable Housing Initiative (AHI) - a federal government program administered through CMHC that contributes to working with provinces and territories to increase off-reserve housing supply) (CMHC 2019a). Several of these initiatives help to stimulate national change. For example, since the HPS initiative began, the majority of urban centres throughout Canada have adopted their own 'ten-year plan to end homelessness' (Jakubec et al. 2012, p. 100).

Perhaps most noteworthy among the Canadian Federal Government's commitment to housing is the formulation of a national housing strategy, as exemplified bythe Housing Business Plan 2013-2022. Since data collection took place in 2016, Canada's housing sector has received a significant boost with the November 2017 announcement of the first-ever Canadian National Housing Strategy. With a focus on meeting the needs of vulnerable populations, this budget commitment of $40 billion over a ten-year period offers a variety of opportunities to obtain funding for housing and community development and research (CMHC 2019a).

The commitment to affordable housing initiatives carries through to the provincial and municipalities, city, or council levels, and this is also reflected in the types of plans adopted at these levels of government. Provinces and cities in Canada align both for-profit and NFP organisations to partner for community change and growth. One example is the Saskatchewan Plan for Growth: Vision 2020 and Beyond – a government-released plan from October 2012. The plan seeks to identify the province's principles, goals, opportunities and actions around housing and aims to provide housing for 1.2 million people in the province by 2020 (CMHC 2019a). 'Since 2007, the Government of Saskatchewan has invested more than $790 million to develop or repair more than 16,000 housing units across our province' (CMHC 2019b). Another good example is The Investment in Affordable Housing for Ontario Program. This initiative is a collaboration between federal and provincial governments, utilising funds from each to address affordable housing in the province. It ties in with the federal Investment in Affordable Housing 2011-2014 (IAH) and supports several initiatives throughout the province specifically to support and encourage the rental, ownership and renovation of affordable housing (Investment in Affordable Housing for Ontario (2014 Extension) Program Guidelines 2016).

When considering organisations involved in housing at the provincial or city levels in Canada, there is a clear connection between opportunities and incentives offered at federal level and how the local areas adopt innovation for change. The kinds of initiatives developed and actioned in these areas, incentivised by available federal funding, find innovative solutions for housing problems, solutions that often are found through new forms of partnering between businesses or varied organisational structures.

3.4.2 Australia

Unlike Canada, Australia does not have a national housing strategy at federal level. Instead, the key initiative in place is the National Housing and Homelessness Agreement (NHHA). The NHHA was announced in 2017 and replaces the National Affordable Housing Agreement (NAHA). 'The NAHA is an agreement by the Council of Australian Governments that commenced on 1 January 2009, initiating a whole-of-government approach in tackling the problem of housing affordability' (NAHA 2018). According to their webpage, the Council of Australian Governments consists of federal, state, territory and local representatives from around the nation. Its decisions are targeted at forming cohesion and supporting partnering and

agreements between sections of government to drive reform (COAG 2019). The NAHA aimed to increase access to housing, increase housing supply and improve outcomes for homelessness (NAHA 2018). 'The NHHA is an agreement between the federal government and state and territory governments, designed to increase the supply of new homes and improve outcomes for all Australians across the housing spectrum' (Raynor 2017).

Along with the NAHA, and perhaps most significant to the case studies and the possibilities enabled in their context, the National Rental Affordable Scheme (NRAS) was developed- a federally supported financial incentive. Operating in partnership with state and territory governments, the scheme links with housing agents and organisations who provide housing for low to moderate-income earners. Under this scheme, housing developers/organisations receive a financial subsidy on housing developments (which can result in a bonus in density) (NRAS 2018). This subsidy is given over a ten-year period to support businesses in maintaining the affordability criteria, ensuring that the discounted rental properties are available in the housing market (NRAS 2019).

In terms of state level initiative and government influence, affordable housing in both New South Wales (NSW) and Victoria (VIC) (the states in which case studies were conducted) is almost exclusively rental property. This is a reflection of affordable housing options in Australia, with very few organisations offering the possibility of market entry for low-income earners. The rental housing available is typically managed by NFPs, although in some instances a private organisation may also facilitate rental properties (NSWGovernment 2018). Obtaining access to affordable rentals in both states is usually possible through the state or territorial agents of the NRAS.

At the level of local/city activity, the links between federal initiative and innovative change are not as apparent. The City of Sydney (City of Sydney 2019) website suggests its focus is to provide affordable rental housing under the 30 per cent criteria outlined above. TheCity of Sydney aims to expand housing stock and create a diverse range of housing (Sydney 2019). While its website does provide some information and links to documents on its housing strategy, none is more recent than 2015. On the City's affordable housing page, there is little immediately apparent information regarding how housing is addressed or how challenges will be met by the City beyond the year 2020. Under the heading of 'Alternative Housing', The

City indicates a desire to embrace innovation – at least at the level of ideas – by running an 'Alternative Housing Ideas Challenge' which invites submissions about potential housing solutions and is open to international entrants. While it is unclear exactly how, or if, these ideas will be developed, 'The City anticipates [that] the successful chosen projects will provide learnings for future initiatives' (2019).

In contrast, the City of Melbourne – works primarily under the 'Homes for People: Housing Strategy' which aims to meet the following goals:

- provide more affordable homes for low and moderate-income earners
- improve the design and environmental standards of new apartments
- ensure the community is equipped with the knowledge and information they need about good quality housing (City of Melbourne, 2019).

To develop the housing strategy, Melbourne undertook both community and industry consultations to understand issues and barriers for accessing affordable housing (Melbourne 2015).

In both Victoria and New South Wales, affordable housing provision is certainly dominated by NFP organisations, and these are almost invariably concerned with rental housing rather than facilitating home ownership. One example is Saint George Community Housing, the largest NFP community housing provider in NSW. The organisation develops, constructs and manages social and affordable rental housing with a strong community engagement component. This NFP, funded by the NSW Government, the City of Sydney, and private donations, also provides support to tenants such as training, education, and employment (SGCH 2019). Another example is City West Housing, an NFP established by the NSW Government; they provide affordable rental housing across the City of Sydney to support low to moderate-income earners (Housing 2018).

The apparent disconnect between different levels of government in Australia is noteworthy as is a lack of focus on a structured approach to fostering innovation, collaboration and cohesive action. This is particularly visible when contrasted with Canadian initiatives and how they are actioned .

3.5 An overview of entrepreneurial activity in affordable housing

3.5.1 Canada

How affordable housing operates in Canada is evolving to embrace new ways to address housing issues. Where previously (as is true also for Australia) there was a greater dependence on, and expectation for, government to be the provider of affordable housing, Canada is increasingly adopting new ways of approaching housing in the social sector (Pomeroy, Stoney & Falvo 2015). This is not dissimilar to other countries such as the United States and the Netherlands, which are expanding their practices to effect change through the utilisation of agents, some of which could be considered social entrepreneurs (2015).

In Canada, such change is embryonic. However, where new operating environments are emerging, the changes are primarily driven by:

- lack of sustained government funding and ongoing operating dollars,
- pressures related to an aging housing stock,
- changing demographics,
- increased targeting and more disadvantaged tenant populations, and
- expiring operating agreements (Pomeroy Stoney & Falvo 2015).

One study, which illustrates the current situation in Canada very well, seeks to identify the dominant business practices of the current housing landscape, resulting in The Housing Partnership Canada's (HPC) report *Business Transformation: Promising Practices for Social and Affordable Housing in Canada* (2015). The report indicates that while there are some emerging ideas such as 'profit for purpose' (called 'hybridity' in the academic literature on housing), affordable housing in Canada is still primarily a top-down regulated business (Pomeroy, Stoney & Falvo 2015, p. 73).

Based on 14 case studies around Canada, the HPC study is significant in that it seeks to '…explore emerging business practices and new approaches with regard to the development, operation and sustainability of social housing in Canada' (Pomeroy, Stoney & Falvo 2015, p. iii) to see where approaches to affordable housing are transformative and how this change occurs.

The report indicates that NFPs are increasingly active, but it makes no mention of the solo, for-profit social entrepreneur. - Interestingly, the NFPs are viewed as becoming progressively more entrepreneurial while utilising a tailored approach in response to the specific needs of the communities in which they act. Where this is occurring, the NFPs are seen as evolving and adapting in response to their environment rather than being *deliberate* catalysts for change. The report acknowledges that organisations need to sustain commitments to both business and social value to be effective in this area. It concludes that where community-based housing providers operate, the small, single providers with strong leadership that utilises varied expertise are typically most effective at transforming their environment. It is notable, however, that innovative, new practices that emerge in these contexts are typically not widely adopted across the housing sector. In this way, change is extremely local and somewhat limited in its reach.

This recent report based on several case studies that specifically sought to identify instances of entrepreneurship occurring in housing found that NFPs are the most significant group acting in this area and that social entrepreneurship outside of an NFP context is not common (Pomeroy, Stoney & Falvo 2015). These findings are indicative of the (fairly) current state of entrepreneurial activity in the social housing sector in Canadaand are,therefore, a good point of orientation for understanding the Canadian context for the research of this thesis.

3.5.2 Australia

The government's influence in Australia is somewhat fragmented. As no single national housing strategy is in place, Australia lacks a cohesive approach to housing problems and does not have a comparable, developed movement towards entrepreneurship. As a result, funding opportunities for housing may be missed because a clear pathway to accessing funds is not apparent. While there is government funding available that can filter down through to the city/council level, this lack of cohesion presents a stumbling block for businesses wishing to participate in affordable housing. This is particularly an issue for those in the private sector because all funding appears to be targeted at NFP participation and partnerships with NFPs.
In 2010 Barraket and Collyer examined the social enterprise sector in Australia, noting an increased interest from both government and NFP sectors (Barraket & Collyer 2010). They indicated that this was a result of:

- increasing demand for innovative responses to social and environmental problems,
- pressure on not-for-profit organisations to diversify their income sources, and

- an increasing emphasis by government on the role of civil-society actors in partnering to develop and (more commonly) deliver services in response to social policy priorities (Barraket & Collyer 2010, p. 2).

While there may well be interest in increasing the input of social enterprise in Australia, the efficiency of doing so may be questionable. Opportunities for social entrepreneurship, partnerships between businesses and community, and community input to projects may be lost due to a lack of clear information from the government level. A later report indicated that public policy as relevant to social enterprise development is still limited in Australia (Barraket 2016).

This situation may well be a contributing reason as to why private business and specifically social entrepreneurs working in affordable housing are rare in Australia. While some businesses and social entrepreneurs are working as developers who take advantage of financial incentives and the increase in property density should they commit to making a 10 per cent portion of their development affordable housing, this contribution is so small it could be considered merely tokenistic. This indicates that the prevailing political climate in Australia treats housing as a commodity more than a human right, as exemplified by the low proportion of government funding dedicated to housing in the overall budget. Despite the governments continuing participation in the affordable housing sector (the available schemes and policies are an acknowledgement that the government intends to be a participant), the available programs work only with very specific and limited stakeholders.

Further, the apparent absence of distinct entry points for for-profit social entrepreneurs (where government funding is filtered into the housing sector, it is almost invariably to support NFPs) makes new ventures involving for-profit social entrepreneurship in the housing sector in Australia extremely unlikely. The Housing Partnership Canada report (HPC 2019) exemplifies how social entrepreneurship is a growing phenomenon in the housing sector in Canada. No similar studies have been done in Australia, perhaps due to the limited involvement of social entrepreneurs and the limited avenues for involvement available through government support or initiatives.

3.5.3 Combined overview and implications

The context of affordable housing is (almost infinitely) complex. Both Australia and Canada are directed by similar, economic, political and social issues and therefore face similar challenges. However, the similarity is not as close when considering how these challenges are met.

Each country acknowledges the cost of increasing homelessness. Social impacts are considerable. There are far-reaching implications relating to crime, mental health, education and the like. Further, both countries have determined a quantifiable dollar cost per homeless person. However, the individual cost, and what homelessness means in terms of social capital, is yet to be examined in-depth. The exact position of the communities (be they groups or individuals) for which affordable housing is designed and the level of inclusion they have (if any at all) in affordable housing projects is not clear.

As indicated above, recent reforms in Canada led to the adoption of a national affordable housing strategy. Since then, Canada has, at least bureaucratically, a more cohesive plan for addressing some of the challenges related to homelessness and affordable housing. A national plan of action of a similar type does not currently exist in Australia.

What is also apparent in the approaches of each country, mainly when considered at a city level, is the commitment to involving partner groups and, in particular, a willingness to engage with a variety of business types to address housing affordability. In Canada, this is much more evident than in Australia, where private investment in affordable housing is so minimal it could be considered a token or, at best, a secondary consideration. Having more clearly defined pathways for private businesses to access funding, as seen in Canada, can influence not only the businesses' ability to participate in the affordable housing sector but also businesses' perception of what is possible, how they may work and participate in that sector. Knowledge of such pathways could be considered the first step to change.

It is clear that while governments are not considered to be solely responsible for the provision of housing at affordable, achievable rates, they do have the capacity to strongly influence and shape how housing problems can be addressed. They also play a crucial role in social outcomes and ultimately the health of the communities and people under their jurisdiction. Perhaps a

deeper consideration of human rights and a greater possibility for legal advocacy is needed, along with deeper collaboration between different levels of government.

The implications of Canada's *willingness* to enable and facilitate a broader involvement from multiple stakeholders at a ground level, including those in the private sector, can be seen as a gateway for opportunities that are perhaps missed in the Australian context. The concepts of 'working together', seen at each level of Canada's government from the federal level through to city planning, is not apparent in equal measure in the Australian approach. This is particularly apparent when considering the organisations, policies and schemes regarding the community and their participation in the affordable housing sector, and in some cases the inclusion of 'partner' groups – something virtually absent in Australia.

In Canada, opportunities for entrepreneurship to participate in the affordable housing sector exist and are facilitated by government initiatives as described above. The contribution of entrepreneurs is, however, somewhat limited, in that few operate outside of the NFP sector. Where entrepreneurs do participate in a for-profit capacity, they are usually capitalising on incentives offered by the government that require a percentage of a standard commercial development to be dedicated to affordable housing. Some parts of government, including the City of Saskatoon, take a more open, perhaps even experimental, approach to social entrepreneurship and addressing housing issues. This allows for some exploration to find innovative solutions to housing at a local and community level, while, where possible, also implementing support from higher levels of government.

Another avenue for the participation of entrepreneurs in this sector is through the Partnering Agreement (a Canadian initiative also detailed above). This agreement enables private investment if the private business is willing to partner with others working in an NFP capacity and if all share the same housing objectives. Again, equivalent incentives are not readily apparent in Australia nor are opportunities for participation of community members.

In Canada, some private/social entrepreneurs work to provide affordable housing, utilising their own, often quite successful, business models (such as Options for Homes in Toronto) (Options for Homes 2020). They fundamentally function as NFPs and reinvest their business profits to expand the business but use a more commercial model and are able to move quickly – without

the inhibiting influence of NFPs or the restricting decision-making processes of government bureaucracy. No doubt, in these cases limited bureaucracy enables their effectiveness.

That is not to say that the sector should be unregulated. Of course, it is essential when private business uses government funds that these funds are responsibly distributed and controlled. Such controls would limit the possibility of situations where less scrupulous developers become participants with the intention of pure profiteering rather than making a social contribution. However, as governments take an increasingly hands-off approach, it is clear that private business can and should be contributing to affordable housing. As will be exemplified in the cases for this thesis, private entry into housing, when supported by well-intended, business-savvy developers, can generate incredible results that go far beyond creating shelter and evolve into true community building. In many ways, these may indeed surpass what is possible for a typical NFP – such as the ability for social entrepreneurs to act swiftly, to contribute additional private funds, to work deeply with the community, and to act on highly innovative solutions that simply may not emerge in another context.

Chapter 4: Research Methods

The previous chapter discussed affordable housing as the broad research context by outlining some of the socio-political constructs and conditions relevant to the case studies of this thesis. This chapter will discuss the research methods used for the case studies. It will detail the conceptual frameworkand the research paradigm and reiterate the research questions. Following this, the approach to data collection, context and recruitment, interviews, observation and analysis, and research ethics will be provided.

4.1 Research framework and questions

As stated in the introduction chapter, the research intends to look at the web of connections that exists between the practice of social entrepreneurship and the communities in which it works. The aim is to gain an understanding of how these connections are formed, sustained, and how they inform business outcomes. The research addresses a significant gap in the literature on social entrepreneurship and how it connects with the communities in which it acts. The context of current affordable housing project driven by social entrepreneurs frames this research.

The primary question the thesis aims to answer is: How do community members and social entrepreneurs interact to inform outcomes of affordable housing projects?

The following research questions will seek to identify factors that contribute to our understanding of the leading question:

- What is required for social entrepreneurship to be most effective in affordable housing projects?
- How are community connections formed and sustained in housing projects led by social entrepreneurs?
- How does the extent of community embeddedness in social entrepreneurial projects effect social outcomes?
- Does the community have a ‘voice’ in these projects and if so is that voice influential?
- How do the dynamics of inclusion or non-inclusion shape or inform the creation of impactful change in affordable housing projects?

4.1.1 Qualitative research

The research for the case studies qualitative as this is considered the best approach for understanding the relational, nuanced exchanges taking place between social entrepreneurs and other stakeholders.

> Qualitative researchers also study people in their natural settings, to identify how their experiences and behaviour are shaped by the context of their lives, such as the social, economic, cultural or physical context in which they live (Yin 2013, p. 9)

Qualitative research appears well suited to facilitating the analysis of processes in specific contexts, over time, allowing for an analysis that connects events to consequences and makes them explainable (Miles & Huberman 1994, p. 1). 'Qualitative approaches are used when the researcher accepts that the concepts, terms and critical issues should be defined by the subjects of the research and not by the researcher…Qualitative techniques are also useful when the focus of research is on people's attitudes and the meanings they attribute to people and events…' (Veal 2005, p. 33). These are among the reasons a qualitative analysis is best fitted to the research project at hand. Through a qualitative approach, social entrepreneurship can be considered as a contextually bound process. By understanding the process as a whole, rather than only considering an individual aspect of it, such as the entrepreneurial actor, the business model or a 'product' of the process, a more thorough analysis is possible (Yin 2013). By taking this broader view, important and influential aspects (such as thought processes or feelings) that may not be visible through a narrower, or purely quantitative approach, may prove crucial to understanding and explaining outcomes (Strauss & Corbin 1990).

Additionally, a qualitative analysis allows room for unexpected insights to emerge, which may not be possible with another research approach. 'Good qualitative data are more likely to lead to serendipitous findings and to new integrations; they help researchers to get beyond initial conceptions and to generate or revise conceptual frameworks' (Miles & Huberman 1994, p. 1). This method is therefore well suited to achieving the research aims of understanding the nature of connected and relational processes in the context of housing and social entrepreneurship.

4.1.2 A social constructivism paradigm

In *Constructing Grounded Theory* (Charmaz 2014) Kathy Charmaz indicates some of the key components of constructivist grounded theory as having distinct, identifiable characteristics. Charmaz outlines them as follows:

Table 5: Comparison and contrasts

Foundational Assumptions
• Assumes multiple realities • Assumes mutual construction of data through interaction • Assumes researcher constructs categories • Views representation of data as problematic, relativistic, situational and partial • Assumes the observer's values, priorities, positions and actions affect views
Objectives
• Views generalisations as partial, conditional, and situated in time, space, positions, actions and interactions • Aims for interpretative understanding of historically situated data • Specifies range of variation • Aims to create theory that has credibility, originality, resonance and usefulness
Implications for Data Analysis
• Acknowledges subjectivities throughout data analysis • Views co-constructed data as beginning the analytic direction • Engages in reflexivity throughout the research process • Seeks and (re)represents participants' views and voices as integral to the analysis

Source: *Constructing Grounded Theory* (Charmaz 2014, p. 236)

As the research is based (in part) around this general understanding of a constructivist grounded theory approach, the following expands on how the research will be conducted.

When undertaking the research, I will work within a constructivist paradigm. Social constructivism is well suited to this particular research project as it acknowledges multiple realities under constant construction (Thietart 2001, p. 24). This view fits well with the research aims, which are to gain an understanding of the qualities and characteristics of social entrepreneurial projects, within the built environment, from several perspectives. The context of affordable housing provides scope to explore constructivism while pursuing the research questions. The understanding of reality, in this context, will be dependent on the varied perceptions and construction of meaning from the perspective of an array of actors. Through this research approach, reality is negotiated. It is not the construct of one individual but rather something which is agreed upon; it is in a constant state of flux in relation to the mindset of the focal actor at any particular time. Social constructivism seeks '…to understand how social actors recognize, produce and reproduce social actions and how they come to share an intersubjective understanding of specific life circumstances' (Schwandt 2007, p. 39). Through constructivism, a foundation exists for understanding multiple perspectives and how they inform each other, be they community or business focused.

A constructivist approach has been selected rather than a positivist approach as I aim specifically to explore the research topic as an animated, non-linear process. As the researcher, I will inevitably shape the research and my position within the research context will be informed by and relational to those being researched and their input.

'The Positivist paradigm takes the view that the world is external and objective to the researcher – the position adopted by the natural sciences' (Veal 2005, p. 24). Additionally, positivism seeks to test the hypothesis and potentially predict future outcomes (2005). These objectives are not the intention of this research, which seeks rather to understand the relational qualities of processes.

The constructivist view has very specific assumptions and implications for the research project. In particular, constructivism does not prescribe the idea of one single reality and therefore allows for knowledge to emerge as a product of multiple individual or collective constructions of reality (Thietart 2001, p. 113). Constructivism is concerned with a reality that is pluralistic and plastic and situated contextually and relatively (Thietart 2001, pp. 39-40). 'Constructivists study how – and sometimes why – participants construct meanings and actions in specific situations' (Charmaz 2014, p. 239). Just as socially motivated projects often involve several

actors and stakeholders and a variety of connections between each of these, the assumed reality is a construction of multiple contributors. The implications of this are that the research problem and analysis emerge from the specific context in which the research takes place. Through this approach, empirical 'reality' is seen as the ongoing interpretation of meaning produced by individuals engaged in a common project of observation (Suddaby 2006b, p. 633).

Further, according to Charmaz, the constructivist researcher is embedded in the research which in turn is informed by the researcher's own experience and context (Charmaz 2014). While the research data is gained within a complex web of interwoven relationships, constructivism acknowledges that the researcher is also a part of these relationships, by virtue of being involved in the research (2014). 'In this view, we construct research processes and products, but these constructions occur under pre-existing conditions, arise in emergent situations, and are influenced by the researcher's perspectives, privileges, positions, interactions and geographical locations' (Charmaz 2014, p. 240). As a result, this project is directly, inescapably informed by the research context and actors, and it is also inseparable from my own personal context and background. This understanding of the suggested paradigm means that my perceptions will play a part in both forming the results, through my construction of reality, and shaping the analysis through that same lens.

4.1.3 Grounded theory

Grounded theory builds upon theory that is derived from the data, which is collected as the research takes place, rather than testing an existing theory (Strauss & Corbin 1998, pp. 12-3). As this research is concerned with understanding what is taking place in a context of multiple possibilities, be they linked to the community or the entrepreneurial driver of the project, using grounded theory is considered a logical choice. Grounded theory will allow different aspects of the research data to inform and build upon other aspects, through cycles of data collection and analysis (Thietart 2001). Rather than imposing an existing theory upon this context of entrepreneurial activity and attempting to make the theory fit that context, or searching for where the context relates to the theory; by taking a grounded theory approach, it is hoped that the collected data can inform and guide the research process so that theory can be interpretively framed in relation to the data gathered. 'Grounded theories, because they are drawn from data, are likely to offer insight, enhance understanding, and provide a meaningful guide to action'

(Strauss & Corbin 1998, p. 12). In this sense, an exploratory research approach will suit this research.

The above quote explains grounded theory in its purest form and seemingly contradicts a constructivist approach. Grounded theory, in this context, can be considered a reflexive process in that neither writing nor research in this way can be considered a 'neutral act' (Charmaz 2014). Constructivism acknowledges the background and personal context of the researcher as an inevitable, unavoidable influence on research outcomes (Charmaz 2014; Thietart 2001). In order to blend the two approaches, the researcher must continuously interrogate their own interpretive position and its influence and ultimately find a point of mediation between the researcher and those researched. By adopting grounded theory, the researcher must be constantly aware of their own position in relation to the research (Suddaby 2006a). I, therefore, needed to be aware of the influence of my worldviews and assumptions and be reflective about this influence, as the reflexive process of constant comparison allows for results to emerge in patterns that may be readable as separate to the context of the researcher (2006a).

The grounded theory approach involves a method of comparison between empirical indicators from the collected data, be it primary, such as that gleaned from interviews, or secondary, such as that found in documents (Schwandt 2007, p. 131). Through a continuous process of *constant comparison*, uniformity, patterns, similarities and differences are identified and again compared with additional data (2007). Through this process, comparisons are made until theoretical saturation is reached (2007). Noting patterns and making contrasts and comparisons within and between data sets can work to test and help to make sense of what is being researched (Miles & Huberman 1994). This methodological approach opens the way for a variety of data collection methods suited to exploratory research.

4.2 Data collection

In pursuit of the research question *How do community members and social entrepreneurs interact to inform outcomes of social housing projects?* it becomes increasingly apparent that the multi-layered context of social entrepreneurship requires a multi-layered methodological approach if a substantial contribution to theory is to be made. This research applies a methodological combination of grounded theory, which seeks to generate a theory from understanding perceptions of reality (Suddaby 2006a), and social constructivism. In this sense,

the research methods, informed by the broad approach detailed in this section, seek to extend and build theory. In line with the methodological approach of grounded theory, the research will utilise complexity theory as a guiding consideration but will ultimately develop theory from the data and analysis that will take place during the research process.

This research applies a case study methodology as it facilitates a variety of data collection methods, such as interviews, observation or utilisation of secondary data. It can also implement mixed methods ultimately to generate or extend emergent theory (Eisenhardt 1989). In contrast to hypothesis-testing research, this case-based, qualitative approach with its varied methods allows for theory building through the triangulation of data types, ultimately strengthening and substantiating the emerging findings and results (1989).

Specifically, the case studies completed for the research involved data collection with four different businesses. Each business represents a case, with one exception. As the social entrepreneur who allowed the greatest access was involved in several building developments at the time of research, two of these developments were chosen – each being a separate case. Altogether, there were five cases. The selected affordable housing projects were each informed by a variety of primary and secondary data.

In addition to the data collected for the cases, interviews were undertaken with several individuals who could be considered experts in varying aspects of affordable housing. These included academics, consultants, additional social entrepreneurs, housing professionals, NFPs, social workers and shelter volunteers.

Appendix 2 shows a detailed table of all de-identified interview participants. The table lists the participants for each case, their relationship/involvement with the case, and their business or community/resident role in relation to the case.

The context and recruitment of informants are discussed next. An outline of the preliminary interviews, how they will be arranged, and some sample questions will follow. Focus groups, observation and secondary data will be considered as research methods which contribute to making a rich data set that enables triangulation of data during research and analysis.

4.3 Case studies

As observed in the literature review, there is a dearth of research in the area of social entrepreneurship and its connection to the communities in which it serves. As a result, little evidence is available to indicate *how* relational processes in social entrepreneurship take place, how well they serve the communities they work within, and how (or if) they make meaningful contributions to these communities. As the purpose of this research project is to examine the relationships that exist between social entrepreneurs and these communities, it is essential to gain a further understanding of the inter-connectivity of these processes and to determine what the projects mean to those involved, be they community or business actors. A greater understanding of these interactions may lead to a better understanding of their influence on project outcomes.

It was decided to use a comparative case studies as this method has several advantages including identifying new or omitted variables, examining intervening variables attaining high levels of construct validity, and using contingent generalizations to model complex relationships and multiple interactions effects (Bennett 2004) As the aim of conducting case studies about social entrepreneurs and affordable housing is to examine the web of connections, links, interactions and intersections between actors comparative, in-depth case studies are considered most suitable. They allow the researcher to concentrate on a real-world context and take an in-depth investigation of such a context and help to unpack the dynamics of single settings (Eisenhardt 1989; Yin 2013).

The advantage of looking at (least) two different groups (entrepreneurs and community members) in five cases studies of different housing projects across two countries is that it enables the opportunity to juxtapose each against the other. By juxtaposing cases, looking for similarities and differences across data sets for each and comparing cases, a more sophisticated understanding can be gained (Charmaz 2014; Eisenhardt 1989; Yin 2013). As discussed in the preliminary research presented in Chapter 3, Canada and Australia several commonalities both in terms of socio-political contexts and their historic political structures. These shared backgrounds contribute to creating an interesting setting for comparison. Highlighted in that chapter is an outline of where social entrepreneurship is positioned in the political and business environment of both countries. The available possibilities for social entrepreneurship along with an indication of different government initiatives that foster connectivity between

stakeholders (to a greater or lesser extent) is discussed as differing between the two countries. These commonalities found between socio-political contexts and the way they have adopted slightly different approaches to supporting and enabling social entrepreneurship make Canada and Australia a good choice for a comparative case studies because they serve to provide many variables that are similar with enough contrast to enrich the research findings when answering the research questions.

Through implementing comparative case studies it also becomes possible to compare patterns that appear in one set of data with another, thus enhancing and strengthening the evidence and emerging theory (Eisenhardt 1989). The ability to compare data of all types between cases as an ongoing, cyclic process has clear value. 'From the within-site analysis plus various cross-site tactics and overall impressions, tentative themes, concepts, and possibly even relationships between variable begin to emerge' (Eisenhardt 1989, p. 541). This makes the pre-existing variables found in the chosen contexts a good starting point for understanding the different themes and variables emergent from the collected interview data.

Case studies involving communities and social entrepreneurs (currently involved in projects with a social mission). They allow a comparative analysis that can reveal what is happening between stakeholders, the significance of what occurs and determining what is are necessary for effective connections between stakeholders for the project's development. Further to this, the research aims to identify common aspects among the cases that may arise which shape or influence project outcomes.

4.3.1 Context and recruitment

Five case studies were conducted in Australia and Canada. Each case study was related to a for-profit entrepreneur and their specific project that had an identifiable endeavour to provide housing to effect social good. In Canada, there were three case studies involving two social entrepreneurs. In Australia, there were two case studies involving two social entrepreneurs.

Qualitative research aims to gain a detailed understanding of a specific context from few participants who can offer an in-depth insight, rather than the large populations found in quantitative research (Hennink, Hutter & Bailey 2010). Identifying and selecting key individuals with experience in, and knowledge of, the research context is, therefore, essential

(2010). As those who participate directly play a fundamental role in shaping the research and the resulting theory, selection of these key individuals was done with care.

Initially, to identify/connect with cases, for-profit individuals working as for-profit social entrepreneurs working on housing projects were invited to participate in the studies to answer the research questions. By identifying the participants in this way, they were considered to stand for and be representative of the research population of interest – an important aspect of case study research (Seawright & Gerring 2008). Finding individual entrepreneurs (and thereby cases) with had any deep connection to the communities in which they worked was initially extremely difficult. This may have been because private property development in affordable housing could be considered highly controversial particularly when it aims to find some kind of community-based engagement. I approached several businesses that appeared to work with a designed intention to connect with their communities – at least according to their online profiles. While many worked in providing affordable housing, when I approached these businesses and asked if they would participate in the research few were willing. Some directly said that while their website may indicate otherwise, they did not believe they had a true community connection.

The case sampling method was therefore purposive and convenience sampling, in that participants were selected on the basis of serving the purpose of informing the study, and they were often involved because of availability and relevance to the research (Bernard 2017) Both methods are used widely in intensive case studies (2017). Research participation was dependent upon and limited to the willingness of participation of the (rare) entrepreneurs who could truly be considered 'social' in terms of their community embeddedness. To meet the criteria for participation (and purposive sampling) it was important to identifying a social entrepreneur working in a for-profit capacity, who believed they were working in a way that helped their community and had community involvement.

As previously stated, it was difficult to find people working in this capacity so when two willing social entrepreneurs were identified in Canada (the first place of data collection) I was fortunate that time permitted research with both. Data for three case studies was collected, and these cases were chosen as good representative cases for the work the participant entrepreneurs typically engaged. Following the research design to undertake comparative case studies in two countries, I looked for social entrepreneurs working in a similar way in Australia. Such

entrepreneurs working in a for-profit capacity were not apparent in the Australian context and therefore two housing professionals working in a way that could be considered (social) entrepreneurial, were selected for comparison. The scarcity of entrepreneurs working in a for-profit capacity in this context therefor demanded that case selection method was not specifically focused on identifying typical cases, diverse cases, or extreme cases (Seawright & Gerring 2008), but rather on purposive case selection as indicated above. (After analysis it would be fair to say that the Canadian cases may be considered extreme in that they are not 'usual' (2008) in the context of affordable housing.)

The disadvantage of this approach is purposive sampling may limit the possibility of greater inclusion and gives only very specific examples of business practice as linked to the specific cases. As such, the diversity of possibilities are limited and narrowed to those involved. However, since the inclusion of private, for-profit business in the context of affordable housing is scarce, the value of their contribution to broader academic research is heightened. As the results of this research comes to show – a for-profit stakeholder contribution can be significant and serves to indicate advantageous business practices not seen in other organisational forms. When a social entrepreneur was identified in Canada who was willing to participate in the research, the first major challenge of the process was overcome.

'The challenge of interview data is best mitigated by data collection approaches that limit bias. A key approach is using numerous and highly knowledgeable informants who view the focal phenomena from diverse perspectives' (Eisenhardt & Graebner 2007). Once the connection with the social entrepreneur, a building developer, in the first case was established, he was invited to participate in the research and agreed to be interviewed and shadowed for a month. The social entrepreneur introduced the researcher to other key business people, future residents and organisations involved in the housing project. In this way, community members and other interviewees were identified via (and including) community 'gatekeepers' – those in the community who hold a prominent and influential community role (Hennink, Hutter & Bailey 2010). In this case, this person was the (extremely community-embedded) social entrepreneur.

Through connections with both community gatekeepers and business people/entrepreneurs, a 'snowball' recruitment method ensured (Hennink, Hutter & Bailey 2010). Discussions with these key informants led to the identification of additional participants. One of the great

advantages of the snowball approach is that it allows the researcher to learn about other previously unknown participants through trusted networks (2010).

In addition to these interviewees, discussions with other experts in academic or professional positions also took place. This occurred through snowballing when the social entrepreneurs suggested I connect with people whom they believed relevant to and informative for the case. It further occurred when I learned who contributed significant work in this area and approached them with a request to participate. A purposive recruitment process allows the researcher to select interviewees based on their position, experience or perspective on the research context (Hennink, Hutter & Bailey 2010). In this way, the selection is not haphazard but instead deliberately directed by interviewee suitability, while also allowing for the emergence of relevant actors during the research process (2010).

While these methods were efficient and effective (and worked similarly) for the Canadian cases, snowballing, shadowing and working with community gatekeepers was not an option in the Australian cases. Here, interviews took place only directly with the business involved or (in some instances) with partner businesses. Connections with other businesses were also quite limited. Community members were never accessible to the researcher – in one case not even to the social entrepreneur. This significant difference in how business is done also limited the possibility of exploratory research in these cases.

4.3.2 Interviewing informants

The research was primarily conducted utilising semi-structured interviews. These could be '…defined as an interview with the purpose of obtaining descriptions of the life world of the interviewee in order to interpret the meaning of the described phenomena' (Steinar & Brinkmann 2009, p. 3). A semi-structured interview approach was chosen as it works with a guiding set of questions but allows the interview to 'follow leads' and explore in more depth what emerges (Bernard 2017). This approach is considered useful if the interviewer only has the chance to interview the participant once (2017).

The interviews were conducted individually with each organisational or community representative. From talking with these businesspeople, key community members who are involved with the project were identified as willing participants.

In most cases, the researcher was introduced to the community members by the social entrepreneur. On occasion, the researcher would meet others when attending a business meeting or site visit with the social entrepreneur and connect with other community members who were willing to participate in an interview. This allowed the community perspective to enter the data very directly.

The semi-structured interviews with entrepreneurs who work on providing community housing and with key community representatives aimed to collect in-depth insights on the processes, connections, challenges, relationships and opportunities the housing projects generated.

While the interviews were semi-structured and conversational, they were guided by a schedule of questions, which can be found in Appendix 1. These questions were intended to begin the process of unpacking the relationships between social entrepreneurs and community members. Through the interviews, each has a voice that speaks about more than a strategy or business plan. Instead, an initial understanding of how informants viewed themselves in relation to the project begins to emerge, heightening the understanding of how interactions of this nature take place. These procedures were open to modification and as more information became available, the methods were adjusted within this broader plan to utilise aspects which could best inform and build upon themes emerging within the data. Interviews usually began in similar ways to orient the context by asking the interviewee what they did and what they believed affordable housing to be.

As the research was exploratory, important components identified from the literature offered a broad understanding of current representations of social entrepreneurship and guided the early stages of the fieldwork (Suddaby 2006b). The absence of discourses regarding direct community input to projects where a social entrepreneur was a key stakeholder led to closer scrutiny of the position of the community in terms of these projects.

From this starting point, the first areas of questioning/exploration sought to determine:

- role – what their formal position title was and entailed,
- purpose – how they described/saw this from their perspective,

- motivation – what motivated them to work in this capacity,
- community/resident role – what role they believed the community/residents played in the project (initially seen from a business perspective, but later in the research process from the community members or future residents), and
- impact – the impact they thought their work had and how they measured it.

An inductive approach was taken as the following case exemplifies.

In the first case, it quickly became apparent that the social entrepreneur (Canadian cases 1 and 2) was not working alone and was partnering with a variety of organisational and community groups and individuals to make his projects come to fruition. Partnering allowed the community to have a clearly defined role in the project and was thus identified as a key component for this innovative case. Based on this outcome, the investigation in this and subsequent cases focused on the idea of partnership.

As shown here, from the very first interviews, the researcher looked to identify and examine constructs that interviewees used to make sense of their contexts, and similarities, differences and variables of perceptions adopted. It was important to recognise these possible constructs early in the research but also to realise that they, like the interview questions, must remain flexible in this type of research to allow for emerging constructs to be identified (Eisenhardt 1989; Gioia, Corley & Hamilton 2013). Through this inductive approach, it became possible to determine how effective this project was in achieving its ends; what the qualities of the interactions were that make the project possible or hinder its progress; how each participant (community or business) shared a common (or not) understanding of the project outcomes; what the role of community or business stakeholders were. These early considerations, identified in the first case, helped to inform and guide the research for the subsequent cases. From there, the semi-structured interview questions that were important for considering at business-community and community-community interactions relevant to the case became clearer and more directed.

The following table indicates the quantity and type of data collected, including the number of interview participants for each case.

Table 6: Data quantity and type

Case 1 – Saskatchewan, Canada

Source	Pages
Interviews (11 participants)	112
Field notes/Observation notes	59
Business webpages 9	52
Media articles online 5	19
Related government documents online	271
Total	**513**

Case 2 – Saskatchewan, Canada

Source	Pages
Interviews (12 participants)	119 (participant cross-over with Case 1. There were 16 interviewees between Case 1 & 2)
Field notes/Observation notes	59 (cross-over with case 1)
Business webpages 2	19
Media articles online 3	7
Related government documents online	18
Total	**222**

Case 3 – Toronto, Canada

Source	Pages
Interviews (6 participants)	94
Observation notes	3
Meeting notes – observation	3
Media articles online	32
Business webpages	30
Business presentation slides	27
Business brochures	10
Total	**199**

Case 4 – Sydney, Australia

Source	Pages
Interviews (3 participants)	25
Observation notes	2
Business webpages	10
Total	**37**

Case 5 – Melbourne, Australia

Source	Pages
Interviews (3 participants)	54
Observation notes	3
Media articles 2	6
Related government documents online	20
Business webpages	112
Total	**195**

Additional Data Sources used to inform cases/case context

Source	Pages
Expert interviews Canada (7 participants)	85
Expert interviews Sydney (6 participants)	151
Expert interview observation notes	7
General topic media articles	46
Business slides	182
Business webpages (case identity and related businesses)	310
Total	**781**

Total pages	**1,947**

4.4 Research process

After the ethics approval was obtained and connections between me and the businesses were established, I gained informed consent from the initial participants. Due to the research design, gaining consent from participants was an on-going process that occurred as each participant became known. Therefore, consent was gained from subsequent participants on an on-going basis, as needed, throughout the research.

Once ethics approval was obtained and plans with relevant businesses finalised, I travelled to these businesses to conduct preliminary semi-structured interviews with two or three (where possible) key people in each business environment. These people were all key stakeholders in affordable housing projects and included social entrepreneurs, NFPs, support workers, business partners, and future residents of projects. The interviewees initially were advised that the interview would last between half an hour and one hour and that they were free to stop or

continue as they chose. Effectively, the interviews lasted between 10 minutes and 195 minutes. Each participant was provided with an initial overview of the research context, information sheet and consent form.

In these initial stages, it was important to identify and speak with key informants, establish a rapport, particularly with the key people in each group, and to take a broad tour of both the business and community environments. This facilitated preliminary observation. Through this, the research established initial 'signposts' of the connections between the business and community areas of the project. Additionally, this enabled 'snowballing', thus making further interviewees known to me.

Interviews started broadly and conversationally and became more specific. Trigger questions were asked endeavouring to understand organisational values and personal values and how these are lived in terms of the housing development project. I recorded the interviews audibly and later transcribed them.

Following the preliminary interviews, transcription and analysis began and key themes were identified using NVivo 11 a qualitative analysis software. NVivo was used to organise, analyse and identify connections between the transcripts from the interviews. At this time, the Australian case studies were simultaneously occurring, and expert interviews were on-going in both countries. Having identified key themes, areas of interest and any patterns or in/consistencies that appeared to be forming, tentative findings informed how the project should proceed, using a combination of inductive and deductive analysis. The data led analysis used NVivo software from the beginning of the interview process to the end of the research project. At the conclusion of data collection was further analysed and considered in relation to current theory and literature.

By identifying initial themes in the early stages of fieldwork, it became possible to begin to understand what was taking place in the research context (Gioia, Corley & Hamilton 2013). These early ideas set an initial foundation for uncovering how informants understand social entrepreneurship and provided the initial material for analysis before returning to subsequent interview cycle/s and comparing with other data. Through identifying where data overlaps and where relationships exist between different kinds of data, it became possible to identify

emergent themes (Eisenhardt 1989; Gioia, Corley & Hamilton 2013). The research was informed and developed through these cycles of data collection.

As stated, following the preliminary interviews, follow up interviews took place, which helped to explore further and unpack what appear to be the most prevalent, emerging themes and concerns or victories of each group. Through this, it was possible to identify the 'web' of connectivity which forms between the business and community which then became 'readable'.

Data collection methods had to be adapted because from case to case levels of access to businesses, partner groups and all community/resident stakeholders varied. However, for clarity, methods will be briefly outlined at the beginning of each case, giving an indication of the type and duration of access to each participant business. Recurrent themes, key aspects and qualities of progress or hindrance were identified through ongoing analysis of the research, interview materials and reflective practice throughout the research process.

4.5 Observation

As an outsider, it was important to attend business or community meetings (or meetings *between* business and community) where possible. These were formal or casual meetings and offered an insight into personal interactions and business dynamics and allowed the researcher to consider what may be taken for granted by observing interactions (Cohen, Manion & Morrison 2013). While there were opportunities to attend such meetings in each case in Canada, the same opportunities were not available for the Australian cases because they did not occur at the time of research and research with the Australian businesses involved significantly less contact with stakeholders.

In the context of meetings, it was possible to observe, record, note and analyse not only what was spoken but also non-verbal behaviour such as personal interactions, indicating the level of friendliness and types of relationships the groups or individuals have (2013). Actions, body language and interactions, for example, observations about who talks and who remains quiet, whether the groups touch or talk with each other, or whether they are generally friendly or formal, all constitute readable behaviour and patterns or discrepancies in observed environments (Hennink, Hutter & Bailey 2010).

In the act of observation, the researcher is, by their very presence, an inevitable component of what takes place. When the observations involve human interactions, as was the case here, the researcher must develop a rapport with the participants to enable access (Crang & Cook 2007; Hennink, Hutter & Bailey 2010). As part of collecting data using observation, I made field notes and took photographs where relevant.

Through observation, it was possible to discern the context of the participants' lived experience (Crang & Cook 2007). As this research is centred on the built environment, these kinds of observations were valuable for generating data that informed what is actually taking place in the project, as opposed to relying on what I was being told was taking place during interviews.

Furthermore, in addition to human interaction, this method can encapsulate dynamics of physical environments and characteristics of organisational settings allowing the researcher to glean a perception of what is not spoken at all about the participant's environment (Gioia, Corley & Hamilton 2013). Within grounded theory, a key component of observation is the opportunity it provides to allow the researcher to observe differences and similarities between what is said and what is done and how these things occur.

> In addition to the basic assumption that the organizational world is socially constructed, we employ another crucial and actionable assumption as well: that the people constructing their organizational realities are "knowledgeable agents," namely, that people in organisations know what they are trying to do and can explain their thoughts, intentions and actions. (Gioia, Corley & Hamilton 2013, p. 17)

While interviews provide information on how informants articulate their understanding of reality, this may have appeared as contradictory to actions, or may, in fact, be supported by their actions. Observation in its various forms allows new data to be generated which adds another layer to understanding the relationships between agents.

4.6 Using the tools of ethnography

While the research was not explicitly seeking to undertake a strictly ethnographic approach, it utilised some of the tools of ethnography. As stated above, the interviewees were carefully

selected informants who were considered to be the authority on what was occurring. One of the primary aims of the research was to understand what is occurring from their perspective.

Ethnography is particularly suited to the community context and allows for an 'insider' perspective for gaining an understanding and holistic picture of the studied situation (Hennink, Hutter & Bailey 2010). While the research may involve ethnographic aspects at times, the researcher remains an outsider, who at times during the research process is accepted as an insider. In this sense, the researcher is to some extent implicated as an inevitable component of shaping the research. The researcher is not only implicated as the person who interprets research findings from the 'inside' but also in terms of their own physical characteristics and personal beliefs which inform the intersection between the researcher and the participants (Crang & Cook 2007). However, the perspectives of the informants remain the key component of this aspect of the research.

Ethnographic approaches are also well suited to a variety of research methods including key informant interviews, participant observation and the use of additional data from, for example, census or other supporting documentation, as these methods enhance the research (2010). Each of these elements plays a part in the current research to build a whole picture of what is happening in the context of both the social entrepreneur and the community. These methodological components of ethnographic research fit well with taking a grounded theory approach and with social constructivism as each endeavour to consider multiple perspectives within a context rather than relying on one or two voices. Through this, it became possible to build a more balanced understanding of what is taking place.

4.7 Secondary research materials

The primary data collected came from interviews. This data, however, was supported and further informed by secondary sources and supporting documents. Among these secondary sources are information gained from initial online research about the company, other online sources, funding documents, media reports, legal accountability documents, policy documents, and community flyers or notices. This kind of research helps to inform how businesses present themselves or how others perceive them. Secondary data also assists in illuminating motivations of the community/business or factors that may influence either the business or the community. Through secondary sources, supporting documents and other episodes of

interaction between and within the community and business, coupled with the interviews conducted, a potentially rich data collection can be further informed.

With a comparison of data sets, be they primary or secondary, data gained from interviews, found in the literature or otherwise, triangulation across each of these becomes possible (Eisenhardt 1989). For example, by understanding the themes and constructs established by key informants and considering these as relational to secondary data, patterns and contradictions inform and move the research forward, and ultimately validate or call into question what appears to be occurring elsewhere in the data (1989). Each data set potentially provides information that is lacking elsewhere.

The use of multiple data sources was of great value for creating a solid foundation for generating sound theory. Identifying and confirming concepts and themes in the data can reveal relational dynamics that can become readable and '…enable the possibility of theoretical insights that would not be apparent simply by inspecting the static data structure itself' (Gioia, Corley & Hamilton 2013, p. 22). It is perhaps through the analysis of this weave of connections that the relational qualities of social entrepreneurship can not only be revealed but also questioned. When analysing data not all data sources, (including ethnographic materials and secondary data) were analysed the same way, as different data sources required different treatment. Specifically, interview data was analysed using NVivo as a entry point to identifying emergent themes (as detailed below), whereas secondary data, literature and observation notes were triangulated with the interview data to confirm, check and verify what was emerging from interview data (Miles & Huberman 1994).

4.8 Data analysis

As stated above, data analysis took place throughout the research process and informed the progress and development of the methods and theory as the research unfolded, built and was informed by the data.

The research included interviews with 45 participants. Of these, five chose to remain 'off-record,' one asked not to be recorded but was happy for notes to be taken, and the remaining 39 participants were recorded. The recorded interviews were transcribed and then coded in

Nvivo, sentence-by-sentence. During coding, the objective was to determine the topic of discussion and the emergent themes. These each became nodes that were later collectively analysed.

Data analysis was done using Nvivo software and utilised data led open coding. This began with the initial information available on each business, be this literature, online or supporting documents as described above. When interviews commenced, data gathered was analysed from the first two or three interviews through to the end of data collection as a continuous, cyclic, process as each type of data related to relevant previously gathered data. This method of analysis was informed by grounded theory in that it is one of constant comparison for theory building, which occurs until saturation is reached within the data (Schwandt 2007).

Using Nvivo to manually code the data and identify emerging coding themes (or nodes), based on the theoretical background research to the project, it became possible to uncover discrepancies or patterns within the data. Interview transcripts were initially coded sentence-by-sentence to identify emergent areas of importance to the interviewees. Ideas could be grouped and analysed and, with careful interpretation, explanations for what is happening between entrepreneurs and community groups and other stakeholders could begin to emerge. Fitting with a social constructivist viewpoint (Thietart 2001), it was possible to see how multiple perspectives inform whole outcomes, and potentially the research could 'read' the composition of emergent happenings. This process was done one case at a time, allowing dominant themes of the individual cases to emerge. By analysing at a case level first it was then possible to identify and compare cross-case patterns (Miles & Huberman 1994), and to identify and compare relational variables between the cases.

Once the data was coded and analysed, some very specific tensions and key commonalities emerged from each case. Some of these tensions and commonalities emerged so frequently that they came to be considered characteristic of how projects worked, and illustrative of why they did not.

An example of how coding was able to highlight areas of importance to interviewees can be seen in the table below. The table indicates some of the dominant themes that emerged when manually coding the data and gives a description of each theme. Having 5 cases allowed for a

cross tabulation against the themes to show a thematic spread. Interview transcripts were coded around how participants describes their context of participation and how they made meaning of this context. The table shows that under the node of 'community' there were several emergent areas of importance to the interviewees. The main emergent themes relate to community concerns, tensions, and partnership (all under the main parent node of community). By looking at the sources and references columns, an indication of the more prevalent topics is given. This gives a 'snapshot' of examples of frequent occurrent themes, the total number of participants that discussed the theme and frequency of references made to that theme.

Table 7: Coding emergent community themes

Themes (Nodes)	Description	Sources (participants)	References
Community	Overview of how stakeholders position the community (rather than the business or government) in the development projects		
Need	Different needs identified for community members – social, economic, health etc	34	89
Creating connection	How different stakeholders create connections with the communities they support	30	104
Voice	How communities have a voice or do not have a voice in the development projects	33	70
Enablers	What kinds of actions enable community inclusion	32	93
Barriers	What kinds of barriers prevent community inclusion	24	51
Tensions	Identifying tensions between different components relevant to social entrepreneurship, communities and other stakeholders in the context of housing		
Competing priorities and needs	How stakeholders balance business priorities with serving the needs of the community	19	40
Expertise vs change	Considers the tension between the desire to effect change and having the relevant kind of expertise to do so	28	41

Effecting change	Considerations of barriers and challenges to effecting change (that may not be related to expertise)	33	109
NFP vs for-profit	Key tensions between NFP and for-profit businesses as the compete for same funding	30	56
Private business vs Gov.	Looks at provision of housing from different stakeholders and the role of each	16	27
Partnerships	Overview of the main emergent themes to do with questions around the role of partnerships		
Varied expertise	Differing stakeholder/partner group expertise and how these combine (or are lacking) when attempting to create change	23	39
Building and connecting knowledge	Considers challenges to creating and building knowledge between partner groups	29	65
Meeting point of complex issues	Considers partnerships (in housing) as a meeting point for challenges and complex community issues	27	62
Gaps in provisions or systems	Considers gaps in provisions or different organisational systems as varied between stakeholders and partner groups	34	74
Top-down/Bottom-up	Raises issues and advantages of taking top-down or bottom-up approach – partnerships as collaborative	24	44

The identified nodes provided a starting point for analysis. Outcomes in the above nodes indicated what was recurrently important to interviewees. A discussion the main tensions that emerged from the NVivo analysis can be found in the results chapter (Chapter 9). As analysis developed, further themes were identified to indicate the key emergent themes for each case. Key themes are found in Appendix 3 which also gives representative quotes for each theme.

4.9 Research methods summary

In summary, the research methods were exploratory, and they aimed to build theory and provide insight to how social entrepreneurship and community/resident connections and the relational dynamics between these groups and how they inform project outcomes. The intent

was not to test a hypothesis but to examine the complex environment of social entrepreneurship through the triangulation of an array of data sets and cases.

Fitting with the pluralistic understanding of reality highlighted in consideration of social constructivism, this methodological approach makes room for reading the emergent and complex nature of the environment of social entrepreneurship. By taking an approach that aims to collect a rich data set and then compare data both within and between cases, the research offers new insight into how relational aspects of social entrepreneurship inform outcomes.

4.10 Research ethics

The research was approved by the UTS Human Research Ethics Committee. The approval number is UTS HREC REF NO. ETH16-0930.

'The general principles invoked in codes of research ethics are, first, that no harm should befall the research subjects, and second, that subjects should take part freely, based on informed consent' (Veal 2005, p. 68).

The UTS Ethics Committee granted ethics approval. As the research took place in two countries, I reviewed the *National Statement of Ethical Conduct in Human Research 2007* with a particular focus on Chapter 4 'People in other Countries'. The research was designed to be in countries which are English speaking and culturally similar. While research in other countries will always involve careful consideration of, and sensitivity to, areas such as culture, customs, heritage and beliefs of the researched country, the differences in this project were not vast. However, I was committed to maintaining a sensitivity to the principles outlined in *The National Statement* to conduct research with integrity and respect for all persons and aspects of the project. In alignment with my personal values, I always acted with the highest respect for personal stories and data, which has been kept with absolute confidentiality.

This research followed ethical protocols including:

a) providing each participant with a consent form and a one-page document (information sheet) containing all the details and contacts of the researcher, with the possibility for the participant to withdraw from the research at any time,

b) keeping all primary data confidential within the project,
c) presenting only aggregated data and de-identifying all individual comments.

In addition, the possibility of participants not feeling as though they could express their opinion freely in front of other community members or business people was considered. In this case, they were invited to contact me privately through the contact information made available to them as part of the research or to ask me to be interviewed privately. Participants remain anonymous throughout the thesis and all research participants have been de-identified and given pseudonyms.

A table listing all 45 research participants' pseudonyms can be found in Appendix 2. The table also indicates their role in the research and the case to which they are affiliated, their country/city of context and their personal and business role in the case (i.e. business/resident/community). For the purpose of anonymity, the reference list does not include websites for any of the case study businesses.

Electronic data (including transcription, notes, audio files and surveys) is currently stored in a password protected PC, property of The University of Technology Sydney (UTS). Backup copies are stored electronically at UTS and are kept in a closed cabinet at the UTS Business School along with hard copies of the documentation and notes. All data will be de-identified prior to publication and no direct reference will ever be made to interviewees' personal characteristics.

Research ethics considerations are not exclusively relevant to case study research but extend to include aspects of academia such as plagiarism, appropriate acknowledgement and falsification of results (Veal 2005, pp. 71-2).

Observing each of these ethical considerations, the entire research process has taken place with the consultation of the UTS Ethics Committee and the guidance of my supervision panel.

Chapter 5: Case Studies 1 and 2

5.1 Saskatchewan case studies

This chapter outlines the first two case studies of the research, which took place in Canada, Saskatchewan. These two key case studies were undertaken in Saskatchewan, Canada, involving a for-profit developer who could be considered to be working in the capacity of a social entrepreneur. As with all the participants in the research, he has been de-identified and will be known in the following as Mark.

At the time of data collection, Mark was working on several different affordable housing projects. The two projects chosen as case studies were selected because of the development stage they were in at the time of research and because the future residents and broader community were significantly involved in the development. The first was a project for transitional housing for homeless people with HIV and the second project was the conversion of a convent to affordable housing for seniors.

This chapter will first discuss the data collection methods, then the position of the social entrepreneur (Mark) and then consider and discuss the components of each case separately.

5.2 Data collection

The data collection lasted over two months and included interviews with a range of organisations participating in the project including funders, NFP partners, outreach care organisations, construction workers and future residents of each building. In addition, I shadowed Mark for one month. During this time, he was preparing to open the housing development for homeless people living with HIV and I would be there for the first two weeks of operation of the housing development. I was, therefore, able to observe the final stages of development and the initial phase of operating the housing.

Simultaneously, work was being done to transform the convent into residencies, allowing me access to future residents and planning and construction stages. I also attended business meetings and community functions related to housing in the province. This allowed me to observe research participants in both formal and informal settings and to collect relevant

documents and information about each contributing stakeholder. While the case outlines below include several quotes, a table of key quotes for this case and their emergent themes can be found in Appendices 3 and 4.

As indicated in the thesis methodology, the research works within the paradigm of social constructivism. At this stage I would like to highlight that while the research also included observation, it is predominantly interview-based. What follows (in chapters 6-9) is representative of how the actors are making sense of what is happening through their understanding of 'reality'. I recognise this is their way of describing to me their interpretation of what happened. Along with the interviews, I aim to show collective and additional data (documents and observation, triangulating different research materials) the cases are constructed by my understanding of interviewees presentation of their collective realities.

In alignment with the research design, interviews were conducted until the point of saturation (Schwandt 2007) was reached; meaning information received from interviewees became repetitive and mutually confirming (co-constructed) of research findings. At this point, data collection stopped, and it was possible to develop the analysis. It is noted that saturation was possible for these first two case studies due to the period of time spent with the social entereperneur and the level of access to the business he allowed the researcher. Similar access was not psooibble in the subsequent cases. For this reason, these two cases are considered an informative and comparitave basis for those which follow.

5.3 The social entrepreneur

Born and raised in the city where the project took place, Mark, social entrepreneur/developer, is a community leader working throughout the province to provide safe, affordable housing in core neighbourhoods. His business, Star Properties, aims at preventing homelessness and provides affordable housing to create change for populations in need. Starting in 2007, the small private business with a staff of just four people has made a significant impact through collaborating with unique and dynamic partners to fulfil their motto: 'Changing our city and community one building at a time'. The business linked with NFP organisations, community organisations, local businesses and all levels of government to deliver on their mission.

Through his property management and development business, Mark's work is not limited to one specific group or approach when addressing community problems. Mark's business takes

an adaptable approach that draws from the deep experience and knowledge of partner groups and community members to meet entrenched and emerging needs. To do so, he works closely with the various support groups to agree on and achieve shared objectives.

Star Properties aim to consciously strengthen communities from the ground up by leveraging local community resources. For example, they utilise local businesses for building supplies and services on projects, involve community members or future residents in construction and consult directly with community members or advocate groups on how to best meet their needs. Thorough and with an array of connections, Mark's innovative, holistic solutions to address homelessness and housing affordability have a positive impact that goes well beyond simply providing shelter.

5.4 Case study 1: Saskatchewan – housing the homeless

5.4.1 Case overview

> We saw a great need in the community, for particularly the HIV positive homeless community, because we know that without housing and support somebody who has HIV will die within five years… – *Jane* (NFP hospice/resident support group)

> HIV rates among First Nations in Saskatchewan is [sic] 88/100,000 – equal to the national rate of Nigeria. In comparison, Canada's rates are 4.6/100,000. – *NFP care group*

With an alarming rate of HIV in Saskatchewan, the population of homeless people living with HIV is growing as is, consequently, the need for health care and community support. In 2017, an innovative housing project opened to address the needs of this group within the city specifically. Through a partnership with a social entrepreneur (Mark) and an NFP care home and hospice (known here as 'Health Haven'), 11 units were developed for transitional housing for people living with HIV or Aids who are at risk of homelessness. Health Haven is an NFP organisation working to provide care in a hospice for those with HIV who have nowhere to go once they are discharged from hospital. They take care of people until their health is stabilised but are then faced with a secondary problem – where to discharge those people to because most of them are homeless.

The project came into being when Mark met with Jane, the Director of Health Haven. Jane wanted to create transitional housing for those with HIV after leaving care in the hospice. When a dilapidated apartment building across the road from Health Haven came up for sale, Mark took on the development that would become the needed transitional housing units.

Mark and Health Haven partnered with the understanding that each would bring to the project expertise that the other lacked but with the expectation that together they could address this problem. The social entrepreneur, as a developer and property manager, would provide and manage the built environment as a 'tolerant landlord,' sensitive to the needs of the population for which the project was intended. Health Haven would remain present as providers of on-going wrap-around support.

> It is a step-down approach, so, you know, they come from the hospital where it is acute, to Health Haven where it is sub-acute, to then into [the new housing development] where they no longer require the medical support, but it is the psychosocial supports that they still need – *Jane* (NFP hospice/resident support group)

The continued support available to the community members (the housing residents) when they move into the development is key for its operational success. It was this unique business model that was instrumental in securing funding for the partnering groups.

There was a significant flaw with pre-existing models, as observed by funding support groups. When people were placed in affordable housing, or assisted with it to a certain level, but not given adequate ongoing support once placed in the housing, they would soon return to the streets. This point of difference is part of what makes the model in this case unique. As the director of the funding providers explained:

> If you are investing in someone's health to have them cycle through again, and that is what they were seeing anyway at the hospital, and why Health Haven was created. People would go and have their regime of medicine, which was six weeks, and three-four weeks in, people would leave, and you spent all that time and energy and money to get the regime of HIV medicine working, and then it all fails. And then they are back. So, major – there would be a major problem if they release[d] people and did not have the support to follow them because they only really had enough funding to support people in-house. They were not an outreach organisation that could pluck somebody, put them in private market housing, and then support them on site. – *Phillip* (NFP

funding body)

In Mark and Health Haven's approach to providing affordable housing, support for the residents is ongoing and readily available through both new outreach connections and established connections with previous Health Haven clients/residents. This network of support is both available and known to the residents.

Furthermore, the first people who lived in Mark and Health Haven's transitional housing had a clear and present voice at every stage of the development (including its design and construction). Their active participation in planning continued into their daily life as residents, as a supported, self-governing group. This approach was instrumental in securing federal funding.

While the housing was intended to be transitional, it was anticipated that, if needed, residents could extend their time in the units, and that residents would continue to receive support from the outreach connections for as long as needed when moving on from the transitional housing to market housing.

A service and partnership agreement between Mark's business, as the property manager, and Health Haven, as the primary support facility providing, together with other key health groups in the region, ongoing transitional assistance to the tenants, outlined the daily running of the initiative.

Throughout the design and construction process, and continuing when the residents moved in, meetings took place between the outreach support groups, Health Haven, the residents and Mark's team. This ensured that each stakeholder was informed about what was happening from others' perspectives, resulting in a deeply supported and informed process where expertise was shared, and the project was informed from the bottom-up.

5.4.2 The partner and support groups

To make the building development successful and to see it overcome some of the barriers innate to affordable housing (particularly for this specific population), the project relied upon a variety of partnering contributors – not just Health Haven and Mark's business (Star Properties).

In addition, several other community groups were involved and provided ongoing social support. These groups assisted residents with all aspects of living, including providing

outreach, support, harm reduction and education. Through this shared care model of community work, the groups also provided and enabled peer-support, access to registered nurses, counsellors and physicians to help enable residents to reach self-defined goals for health, facilitate group meetings among residents and support them to move towards more independent living.

The roles of the support groups were to help the future residents navigate the important step they were taking to move from homelessness to transitional and, eventually, market housing. By supporting the resident group while also hearing their voice and enabling them to be self-directed, the future residents essentially became an important, empowered actor in the project. One of the Health Haven nurses describes the residents' autonomy in the process as follows:

> I think in the long term, it will be great. Even if they move on, or come back, because some people go off the map and come back, they will understand maybe those boundaries or life skills of having their own place. And once again, they are learning this on their own, and we guide them, right? – *Jessica* (NFP hospice/resident support group)

As with all the groups involved, the supporting groups were careful to ensure the future residents were empowered to direct their own course, supporting them to make their own informed decisions and to have a voice in their own futures.

5.4.3 Government

Funding

The project was funded with Mark's own funds, combined with those from the Canadian Federal Homelessness Partnering Strategy, which is administered by SHIP (Saskatoon Housing Initiatives Partnership) and the Community Advisory Board on Saskatoon Homelessness.

Mark and Health Haven jointly applied for funding to assist with the project. They received funding from the government that provides the developer with funding on the provision that rents are kept 10% below market rent (affordable) for ten years, and that the project serves those who are hard to house. These kinds of grants do not typically go to private/for-profit businesses but rather to NFPs. The initiative providing the funds stipulates partnership with an NFP as a requirement of receipt.

In order to understand, hear and support the needs of the people for whom the housing project was initiated, support was necessary from several levels. Not least among these was the importance of advocacy at government level for the targeted group and those in similarly vulnerable populations. This not only enabled the groups working in a supportive capacity to secure project funding but also helped to create awareness of specific community needs that can potentially inform policy. In this way, others worked to extend the voice of vulnerable populations beyond the immediate project. Through advocacy, what in other scenarios may be a weak or even non-existent voice gained political presence and, potentially, power.

Advocacy

In this case, Health Haven worked as the primary advocate for the community voice at a government level. Crucially, Health Haven considered their role as one which allows the voice of vulnerable populations to be heard by advocating and adopting a bottom-up approach of interaction. According to Jane from Health Haven, taking into account the views and experiences of the front-line workers who work with vulnerable populations is essential for good government policy. For her, a top-down approach is erroneous:

> I mean top-down approach I think is why we have a very flawed system because it is people who do not understand how things operate making decisions about how they think they should operate and so, in my opinion, and in my experience, the best policies and the best ways to do things are always fed from the bottom, from people who live the experiences and from the front-line workers who work with that population. – *Jane* (NFP hospice/resident support group)

In this way, Health Haven saw their role as one that very directly makes the voice of the homeless heard. By working on the 'front line' of community need and recognising the value of understanding what is happening within local homeless populations, their ability to eloquently represent the need, as informed from the bottom-up, is significant.

5.4.4 Community and future residents

Inclusiveness in project development and direct interactions with the social entrepreneur

> The consumers and [those who need] affordable housing are quite a meek voice. It gets overwhelmed by a lot of the other voices. – *Edward* (academic/housing consultant)

Taking a dilapidated building and converting it into affordable housing relied upon the partner group's compliance with government funding stipulations. These included tight deadlines for the delivery of the units. Thus, the conversion of the building took place in under three months. For this to happen, each unit had to be stripped back to the walls and had to have new bathrooms, electrics, floors and kitchens. To deliver this on time, the construction team often worked extremely long hours.

For the development of the project, Mark employed local tradespeople. Many of those tradespeople were homeless or struggling financially; some were going to be future residents of the building. All were employed because Mark knew them either through Health Haven, through the broader community, or through a word-of-mouth connection from a current worker.

> I mean it was exciting to see the level to which [Mark] was doing it, because he didn't have to do it. Right? There's no requirement by me that he has to do it but… um… I think it gave them some ownership – that ownership will translate into better…um… being a better tenant. You know, when you build it, you're not going to want to destroy it. – *Holly* (NFP funding body/social worker)

Some of the homeless construction workers brought practised skills, others learnt on site. All worked together with a few core tradespeople from the general population. For example, one future resident had experience in painting and was given the role of painting and coordinating others to paint the entire development. The importance of their inclusion in the delivery can be heard in the way one of the core tradespeople saw change take place for the future residents, once employed on the site.

> Just like with the people he [Mark] kind of gives a chance to work and what-not, seeing what their background is and he gives them a chance like these, he shows me how these people can actually turn around and change their life if you give them a chance. Right? That means a lot, especially for Michael and what-not, like [sic] he came from a pretty rough background and now he's working steadily there all day. – *Sam* (construction worker for SE)

The benefits of employment were clear. What is less evident is the consideration put into the design of the building. Here again, the voice of the future residents is present, heard and influential for shaping the built outcome.

Decisions for how the building would be completed often were directly informed by the personal histories of the future residents and their subsequent need to feel safe in their home environment. In fact, Health Haven considered meeting residents' need to feel safe as fundamental to their success.

> The biggest issue that we run into which is why we started is…um… for most of the residents that come through here it's the first time that they've ever had… um… had a place that is safe, and they have their basic needs being met, so they're… they have a warm safe bed and they have food in the fridge and they have people around that are kind and caring. – *Jane* (NFP hospice/resident support group)

On this issue, as with others, Mark took direct input from Health Haven and the future residents to inform the building's design. One clear example of this input was the design of the doors, which contributed to meeting the safety needs of the future residents. Mark made sure that each door was reinforced with a metal frame. This was a feature emphasised by one of the future residents who worked on the construction, who said:

It's designed…they designed these suites to keep people safe. So, they've got a door that can't be kicked in. Steel, metal frame, and… hopefully everyone feels safe. – *Michael* (construction worker for SE)

Self-governance, autonomy and empowerment – ongoing support with a bottom-up approach

When the building was opened and occupied, it functioned like the systems in place at Health Haven's hospice where residents are very much a self-governing group. Health Haven works with a population group that relies on support for successful outcomes. Health Haven's work is facilitated by a handbook for the residents which sets out the expectations of residency and offersguidelines that aim to help residents agree on shared values, guiding their behaviour as residents. The handbook's contents are defined by the residents themselves withguidance from the affiliated support groups.

> They sign a community agreement when they come in and kind of… the gist of the community agreement is really just… you have to be respectful – so no verbal or physical abuse and, obviously, no using in the home. We don't have a curfew but…

> mmm… they're all here the vast majority of the time. – *Jane* (NFP hospice/resident support group)

In addition to the guidebook, there are ongoing peer-to-peer mentor meetings facilitated by Health Haven and support groups. To run these, one of the residents in the building, after leaving the hospice, becomes a mentor for the others. Every week there are group meetings for the residents, and everyone is required to attend. This is a space for everyone to be heard and raise any concerns they may have, while also receiving specialised and peer-to-peer support. At the meetings, and beyond, all decisions are made in collaboration with the residents.

> So, with [Haven Housing] we have… um… Damian who's going to be our live-in peer mentor, and so again it's that empowering each other to get better and that's why I really wanted a live-in peer that could support and encourage the other residents of [Haven Housing]. And so, in terms of support of [Haven Housing] that was a partnership between Health Haven and AIDS Saskatoon, so AIDS Saskatoon provides daily support at [Haven Housing] and they have a peer mentor that is partnering with our peer mentor that will run the peer groups at… um… at [Haven Housing]. And the peer support, I mean doctors, nurses, social workers can tell people with HIV what they need until they're blue in the face, but the topics and the discussion that goes on in the peer group is far more effective than any of us could ever dream of being, because it's real and it's coming from people with lived experience. – *Jane* (NFP hospice/resident support group)

The peer-to-peer meetings are intended not only as a means of generating support between residents but also to enhance their ability to engage.

In addition, residents with the support of Health Haven have created and agreed upon a small number of house rules. When there is disharmony in the building, they have the opportunity to decide how they will address problems in peer meetings.

> Even the policies on how we run this facility are very much from the bottom-up. The residents really dictate what that's going to look like and that's um… been really beneficial. It gives them a sense of ownership, and also if we ever have to enforce any of those rules, it's the rules that they've created, so it makes it a lot easier to do that… in terms of responses, and how we're going to enforce things at [Haven Housing] if

there's anything we do need to enforce… um… it will still always have the bottom-up approach. – *Jane* (NFP hospice/resident support group)

The residents, while supported by each group, ultimately make their own choices for how, when and if they engage. Here, they are not a passive group who is being 'helped' by the involved groups but are very much equally involved in the project. This can be seen in the inclusive way the resident group was described by a Health Haven nurse when discussing the overall project.

> I think the greatest challenges have just been to define everybody's roles. Not just the support staff, but the tenants' roles. So, we have a peer mentor… what their responsibility is as a peer mentor even as a tenant… so we have to go through that a few times and iron out a few bumps on [what's] expected of them, and what's expected of us and Star Properties [Mark's business]. [We're] getting to a really good place, and it's only been… and it hasn't been that long. So, we're really figuring it out pretty quick. But we had a pretty good idea of what we wanted to see before it even opened. – *Jessica* (NFP hospice/resident support group)

For the project to proceed and succeed, the voice and input of the residents was considered extremely important. This deeply conscious inclusion was perhaps one of the key factors leading to the project's success, not just as a successful delivery of affordable housing but also as a model for the facilitation of significant change:

> We know that we're making a difference because they (the residents) keep coming back… um… they all come back, they all phone, they all give us updates, so… ah… for a population who has never engaged before to engage at the extent they do here - we know that they've been successful. – *Jane* (NFP hospice/resident support group)

5.4.5 How partners combine to make the project happen

With a memorandum of agreement, the transitional housing was essentially a meeting point of several partnering groups with the shared purpose of providing continued support to the residents. Each partner contributed their unique skills and expertise to the project.

Mark's responsibility as the developer was to renovate and then maintain the structure. As a 'high-tolerance' landlord, he would then continue the property management of the building,

with a flexibility that takes into consideration some of the challenges faced by these often 'hard to house' residents, including lack of rental history or referees, initial delays in paying rent (until adequate welfare has been arranged), and damage to property. Knowledge of and experience with these issues did not deter Mark.

> So, some of the folks at [Haven Housing] are not in a place where they would easily fit into a market rental situation. So, we needed a building like this, and he [Mark] was the one who stepped forward to say, in partnership with Health Haven, "I can do this". You know, I tried to be realistic with him about some of the risks when he first stepped in, just as his friend, I was like "While I want this, here are some of the things that could happen" and you know... But he was willing to assume those risks. – *Holly* (NFP funding body/social worker)

Mark was also informed about the general circumstances of the residents and knew them individually. Through Health Haven, who work closely with the residents and refer them to/choose them for the building, he had a greater understanding of the residents than may be seen in a less connected, more standard commercial landlord-tenant relationship. This understanding contributed to Mark's ability to navigate some of the challenges that arose and also benefited residents significantly.

> A lot of times a landlord in a community that isn't a community partner will need the rent check in hand in full before letting someone in. Mark has let people move into the [new development] without having the full amount of rent but having the income assistance worker call and say that that rent will be on its way. So, that's really helped out and bridged the gap, right? – *Jessica* (NFP hospice/resident support group)

The developer also provided, in the same building, an office from which key workers operate, specifically those from support and outreach groups aligned with the resident population. These support groups worked in community health, HIV, homelessness and housing and were aware of the residents' general circumstances and needs. Daily, the key workers, who maintained a connection with Health Haven and were each known to the residents, were available to assist the residents or refer them to assistance where required.

Mark saw the importance of having variation between partner groups as each contributed different abilities:

> We can do the housing and stuff. Once they've moved in, we'll be a…high tolerance landlord. We're going to work with them…but Health Haven are hands-on working with these people and giving them some life skills. –*Mark* (social entrepreneur/property developer)

Health Haven also saw the value in combining expertise to produce richer outcomes.

> It's just kind of become a really beautiful partnership in terms of… um… he's [Mark] in the business of housing and we're in the business of health care and housing [and we have come] together because in our opinion housing actually *is* healthcare. – *Jane*

5.4.6 Project outcomes

The everyday running of the initiative, which is financially supported by the Government of Canada and private business, is sustained by a service agreement and partnership between Star Properties, as property managers, and Health Haven Care Group, as the primary support facility, for providing ongoing transitional support to the tenants. The residents have a clear and direct, ongoing input into how this will occur. The project is further supported by the involvement of support groups, AIDS Saskatoon and Saskatoon Health region staff. Through the unique collaboration of community-embedded organisations and the community itself, difficult issues around affordable housing can be better addressed.

These community partners facilitate not only safe, managed accommodation to this at-risk population in Saskatoon but also offer specialised, transitional, psychosocial, peer-to-peer and practical support, which forms an integral part of strengthening this at-risk group and thereby the broader community. Meetings between the support and partnering groups ensure that everyone is communicating what is happening from each perspective so that a smoother, more effective process can be crafted as the project continues.

5.4.7 Discussion

Success can be seen on many levels in this case study. Government funding is being utilised as specified and helps to sustain communities. The NFP can consider the hospice as the beginning point and not the end for the residents and can continue to offer a deeper level of support. The broader community benefits and the social entrepreneur can fulfil his role as both a commercial and social investor.

Several crucial components of the case should be highlighted. These are:

The social entrepreneur as a key partner for capital and innovation – This Canadian case shows that a strategic partnership with a social entrepreneur in private business can be extremely impactful and can generate arguably more significant positive change than when affordable housing providers act alone. The addition of a private business' capital and the willingness of a socially focused entrepreneur to combine his skills with others to effect social change was key to the progress of the project.

The social entrepreneur's autonomy – Not only did the social entrepreneur's participation offer a sustainable business component (expertise in property management) but his position as an independent business stakeholder (as opposed to an NFP or organisation with multiple stakeholders) allowed him to accelerate the pace of the project. Without the obligation to consult other stakeholders, he was able to uphold his development contribution to the project with a greater speed. Consequently, far-reaching problems were addressed more rapidly, for example, individuals spent less nights being homeless. The benefits of the social entrepreneur's participation also extended to enhance the health of the broader community, in terms of cost reduction reflected in reduced hospital visits, crime and cost of having an individual homeless for a single night (Star Properties business website). Projects like these make financial sense for government spending. Because the project benefits extend beyond the immediate issue of homelessness to include better health and reduced social costs in the broader community, government spending for such projects is financially justified.

The importance of place-specific projects – Change takes place locally and specifically addresses a need apparent in that particular community. This case highlights that affordable housing can be done very effectively with a deeply community-embedded approach. On a case-by-case basis, unique community needs can be identified and addressed in a specific way andin response to identifiable local issues. Perhaps this project's ability to address issues that are unique to the local context is a fundamental component of its effectiveness.

Shared expertise – Communication between each group, and ultimately the success of the project, was characterised by continuous sharing of information and varied expertise along with unity of purpose. Shared expertise and transparent communication were essential at each level.

Inclusion of the resident group as a stakeholder – The integrated process that excluded no one fostered respect and openness from the ground-up. This is perhaps one of the most important components of the case. Through their direct participation, residents made a fresh start and had a sense of ownership and control over their future. With continued support, they were able to develop more effective social skills and potentially were empowered to choose a different, healthier and safer way to live.

Resident voices – At every level, with every participant stakeholder, the voice of the resident group was either heard or advocated for. Such embedded inclusion of the resident voice in the project was extremely significant because it informed how the project unfolded on multiple levels. It not only shaped the design and nurtured aspects of social support and inclusion but also continues through the lived experience of residents after the building stage of the development is completed. This aspect was part of the 'design' of the project and is a key component of inclusion.

This case also highlights that different populations/stakeholders measure success differently. Certainly, in this case, success ultimately had little to do with anything equating to financial gains or profits. For those working on this project, and the resident population, success may simply mean stability, health and safety.

5.5 Case study 2: Saskatchewan case overview – Affordable housing for seniors

> Ever since the sisters left there, I wondered what was going to happen with the place. And then, word came that they were converting it to assisted living. Well, my living family, my children [said:] – 'Mum, what're you gonna [sic] do when you can't stay in here anymore?' So, when I heard about Elizabeth, I thought, 'Well, that's the place for me'. – *Lucy* (future resident)

> And they feel that presence of home… how it's revolved, like it's repurposing a building that already existed, a building of trust – the history of that building is really important because that's the bond of trust that the nuns lived in that place – this is another gift that they're giving back to the community. – *Grace* (administrative staff/ community group member)

In a small city in Saskatchewan, Canada, with a population of just under 6,000 people, a group of local, senior women recognised a problem in their community. The city's convent, once a central hub for the community, was no longer in use. The nuns who previously lived there had passed away over time, and the convent had become less prominent in the community. Simultaneously, this group of women witnessed the increasing lack of affordable care available for themselves and their family members in the community. This was particularly apparent for the age group that did not require full-time medical assistance or support but was older and lacked social connections. Motivated by a love for the community they had grown up in and recognising a gap in affordable, available care, these community members were determined to do something with the convent.

The convent had been sold to the City by the previous occupants, the resident nuns, with the unwritten stipulation that it would be converted in some way to serve the community. However, the journey from this agreement to the actual use of the building was not a simple one. In fact, the convent remained empty for six years before it was finally converted into affordable housing for seniors.

The conversion would not have occurred had it not been for the determined action of one community member, known here as 'Marie', and the action she took. Recognising the need for the government's promise to be honoured, Marie gathered others within the community and formed an NFP to advocate for the conversion of the convent into a seniors residence that met the following needs: mental stimulation for the resident population, good food, and affordability. The project finally went ahead after a long process of negotiation. During the negotiations, the project was bolstered by community action, the formation of a partnership between the social entrepreneur (Mark) and several local businesses, direct input from the community group (which eventually formed the NFP), and the support of government funds.

The convent was converted into 39 affordable rental units designed for independent senior living. Eleven of these are for assisted living, the remaining 28 for independent living. The project is based on a model dedicated to providing residents with opportunities to foster mental stimulation and the provision of three healthy meals per day. In addition, the building houses dedicated business spaces that serveas a hub for local businesses that are relevant to the

residents' needs. Thisproject's housing costs are lower than other options for senior living within the community.

Outlined below are some of the key factors that made the project not only possible but very effective in achieving its aims.

5.5.1 Funding and the role of government

The resident nuns initially sold the convent to the City for a million dollars (Canadian) with the verbal proviso that it would be used for affordable housing. The Mayor at the time agreed to these terms, even though the local government had no previous experience with affordable housing. The Council did not act immediately, and a year after the initial agreement, a new Mayor held the position. The verbal agreement between the nuns and the previous Mayor was not carried through by the new government. When the concerned community members, with Marie at the helm, saw the convent remain unused, they approached the City Council to see why there had been no progress and urged it to provide the needed affordable housing:

> Well, we went to [the] City Council and gave them that proposition, and that's when the disappointment came. 'It is not our mandate to do that. Go to the housing authorities.' We did that. The housing authorities said: 'That's not our mandate to do that.' It was no one's mandate to do anything about senior housing, or lack thereof, or seeing that people got food to eat… and [the] situation within grew worse and worse. – *Marie* (NFP community group/ future resident)

The City made it clear that unless another party came forward, one willing to provide a plan for affordable housing, they would demolish the convent and sell it for residential land. This would yield a significant profit for the City.

> The town could have gotten more money if they would have ripped it down. And they stalled and stalled and stalled and stalled and stalled. But now, in the last two years, that stalling caused us as a community to be unable to do fundraising. – *Marie* (NFP community group/ future resident)

When a developer (Mark) finally was found for the project, the government processes did not make it easy for him to go ahead with the project. The province of xx promised a million-dollar grant to help the development take place. The grant stipulated that Mark ownthe property and that the community provide 40 per cent or $400,000 of the grant. With a significant amount of money to contribute, the NFP had a challenge. They were not legally able to fundraise as an NFP, and the project was not moving ahead. The developer could not commit to purchasing the property without guaranteed funding, which would enable him to advance the project. Therefore, the grant was yet to be secured. An independent community member resolved the dilemma when they heard about the project and 'loaned' the $400,000 to the project.

> So, when the province put it down to a crunch… we'll take the million if you don't come up with four hundred thousand. Someone from the community put it in. So now we have to fundraise to pay that money back to that person who has given them the promissory note of four hundred thousand. – *Marie* (NFP community group/ future resident)

After the grant was assured and the project began, the committee began fundraising to pay the $400,000 back to the community member who provided the funds to keep the project alive.

The total budget for the development was approximately $4.5 million (Tasa 2018). Federal and provincial governments combined to contribute over $1 million and the City contributed $50,000 plus a 30 per cent municipal tax reduction for five years (2018).

5.5.2 How the community instigated the project

While the government did eventually commit to financially supporting the project, this was not an easy process and one that may not have occurred without significant action at the community level.

Marie was not satisfied with the government's lack of commitment to the original agreement and formed a committee and soon after an NFP organisation with a board of community members (from hereon forward known as the Community NFP) when she realised that nothing was being done.

> So, being what we are, we decided we need to get more involved. We need to get government involved, and the health region. We got the health region involved – that wasn't difficult – and said, 'We're going to have a meeting. We're going to have a public meeting between the health region, between local government, between the provincial government, SMHC, Housing and the municipalities, to make it clear what was going on.' We don't have enough housing and food for the seniors who cannot take care of themselves properly. And everyone agreed. 'Yes.' We had the Catholic Health Corporation involved and the nuns. So, what's going to happen? – *Marie* (NFP community group/ future resident)

The group raised the issue in a meeting with the local and federal government, the Canada Mortgage and Housing Association (CMHC) and local health organisations to create awareness for their concerns. The group gave a tour of the site and promoted it as a possible place for affordable housing for seniors.

This meeting was key to having the project seen, ensuring thecommunity's voices were heard and potentially acted upon. Following the Community NFP's action, CMHC became aware of the situation and agreed with the Community NFP's belief that the site would be well suited to senior living.

CMHC spoke with the community members and created a connection between them and Mark. The community members had heard about Mark's reputation for working to improve the community through unique, ethical and community-focused projects, and they believed he might consider the project.

5.5.3 The social entrepreneur's involvement

> He [Mark] is running [around] squashing one problem after another. He hasn't even stopped to realise the enormity of the project or the significance of him being involved. – *Grace* (administrative staff/ community group member)

Mark toured the building and spoke with the Community NFP group about their concerns. He liked the building and could see its potential and empathised with the community NFP's cause.

> I get a call from CMHC saying, 'Mark, you need to meet with this group. You have to go check out this convent.' I'm, like, ok. Well, I don't know if we're that interested because it's still conceptual, but you know what? Sure, we'll at least go take a look, and I did a tour and I'm like: 'This is awesome! This is beautiful! It's a cool building blah blah blah.' So, I started this process of – what is this going to look like? How is this going to operate? And so, the provincial government said, 'Unless you're involved, we're not. It has to be you,' like Star Properties, '[be]cause you're the ones, like, this committee [the Community NFP] has no assets, they have nothing, they have no history, they have zero, they have no background.' – *Mark* (social entrepreneur/property developer)

Realising that the Community NFP had a passion for the project but needed expertise in developing and bringing it to fruition, Mark faced some challenges. He agreed to do the project, acknowledging from the very beginning that he had no previous experience with running any facility focused on seniors and that this was not his area of expertise. Undeterred, he set out to learn how he could run such a facility in partnership with other businesses in the community to provide affordable housing for the intended target group – local seniors.

Working out exactly how to best provide for the seniors was a challenge. The building could not run as a nursing home or accommodate high levels of medical needs with the grant given – which was for affordable housing, not a medical facility. In addition, Mark did not have the necessary licencing to run a care facility. For this reason, all residents would need to have limited health requirements.

Planning and work began to address the renovation of the structure, and Mark employed tradespeople from within the community, friends of tradespeople, or people who needed work – qualified or not. This was his usual practice with previous builds. He was conscious of sourcing supplies from locally run and owned businesses to support the community they were working in rather than from the larger nearby city of Saskatoon.

5.5.4 Community involvement - inclusion in the project's origins and development

In order to secure funding (as described above) for the project, the community needed to contribute significantly. To raise awareness about the project in the community and what the

needs were to make it happen, Mark and the Community NFP organised an information dinner for the local community. As one of the Community NFP members (who would later become Sunlite's administrator) pointed out, generating enthusiasm and knowledge in the broader community was important to the early stages of the project:

> We hosted a supper and we invited the… we purposely invited key volunteers in the community… we had Mark come out and talk about the project, and Marie talked about the project, and I talked a little bit about the fundraising, but, I mean, it was all hypothetical at that point and… ah… we just wanted the movers and shakers in the community to have an inkling and that was probably the best thing we could have done because it came… the information came straight from us. It cost us a little bit of money, but it worked out very well. – *Grace* (administrative staff/ community group member)

However, it was not only for the fundraising that a deep connection with the broader community was important. During these early stages, Mark began to research how best to give the seniors practical and social support onsite once the building opened. Part of his strategy was to have meetings with the original group, the Community NFP, to understand what they saw as the most important needs for future residents. Some group members were to become residents and, therefore, were well positioned to inform Mark how the project could meet their needs.

Speaking with service providers within the community also helped Mark identify the needs of the resident population and see what kinds of services were already in the community that could be extended to the convent facility to support the new residents.

Mark also attended and spoke at breakfasts held by the community committee to inform locals of the current plans and create community awareness of the project. Broader community members advised him of their main concerns. These were the same as those highlighted by the Community NFP group. They wanted to have access to good food, have their basic daily medical needs met, and have the ability to socialise and be mentally stimulated in their living environment. They needed affordable housing. Mark only had to listen to find out what they needed. Charlotte, one of Mark's employees at Star Properties, described the community well, saying:

> …being such a small community, they're a bunch of talkers. People will just tell you. Like, and I don't know if it's a Canadian thing or not, but if they want it, they will talk about it, and they will talk about (it over) coffee, breakfast, lunch, and supper. And if you ask, and it's what they want, they will keep pressing you… So, if you want to create something, you just need to ask, 'Hey, does the community support this? Is this something they want?' If you have a turnout, you know it's worth it. If it's not, they'll let you know by not showing up. – *Charlotte* (housing professional/property manager for SE)

These connections were essential for informing Mark about the sorts of issues the future residents were concerned with and, ultimately, for shaping the project.

5.5.5 Support groups and involvement of key local businesses

> Well, there has to be a partnership. There's nobody who can carry a project like that by themselves, so if you have a number of good people who are working on the committee and working together, that should give it more support in my opinion. You know, you get some hifalutin' guy out there going 'yap yap yap' but what support is there behind him? You know, there's nothing to stabilise it and give it meaning. You need good core people to give support to a project. – *Lucy* (future resident)

From the very beginning, Mark was aware of the importance of partnering with other businesses in the community. This was important not only for his understanding of the needs of future residents but also for building trust between him and the broader community. By talking with those who made sure the project went ahead – those from the Community NFP – and with people who had expertise in supporting seniors, he acknowledged his gap in knowledge and the necessity of partnering with others to fill this gap.

The meetings with those who attended the community functions and the Community NFP resulted in Mark planning to incorporate meals as an optional part of being a resident and having home care medical services also available onsite. These services were already established and available in the community.

One business assisted local residents by making house visits to provide meals. Mark approached the group and offered them an onsite office and access to an industrial-sized kitchen at the convent, to provide their usual service to the convent's residents. When first approached, they indicated that their business did not operate like that – they were in the business of home visits. Mark suggested to them that an onsite office would be much the same as home visits, only they would not have to go out to so many different locations. The business agreed to work from the industrial-sized kitchen and provide meals onsite for the residents. This alleviated the first concern for potential residents – that of having adequate fresh food for seniors in the community, including three meals a day and snacks from the kitchen between meals.

Another of their main concerns – having basic medical needs met – was addressed through a similar arrangement with a business that provided medical assistance through home visits in the community. As the future residents did not require a high level of medical attention (such as in a nursing home), this was a workable solution for addressing the seniors' concerns about access to basic medical advice. The home care group agreed with the social entrepreneur's logic and decided they could, in fact, work from an office at Sunlite. This contribution allowed the developer to include eleven assisted living units, along with the 28 independent living apartments.

In a similar way, Mark included other new and established businesses to have offices or business spaces in the main non-residential spaces of the convent. By creating links with local businesses, the services such as a library and a salon for hair and nails were opened for the residents and the broader community.

5.5.6 Perceptions of future residents

> There's no place for people like us. I mean, low-income, with the things that are going to be there. I've got two friends in the hospital now, and they're waiting because there's just no place to go. – *Bianca* (future resident)

> I know it appealed to me right from the get-go when they said that they were going to try to get that place going…The surroundings was [sic] number one, and I think the

> building itself is going to be very nice once it's [complete]… I hear they're working at it; I don't know. – *Jasmine* (future resident)

The interaction with the community before opening the facility contributed to the future success of the project on several levels. Not only was it important for Mark to understand community needs but the connection with community also showed benefits on a very practical, financial level. Bookings for occupancy were opened when the building was in the earliest stages of conversion, and all units were taken months before opening.

The history of the building and its place within the community generated excitement for the project. Importantly, the affordability was also a key point of attraction for many. Keeping the cost low was a significant priority for Mark, who ensured that affordability for future residents was central to the project. How this was received by a resident group, who knew a for-profit social entrepreneur was at the helm of the project, is perhaps not surprising:

> They're shocked that somebody could care that much… And that, he… he's… the costs of Sunlite are substantially lower than government-subsidised complexes… They're shocked at the price of what they're going to be paying for their accommodations and meals and they [are] really doubt[ful]. They doubt to the point of 'Are you for sure?' Like, they've called me two or three times 'are you for sure that this is…', 'yep, that's what it is.' So, they're… they're… um, yeah… they're very surprised and they really doubted that someone would be so kind to do this. You know what I mean? – *Grace* (administrative staff/ community group member)

5.5.7 Onsite resident community

> I don't want them cooped up in their rooms. I don't want them feeling sad and underappreciated. I feel a need to draw them out and find what makes them perk up. – *Grace* (administrative staff/ community group member)

Another key component of the project is the employment of an onsite Activities Director and Events Coordinator, Grace. Recruited by Mark more than a year prior to the opening of the building, she remained in the position, working from an office onsite when the building opened.

Grace has close connections with the future residents and was part of the initial group of women (the Community NFP) who petitioned for the building to go ahead. Before the building opened, she was tasked with administrative duties for booking rooms for future residents and beginning to organise connections in the broader community for activities onsite once the building opened.

Upon opening, Grace's role was to be the intermediary between Mark and the residents. She is the administrator of the building and responsible for collecting rents and organising group social activities for residents. She also oversees the activities designed to create 'a community within a community'. Grace ensures the residents have access to a variety of onsite facilities and activities, such as the gardening club, movie screenings and events in the onsite theatre, wellness centre activities (yoga and aerobic classes), salon and spa visits, arts and craft centre activities, woodworking centre activities, and access to the 17 acres of land with extensive gardens. There is a leisure calendar which has activities aimed at encouraging residents to 'learn and grow' (Sunlite 2019).

The original Community NFP continues to be involved with the development – with some now being residents. They are also very closely connected to Grace and meet periodically with Mark to discuss the project.

While the design of the building incorporates social spaces encouraging interaction between residents, there are also several points at which the broader community is invited to interact with the residents. There are walking tours available and plans to have a local day care centre onsite, thereby potentially broadening the senior's social interaction with each other and with other community members – children and their parents. This is just one step in helping to create a social environment for the senior residents.

5.5.8 Project outcomes

With a reasonably uncertain start and a significant lack of government support, this project could not, and perhaps would not, have come into being without the dedication of a community group (the Community NFP) determined to have their voices heard.

The project has fulfilled several community objectives. The first and most immediate goal of the community (first as individuals, then as a formal group, later as the Community NFP group) was to save a building of cultural significance to many in the city. They were committed to seeing it used as intended by the nuns who sold it to the government. The project then served several other needs as identified by the involved local seniors.

The need for affordable housing was met beyond the affordability expectations of those who became residents because Mark kept the costs low. The need for healthy regular meals and medical care was met by engaging those with expertise in these areas and providing them with a place to work onsite so that they could serve the resident community. Mark met the residents' need to sustain mental activity and engagement by employing Grace, a skilled peer of the resident group (and member of the Community NFP), as the Activities Director and Events Coordinator. Grace regularly creates possibilities for the residents to participate in activities that engage the mind and foster social interaction.

Through thoughtful and strategic connections between Mark (the social entrepreneur), local businesses, the Community NFP, and the broader community, a project has come to fruition that serves the needs of each stakeholder.

5.5.9 Discussion

This project again highlights the importance of shared expertise and the inclusion and participation of multiple stakeholders coming together to effect change.

Key =findings include:

The importance of community members organising to effect change – It was the Community NFP which drove the project with their determined persistence to have their voices heard and their needs met. This may not have happened had they not organised themselves, and then formalised, into a group specifically to support their cause.

Government supporting or restricting progress – This case well highlights some of the ways governing bodies and policies can work to support or hinder community need. It also shows the importance of having formal, written agreements in place (for example, between the

nuns and the City upon the sale of the convent), to ensure they are carried through, even when there is a change of administration.

Hearing community/resident voices to best serve their needs – There were several points in this case that illustrated how the social entrepreneur was embedded in interactions with community members, including future residents (at information dinners/breakfasts), the construction team, local businesses, or the Community NFP. From there, the social entrepreneur took the strategic approach to talk with each community member to best understand and ultimately serve their needs. He took the time to hear them. In this way, the project was informed from several levels, including (perhaps essentially) from the bottom-up.

Providing for community need through creative/innovative solutions – One of the key points of this case was the social entrepreneur's commitment to providing the resident group with their three main priorities: affordable housing, healthy meals and mental stimulation. As he was conscious of the fact that he alone did not have the necessary expertise to provide these, he strategically engaged businesses that could. By embedding the businesses in the project, offering them onsite space from which to conduct their businesses, they were willing to become a part of the project. This well exemplifies the freedom and innovative approach that are possible when social entrepreneurship brings new solutions. Such solutions can be crafted to address some very real concerns of senior community members and occur in a way that the bureaucracy of other organisations, mandated to serve the community, may prohibit.

Chapter 6: Case Study 3

6.1 The project overview

This chapter outlines the third case of the research, which took place in Toronto, Canada. The case study involved Canada's largest developer of affordable housing. The development business is formally private; however, it runs in an NFP capacity, without any government funding.

The business builds and sells high-rise, 1-3-bedroom condominiums at prices well below the market average. Omitting extras (such as car parks or swimming pools), they can reduce construction costs. Additional savings made through reduced marketing and a streamlined building design are passed on to the buyer.

The development business, known here as 'Inception Condos,' acquires land, sells the development off-plan and assists purchasers to form a co-op. When enough people have committed to buy, and a co-op has been formed, they employ the development business as consultants and developers of the project. Through assisting the purchasers with finance to boost their deposit and guarantee their mortgage, Inception Condos helps people who may struggle to enter the market to buy property. Inception Condos then work closely with the co-op, advising and supporting it until project completion. Afterwards, Inception Condos often provide buyers with information on life skills through a newsletter.

Inception Condos' business model enables the purchaser to have an active and participatory voice in all stages of the development, from the time they buy until the time they move into their new condominiums. Residents enjoyed ongoing participation in the design of the building and developing community activities, as a 'micro-community' is encouraged and facilitated by the business model, as is connectivity to the broader community in which the development takes place.

Inception Condos is also conscious of its engagement with pre-existing communities in the neighbourhoods in which it builds. As part of the development process, Inception Condos connects with these communities well before the building stage, a strategy that allows them to inform the communities of positive changes the development will likely bring to their

neighbourhood. In addition, Inception Condos is willing to share knowledge with other businesses to enable replication of their business and financing model. Previously, other municipalities have undertaken similar projects, both as affiliated or independent organisations, with the assistance of the developer.

6.2 Data collection

Data collection lasted approximately one month and included interviews with the social entrepreneur (a developer at Inception Condos), two people from the business, and three current or future residents of Inception Condos building projects. Altogether there were six interviewees. In addition, I attended two community/business meetings for the current development. The first was a large resident meeting that offered purchasers information about a current development and allowed them to ask questions. The second meeting was with another Toronto NFP. During the research period, Inception Condoshad projects at various stages, from projects completed many years ago to those in the planning stages. I was, therefore, able to speak with future residents about to move into their condominiums and current residents of other Inception Condos developments. While several quotes are included in the case outlined below, Appendix 5 shows a table of key quotes for this case and their emergent themes.

6.3 The entrepreneur

> Being a social entrepreneur, being in the development business, generating surplus - a lot of people are doing it. But the willingness to give away your surplus more than what you need rankles men more than women. – *Jeff* (social entrepreneur).

The social entrepreneur (known here as 'Jeff') at the helm of Inception Condos spent the first 13 years of his career working for an NFP business on subsidised rental projects (Inception Condos website) before branching out to create a for-profit business, working in what is essentially an NFP capacity for affordable homeownership.

Inception Condos was founded in 1992. Since then, the organisation has provided homes to more than 6,500 households in Canada (Inception Condos website). The business has expanded to have projects in six other countries and has won multiple awards for social entrepreneurship,

innovation, social enterprise, affordable housing, and community building. In 2016, Jeff was awarded the Meritorious Service Medal from the Government of Canada – an award that acknowledges 'individuals who perform a deed or activity that leads the way for others to follow, [that] improves the quality of life of a community and which brings honour to Canada' (Newsletter 2017, Inception Condos website).

According to Jeff, it was his background, experience, and networks that enabled him to take the step of creating his business development model: 'I had my reputation established and contacts with everyone in the industry, so that credibility opened doors for me that would not be open for somebody trying to start from scratch'. With firm connections and expertise in development, the social entrepreneur designed a new model for enabling affordable homeownership.

The motivation for creating such a model was firmly aligned with Jeff's personal values. In fact, it was his perspective on wealth, power, and others working in property development that motivated him to create a business with potential for positive impact. He articulated this by describing how a small contribution can often lead to the veneration of individuals working in development.

> …because people who create power have been educated by our society that it belongs to them, and they don't have to share it. And if they give away 3per cent of their profits as charity, they get called a hero and get their names put on buildings. So, our society teaches them to be like that, but you know, I wasn't going to become a developer because I hated the power relationship between someone in control and the people they were conning. – *Jeff* (social entrepreneur)

It is clear that being in a position of power is not the motivation for this social entrepreneur. Regardless of, or perhaps despite, his views of property developers and profit motivations, Jeff remained in the property development business. He reconfigured how developments were done and created a model that could work towards making a real contribution to those struggling to afford housing. The model, he explains, is unusual and reflects his innovative approach because it prioritises serving the buyers and the communities in which the construction occurs.

> …but I was a good developer, so when I found a non-profit development where I served the end-user, I never looked back. So, it took a sort of very unusual individual

> to create this. It doesn't take that unusual an individual to implement this. But it does need people who are smart, entrepreneurial but don't crave power, so we need honest adults, and that's hard to find sometimes. – *Jeff* (social entrepreneur)

Jeff's philosophy is central to how the business is run, and, indeed, how it was formed. This was apparent when speaking with Inception Condos' employees:

> The motivation is to combat wealth inequality in society. That's the basics. Through homeownership. That's one tool. There are others, and that's what our founder (Jeff) is doing now; he's working on other ideas that he has to combat wealth inequality. Homeownership is one way, and there are other ways. – *Sara* (housing professional for SE)

Jeff's philosophy to combat wealth inequality through homeownership extends beyond merely providing physical spaces to individuals or families. Through his business model, there is scope for creating community connections between residents and broader neighbourhood communities. Along with this, by enabling others, the model allows autonomy and independence for buyers, who are instrumental in the development's progress. This, too, is by design. As Jeff tells it: 'Once I get paid what's fair, everything belongs to society and I want others to manage it because people who create power are usually not the best at managing it.' Since its beginning, Inception Condos has grown to a point where Jeff holds the position of CEO and has also branched out to develop the business internationally.

6.4 The development model/the housing organisation

Jeff recognised the need for affordable housing in populations living in a low economic bracket. According to him, the primary stumbling block to entry into the property market (and therefore stable, long-term housing) appeared to be saving for a deposit. He saw the solution in reconfiguring how an NFP can approach development.

The business develops affordable housing through an innovative model that enables those on low incomes to enter the property market as off-plan purchasers of condominiums. '[The business] acts as a contracted development consultant to help moderate-to-low-income home buyers organise as a building co-operative that will develop and purchase condominiums'

(Quarter, Mook & Armstrong 2017, p. 279). The co-operative dissolves upon completion of the building.

Developments are made affordable to the purchasers through a creative model that helps developers handle the building costs and allows them to offer purchasers a shared appreciation loan. In addition, units are sold to purchasers at cost. Savings from minimal marketing and reduced building features contribute to making the units significantly less expensive to build. The business of development is predominantly administrative with some aspects, such as building and loans, taking place through partnering organisations.

Initially, the developer works to secure land. To save on costs, the developer often acquires land through churches or by negotiation with landowners who are not utilising land in desirable urban areas. Once land is secured, the developer has plans drawn up and begins to advertise the proposed building.

Savings are also made in marketing since there are no large marketing campaigns as is customary for large commercial developments. Marketing is typically carried out through a combination of advertising posters in the subway, pamphlets in the mail, and word of mouth. Previous buyers often refer new buyers. Once advertising has taken place, Inception Condos holds information evenings where interested buyers can learn about purchasing property and how Inception Condos can assist with financing for the deposit.

Once financing is secured and the buying group established, they form a co-op with the assistance of Inception Condos. Then the buyer group essentially employs Inception Condos as a consultant who assists with enabling the development to go ahead by partnering with building companies and financial institutions.

From here, the co-op forms a board. This board is supported and guided by Inception Condos. The board also consists of individuals who have purchased property in previous developments by Inception Condos. They offer advice and help to guide the new purchasing group. The co-op board is open to any current purchaser interested in participating. The residents are aware that they may contribute as board members. As one resident purchaser explained:

> So, simply you just have to provide a resume and express an interest to [sic] [the business] that you're interested in being a part of a board, and then they assess and see whether you

> can be invited. I've never been part of that, so I don't know how it works necessarily, but I'd like to be involved in the decision-making a little bit more. – *Erin* (resident)

The co-op determines how they want the building to proceed and what kind of community spaces will be included in the final building. This is in consultation with Inception Condos, who can advise on the kind of spaces that will fit within the development budget. For example, while the costs saved by not having a carpark may be utilised for the building, the co-op may decide they want to have a library, a party room, or a roof-top BBQ area. Regarding physical spaces of the building, according to Jeff's team, individual purchasers are usually most concerned with determining upgrades and the finishes of their own unit rather than community spaces.

Inception Condos considers the building process as a way to connect communities before the buildings are even complete – the residents' level of participation is up to them, but participation is encouraged through opportunities for connection. Opportunities to meet future neighbours within their building are facilitated and encouraged by Inception Condos through the design of the building and planned events occurring both before and after the building is opened.

As the building progresses, meetings between Inception Condos and the purchasers are held every four to six weeks and are open for all purchasers to attend. This is an opportunity for future residents to meet, to get to know their neighbours, to learn where the project is up to, and to voice any concerns or confusion they may have about the process.

When the building is complete, the developers organise an opening event at the building (BBQ or similar) for future residents to meet and celebrate moving in.

6.5 Individual financing

> So, we're thinking, 'How can we serve the client the best?' Not, 'How to make the most of them.' And then, we charge them a fee for that service - we couldn't keep the surplus anyway because we'd be in conflict. – *Jeff* (social entrepreneur)

One of the main components of Inception Condos' business model is how they arrange financing for purchasers. This business model essentially funds the building, which commences after 50 per cent of sales from plan have been reached. Low-income buyers are offered a shared appreciation loan to enable their purchase (Inception Condos website). The model works by offering a Down Payment Loan that (in part) remains payment-free until the buyer sells or moves from the property. Furthermore, Inception Condos boosts the initial down payment, which could be as low as 5 to 20 per cent of the purchase price. Essentially, through this support, the developer is taking out a second mortgage on behalf of the buyer, making it possible for them to obtain a conventional mortgage. This boost also extends to keeping the monthly repayments lower, as they remain linked to the initial down payment (5-20 per cent) the buyer can put forward. The assistance with the initial deposit thereby enables even those on very low incomes to enter the property market.

> If we have sufficient dollars, we offer ownership opportunities to every single person who wants to be an owner - that second mortgage is malleable, and it can be 50 per cent of the value of a home and 5 per cent of the value of a home. And so, we can allow people receiving government benefits to become owners within our system. – *Jeff* (social entrpreneur)

The loan is repaid to Inception Condos, with some appreciation, when the resident sells the property. Appreciation is linked to the value rise in the property. So, for example, if the loan towards the down payment was for 15 per cent, then 15 per cent of the property market value at the time of the sale is given back to the developer. As the value of the property appreciates, any profit made from this system feeds back into the finances of Inception Condos and is redistributed to build more affordable housing. 'The repaid loans go into a "pay-it-forward" fund, which is used to provide seed funding for communities that make homeownership possible for even more families and individuals' (Inception Condos website).

The fact that Inception Condos contributes the profits to future affordable housing is an added incentive for some buyers to purchase. As one purchaser described it:

> So, when they sell that unit, the person, the buyer of the unit, won't have the problem of affordability because you sell it – of course, the market is going to go up, hopefully,

> and then that person is going to pay back (the loan), and then that money will be used to help someone else. – *John* (resident purchaser/board member)

The financing options available to future buyers are clearly what makes purchasing possible for many. Another reason for purchasers is continuing affordability related to occupancy costs.

> And I knew that when I bought a condo that this would be the only place that I would want to buy it with (Inception Condos) … because it was something that was going to be affordable. I liked the loans and the stuff they provide. And the key thing about Condos [sic] that I hear so often is that the maintenance fee is great, (at first) the maintenance is low, and they jump really high to something ridiculous afterwards. So, I felt because of the intent of the organisation to support people getting into housing that the chances of them making ridiculous requests that would make them increase the maintenance fees would not likely happen. – *Erin* (resident)

6.6 Funding and financial partners

> But the beauty is, we don't need the government to do what we do. Where we succeed, the less we need government. The less we need government, the more that government wants to work with us. – *Jeff* (social entrepreneur)

Inception Condos works entirely independently of government funding. The business functions as an NFP in the way it operates. It does not make a profit in commercial terms but instead feeds any profit directly back into the business for continued social benefit. This profit enables the development business to support future developments and sustain more or higher lending, where necessary. While Inception Condos does not handle the mortgages, the profit they retain after the initial owner sells the property goes into a fund overseen by a board that is established to support affordable homeownership.

> There is a profit, but it can only go back and be reinvested into more affordable housing….So in theory, sure, if the entire board one day said, 'Hey, we're sitting on a hundred million dollars and we don't want to do that anymore, we want to do something different,' I guess the whole board could vote to do something different with it, but

> it's… it's so incredibly unlikely, right, because anyone who joins the board joins because of the commitment and the vision towards this. – *Sara* (housing professional for SE)

Inception Condos has no government affiliations and is based on a profit-making model, which places them in a business context equal to any other commercial developer. This is how they are viewed and treated administratively in their city.

> They don't treat us in any special way. We pay the same development charges, we pay the same fees, we have to jump through all the same hoops. We get no special treatment. We get treated exactly like a for-profit developer by the City. Nothing is sped up for us. – *Sara* (housing professional for SE)

As funding is not coming from any other source, the development business is reliant on the reserves, as managed by the affordable housing board, and, as with any other commercial property developer, the purchasers.

In addition to the purchasers, the developer connects with several other businesses to enable the project to take place. These include the financial institutions that understand the development model and support the purchasers, the builders and, at times, connections to other socially motivated support groups. Such groups are perhaps more accurately positioned as affiliated organisations. However, they are considered by Inception Condos as fundamentally important to the operation of the business.

> Well, they're critical. If we didn't have the banks, we really wouldn't have the ability to lend people the down payment support. The down payment support is basically the value difference between the value or the market price of the condo and the cost to build. That amount…we can only lend it to someone… it only has value because the banks are willing to look at that amount and say, 'Oh! I will consider that as if it were the person's personal equity. I will bundle that with their 5 per cent. I will look at it as if it were all cash money in the bank'. If the banks weren't willing to do that, we would have nothing. It's up to them to agree to acknowledge the inherent value in a new condo that has not actually been monetised or actualised. – *Sara* (housing professional for SE)

This highlights that while the government as a contributor of funding is essentially an irrelevant component of this business model, the role of financial institutions and their willingness to support purchasers is paramount.

6.7 Partnering groups and partners

6.7.1 Purchasers

In this case, the future residents played an integral role in the project taking place. It is perhaps for this reason that the business considers them their primary partner group.

> Our purchasers are our main partners. Really. The more I get to know our model, I realise [that] really we are facilitators. We're technically consultants, we're hired to be consultants on behalf of the purchasers…. So, what it really is, is the purchasers that will buy today will pay us back, and pay us back with shared appreciation, who will create the next opportunity for the next two hundred people. So, it's a lovely, sort of virtuous circle that we facilitate, and it's giving people a hand up and not a handout in any way. – *Sara* (housing professional for SE)

Importantly, the developments are 100 per cent devoted to affordability – the affordable contribution is not a token small percentage – it is whole, meaning every condo in every building they create is allocated as affordable.

> And we can generally help more people more quickly because our entire building is devoted to providing assistance. Whereas with another one, there might be two floors of affordable housing, while the rest is market. I would just say we have a larger impact and maybe we can impact people at [sic] lower incomes by deeper affordability. – *Sara* (housing professional for SE)

6.7.2 Landowners

For the model to be a success, there is a high reliance on the ability to acquire affordable land in central locations. Getting landowners to be invested in the mission of Inception Condos is one of their primary challenges. According to Jeff, Inception Condos often find that other groups with a social interest are the most supportive. Land is often obtained through church

groups, groups with an appreciation for using profits for societal benefit, or other NFP organisations. The challenge of obtaining land grows with the city, as less is available as the city expands. While most developments in the Toronto city area are done outside of the city centre, they are in close proximity (walking distance) to public transport.
Once Inception Condos has identified suitable land, they work in what they consider to be a partnership with the landowner. Through relationships based on trust and by showing the landowner how they can benefit in the long-term, land can be secured.

> We tend to rely on partnering with the landowner to get paid later [and] to trust us because we have a great track record, but they want to help people and so do we. So, we just set up a deferred payment system. – *Kristy* (housing professional for SE/future resident)

Through negotiating deals with landowners, which may not be typical, access to land becomes a possibility.

Jeff related an example of how his innovative approach enabled one of Inception Condos' earliest developments in the 1990s to come to fruition, saying:

> That was before it became the Distillery District. It was an empty industrial lot that no developer would touch, and so… the owner of the land, which was a big pension fund… I said, 'Look, I think I can make this work. But you have to lend me 100,000 dollars to do it,' so the owner of the land gave me the money to develop his land because of the value it would create. So, because I had that asset, I was able to convince the architect not to get paid until we started construction. So, I layered down a whole lot of things you normally would have to pay for because I had control over an asset. So, it effectively cost 35,000 dollars of our money to set up and build the 95-unit building. – *Jeff* (social entrepreneur)

An innovative approach and access to affordable land are, by this example, key elements to making the business viable. According to Inception Condos' employee Kristy, land continues to be one of the primary needs to enable the provision of affordable housing on a large scale. She highlighted the importance of being able to acquire land that was positioned in areas close to transport or in central locations, enabling easy access to work and schools.

6.7.3 Coordinating future residents and governance

As the development relies on the purchasers to go ahead, and the co-op model they form, purchasers are involved with the construction process and how the building will be managed from the time the development begins through to when they occupy their homes.

Initially, when the residents form the co-op, they receive direction and guidance from Inception Condos. A board member from one of the previous developments will also participate in meetings with the new co-op. This allows the new board to consult with someone who has already experienced the process as a buyer.

As the development progresses, the board signs any necessary documentation required for the building's construction and keeps the other purchasers informed of building progress. All purchasers are encouraged to attend meetings, held every six to eight weeks throughout construction, where they can learn about progress and ask any questions they may have.

> But it means that they meet every two months, and they get to decide on things, like what kind of amenities get to be in the building, what's their lobby going to look like, making sure that they get all the information about the construction updates and all the development updates much more so than perhaps other developers. Just because of that system. It also means they meet their neighbours, so they're really strong communities by the time they move into their condominium. – *Kristy* (housing professional for SE/future resident)

While Inception Condos plays a crucial role in advising on and advancing the building process, the decision making always happens in consultation with the board. Through this, some interviewees felt a greater sense of ownership than they believed they would have with other developers. One participant described his previous property purchase with a for-profit developer as a very different experience, in terms of information provided and ability to decide how things progressed.According to this participant, contact with that developer was rare.

> They (the other for-profit developer) only send something when you have to pay. And that's it…we never had meetings to let us know what it's up to and what is happening,

> what is not happening at the moment, what needs to be done, etc. This project is different. If there's something that has to be changed, you bring the change to the buyers, and the board of directors will make a decision and we'll move on. – *John* (resident purchaser/board member)

The flow of information and the ability to have some autonomous input in the project do not stop at the broad, big project decisions. Purchaser input, for example, also extends to the finish of each condominium. As would be the case with any other commercial development (as opposed to a standard affordable housing development), purchasers may choose to keep costs minimal or to upgrade any fixtures or fittings they choose. '…there's definitely a constant stream of information that's going out, and there's a lot of ability to adjust. So, a lot of people aren't as interested in the common areas. They're more interested in their specific suites.' – *Kristy* (housing professional for SE/future resident)

6.8 Community connections

6.8.1 Connections between resident groups or individuals

Integral to the business model is creating a sense of connectivity between purchasers and between purchasers and the local communities in which the building is placed. The opportunities for community connection that the purchasers can experience are an integral part of development. These continue at each stage, from planning to opening and into the life of the building.

From the initial meetings, purchasers are invited to attend and ask questions about the construction, contribute to what they would like to see in the building and meet their neighbours. The meetings held to inform purchasers of various stages of the buildings progress are also intended as a place where future residents can connect. Jeff saw this as an important part of the projects he developed, from the very beginning, saying:

> The reason – the reason I used to go to every single board meeting is to foster that sense of community. I would make people put up their hands and say what floors they were on, so they could see which people were on their floors. I would talk about the fact that we're creating community… – *Jeff*

The development meetings are indeed effective in creating the foundations of connections between future residents. One future resident told a story of being on a field trip for his job as a teacher when one of the other teachers approached him. She had recognised him from one of the development meetings and they started talking about the forthcoming building. Both had purchased and would soon be moving in. They became friends and he had been to parties at her house and had met her family.

> And we text each other all the time, like "Oh, have you seen the building? If you go over, can you send me pictures?" So, I go and send pictures, and – yeah. – *John* (resident purchaser/board member)

Building a sense of community among residents remains important to Inception Condos, even after the building is opened and their involvement is minimal. There are still meetings with the co-op, although these are less in number, and they distribute newsletters to the residents. The newsletters include practical information on day-to-day issues like living in a condominium community and other information to help the residents with life skills, such as information on how to connect with legal help.

The quality of this affordable housing development and the lack of discrimination against purchasers ensures a diverse mix of residents. The mix of residents, which the developer has planned for, is considered by the developer to be an essential part of creating stronger communities, where each involved can benefit reciprocally.

> There are affordability benefits, for sure, but there are also community benefits to living in our buildings, and for us having a mixed-income community is way more important than any other type of community. We don't want it to be a silo building. It's not the projects. Because that's the problem with the projects! Everybody feels downtrodden. So, if everybody feels empowered in this building because they're lifting themselves out of poverty, or out of the renting cycle, by building equity for their families, spring-boarding into being able to grow their space, and if a mixed community is living together, the children get to experience how each other lives, and there's more acceptance that grows in the community, and that's an important piece of it too. – *Kristy* (housing professional for SE/future resident)

6.9 Influence of business structure on connectivity

When the buildings open, there are areas designed to bring the resident community together. The planning stages often include decisions about having shared areas such as libraries, gardens, onsite gyms, games or party rooms, and outdoor BBQ areas. These types of areas have been effective in bringing different groups in the building together in past developments.

Sara, an employee of Inception Condos, explained, 'There is [sic] a lot of really great committees that go on in these buildings, like gardening committees, things like that, that take care of the building.' Another employee observed how friendships form through social activities in each building and can often make long-lasting differences to the people living there:

> We have a group at Library at Discovery Place in Pickering, and all these ladies, they're now in their seventies and they get together and have game nights. They have little socials, and they invite everybody in the building, but it's this core group of ladies that set everything up... one of them has a salsa dance class every Wednesday, they bring in a teacher. And so, it's groups of neighbours who have become groups of friends that organise activities for the whole community and invite everybody and whoever wants to participate is welcome. – *Kristy* (housing professional for SE/future resident)

The importance of connection among the community of residents and the carefully designed features that foster such a connection cannot be underestimated. Jeff promotes these aspects and ensures that purchasers know about these features before they buy. According to Jeff's team, these features do have a bearing on purchasers' decisions to buy with them. This is perhaps best articulated by an example given by a member of that team:

> And I think of another family that bought at our Milton property, and it's a mom who knows she's passing away. I don't know exactly what's wrong with her, but I know she's going to pass away, and she said, 'I need this development to happen because I'm buying into an Inception Condos building because I have a child with special needs. And he's functional, but he needs a community.' And she really wanted to buy into Inception Condos' building because she knew there would be a community of others. – *Sara* (housing professional for SE)

6.10 Influence of the broader community – NIMBY-ism

> Actually, right now I'm working to communicate with the community on an upcoming development – getting ready to be in a farmers' market every Sunday to have a booth there and coordinate all the materials that would be needed. As well as getting the information out to the community saying, 'We're going to be here. Talk to us about the change that is coming to your community.' So, it's always been very important for us to be connected with the people in the community as well as those purchasing into our communities because having conversations has always been the founding methodology for us. – *Kristy* (housing professional for SE/future resident)

Community connection does not end there, however. From the very beginning, before the co-op is formed, Inception Condos is invested in making connections with existing residents of the neighbourhood area to provide information on the new building. This is key not only to ensure that the building development is known to potential future residents/buyers but also that the building goes ahead with minimal objection from the broader community or NIMBY (Not In My Backyard) groups.

Several interviewees highlighted the importance of creating a presence in the broader local community well before the development took place. Inception Condos consciously works to generate enthusiasm within the city for their development. They share their vision, and they try to generate a sense of community while providing affordable housing. Perhaps because of this, they succeed in avoiding opposition to their developments. They also share information with the broader community on how the building would positively impact their environment, by bringing new business to the area and increasing the value of their own homes.

Inception Condos does this by releasing flyers, social media advertising, information about the project, and also by talking with people at the local markets each week. They also invite broader community members to meetings where they can meet the purchasers, their future neighbours.

> Like, we have meetings with the public and we invite purchasers, and so they meet the people who already live in the neighbourhood and the people who live in the neighbourhood, they meet the purchasers, and they feel like they're people, you know. And so, because some people will have a lot of NIMBY-ism from the community…

> ‘It’s called affordable housing - who’s moving into this building?’ You know, this kind of thing, so it’s nice to have the neighbourhood and the new owners mingling in the beginning, so it helps the neighbours feel comfortable. It helps the purchasers feel comfortable. – *Kristy* (housing professional for SE/future resident)

Inception Condos undertakes these strategic activities with a clear understanding of how negative the impact of NIMBY-ism, through community opposition, can be on the progress of a project. Providing knowledge and generating enthusiasm from within the neighbourhoods where the developments will occur is Inception Condos’ answer.

6.11 Project outcomes

> The sooner we can work them into homeownership, the more impact we can have on many lives and outcomes like health and education, which we know is better when people own their own homes. So, shortening the time frame when someone will buy is just as important as ensuring someone can buy when they couldn’t ever. – *Sara* (housing professional for SE)

Inception Condos was started by a social entrepreneur who is committed to effecting change through making homeownership possible for those who usually cannot afford it. It works effectively to combine several different factors both from a business perspective and a community one. Fundamentally, Inception Condos succeed within their area of expertise, development of condominiums, but extend this through creating connectivity between different stakeholders.

Key among these stakeholders is the buyer group, without which Inception Condos would not have a business. By understanding the needs of this group, Inception Condos support them to be able to cross a threshold they may not be able to cross alone – home ownership. Inception Condos provide purchasers with guidance and business knowledge on how the co-op must work for success. They link purchasers to financial institutions that understand the Inception Condos business model and will, therefore, give the purchaser a loan. Where necessary Inception Condos connect purchasers to social support services. They also work hard to create opportunities for the future residents to connect with each other. In this way, Inception Condos create a sense of community within the building they develop and ease their entry into the local neighbourhoods.

6.12 Discussion

> And it's like you give them shelter and you feel like it's one thing, but it has a tremendous ripple effect. And so, I think that's the part that's really inspiring and interesting to know that you don't even know how… by helping one family, how much of an impact you could be having. And helping 3,100 families, who knows what we've done? But I'm pretty sure it's remarkable. – *Sara* (housing professional for SE)

This case well exemplifies how several components of a business come together in what is fundamentally a top-down model which supports bottom-up activities to effect change. Without the support of Inception Condos, obtaining housing as home owners may not be possible for the purchasing group. However, in this case, while Inception Condos holds all the essential business knowledge, the business model enables a bottom-up creation of the development. The future residents have autonomy regarding the design of the development and are supported to effect change in their own lives.

Some of the key ingredients for making this happen are:

The social entrepreneur's business is effectively in partnership with the resident group. There is a co-dependence of buyer and business in this case. Large-scale developments cannot go ahead without the capital provided by the purchaser. However, the model allows those who need financial support to enter the property market. By having the capital to defer profit, it becomes possible for the social entrepreneur to support the buyer in this way.

Residents decide on their level of participation. This occurs on several levels: the residents design their own built space, they decide on the amount of engagement they will have in the development process, they can sit on the board or attend meetings, and they can participate in activities designed to bring future purchasers together to generate a sense of community. Such opportunities for engagement and the subsequent ability not only to be heard but to be instrumental in shaping the project generate an autonomy not seen in many affordable housing projects.

The broader community becomes an included group. The business is adept at sharing knowledge and information and making themselves available to address concerns in the broader community, even before the development begins. Engagement with the broader community helps the developer find potential buyers. It also generates enthusiasm for their projects and thus quells objections that may arise through the formation of NIMBY groups.

Enabling home ownership. One of the greatest results of this entrepreneur's business is that it creates home owners. Those who purchase with Inception Condos can break the cycle of renting, obtain a substantial asset – their own home - and enjoy the stability that it brings. Potentially, Inception Condos effects generational change – not through a hand-out but through support for purchasers to effect long-term change for themselves.

Government funding is not necessary. While Inception Condos runs in an NFP capacity, it is not reliant on or a recipient of any government funding. The NFP model is by design and is informed by Jeff's personal motivation, his development and business experience, and the initial capital for the first development. Being an NFP ties in with Jeff's personal beliefs about sharing wealth in communities. The lack of government dependence gives the business the freedom to operate with limited government constraints.

This case well exemplifies how bringing together the right stakeholders with the right knowledge base to effect change can be extremely empowering. The project shows how a creative and innovative business model can work to its best, coupled with a commitment to deep community engagement with resident groups and the broader community. It also shows how those who are usually not heard can have a voice and be empowered to effect change for themselves through participation, support, knowledge, and a connection with smart business structures.

Chapter 7: Case Study 4

This chapter outlines the fourth case study of the research, which took place in Sydney, Australia. It should be noted that it was challenging to find cases in Australia that are comparable in terms of connectivity and interactions with communities to the Canadian case studies. Finding a business in Sydney where the main focus was on affordable housing with any kind of deep community connection was a challenge. This may be due to the focus of the research on finding businesses centred on social entrepreneurship working in a for-profit capacity, as there are certainly NFPs working in Australia to provide affordable housing.

This case came about through an NFP working in low-cost housing and shelters in Sydney. They suggested a for-profit developer known to them and who was working in affordable housing. What follows is an outline of the case centred on the business of this entrepreneur.

7.1 Data collection

Data collection with the business began with a pre-interview discussion with two entrepreneurs – the business owners. At their request, this was not recorded, and notes were taken. Following this initial discussion, I conducted two formal (recorded) interviews with one of the entrepreneurs and with his assistant. The recorded interviews were very short and limited: twenty minutes with the entrepreneur, forty minutes with the assistant. The assistant gave me a brief tour of the exterior of several buildings owned by the business – lasting around two hours.

During the pre-interview discussion, we agreed that access would include some (limited) time spent in the office to gain a greater understanding of how the business operates. Later, the business owners chose not to facilitate this.

Overall, access to the business, in terms of contact time with research participants/interviewees and secondary information such as documentation, was significantly limited. My observation was therefore limited to the contact time during interviews, which took place in a room downstairs from the office. When I enquired with the business about additional documentation, this was not something they were willing to provide.

Online information was also difficult to obtain. The assistant explained that they try to keep a low public profile. She did direct me to the business website which says little about the way the business works, or the projects they are involved with and serves only to advertise available properties to rent.

There was clearly a lack of transparency regarding communication from the business. Despite their initial willingness to participate in the research, answers seemed guarded and information limited or contradictory. For example, it was difficult to have a clear idea of the size of the business. Initially, both the business owners and the assistant told me that they were a very small business with only three people working there. After interviewing the assistant, it was clear there were many more employees including several accountants, lawyers and others who ran some of the hostels and boarding houses. When I talked with the business owner the second time, he told me that one of his main social contributions was providing work for so many through the business – employing 100 staff across multiple businesses, with many (perhaps all) of those in property, including teams of accountants, lawyers and those in the construction arm.

An additional interview was considered an 'expert interview' with one of the partnering groups of the entrepreneur: a large housing NFP working throughout NSW. This interview lasted for one hour.

While several quotes are included in the case outlined below, Appendix 6 shows a table of key quotes for this case and their emergent themes.

7.2 A business overview

The business is a for-profit, private development, property management and construction company, which will be referred to as 'Concord'. Concord has several components. One part is devoted to standard commercial development and management of high-end apartments. The other main area they work in is affordable/low-income housing, including boarding houses and hostels. These are managed as any commercial rental property, but they offer lower rents. Concord also owns a construction company that completes all of their projects, making it possible for them to reduce building costs.

While Concord rarely partners to complete their projects, they have previously done so with an NFP to facilitate the building of 59 affordable units while utilising government funding incentives.

Concord has recently expanded to include property acquired for social enterprise (an artist's hub). On this, the business entrepreneur, who will be referred to as Jim, said: 'So - profit - obviously our business needs to make money. Our business runs well enough that we can make certain to invest in things that aren't solely based on profitability.'

7.3 The entrepreneur

Concord is a business partnership between Jim, who has a corporate background in construction, and his business partner, an accountant. They met in business school and decided to go into property together. They started by developing dilapidated buildings for low-income rental properties (boarding houses) and grew the business over 15 years. As stated above, the business has grown significantly in that time, and they now employ a large number of employees. The business also, on occasion, partners to complete projects.

When asked what their motivation was for partnering to work in affordable housing rather than working on exclusively commercial property, Jim said:

> Because no one else is doing it. And whilst we are a private organisation that obviously needs to produce profits to exist, we do have a social conscience and we, from our previous experience in boarding houses and hostels, knew that there was the ability to provide this accommodation, and because we hold property for the long term, the density uplift for us is quite attractive... There were all those overlays for us together with the social benefits of what we were doing… made sense to us. – *Jim* (entrepreneur/housing developer)

It is clear that if it were not for the profits, Jim would not be working in affordable housing because his business would not be sustainable. As he points out, his focus on profits is not to say that the business and the entrepreneurs who run it are without a social conscience or interest. The social conscience of the business owners is partly the motivation for projects being

taken up, but it is *not* integral to the way the business operates. The business participants in this case will, therefore, be referred to as entrepreneurs rather than *social* entrepreneurs.

The 'density uplift' Jim refers to is a government incentive that offers developers incentives to build more units if he commits to providing a certain percentage of his building to affordable housing. More on this will be said later.

7.4 Partnering

Concord and its various branches work mainly in property management and development/construction. Concord's core business operates very much like a typical commercial business, and it was difficult to find areas in Concord's work where a deep community connection takes place, either with resident groups/individuals or the broader community. The business connected with residents only to collect rents or address property management problems, such as maintenance issues.

There was, however, one project in which Concord partnered with an NFP, and it is this partnership that offered insights into Concords' connection with the community.

The motivation behind Jim's interest in partnering for an affordable housing project in this instance was not only to effect social good. Motivation also lay in the funding opportunity available through government incentives, should a partnership take place. For the funding to be granted, the developer was mandated to partner with an NFP group.

When I asked Jim why they would partner with the particular organisation they worked with, his answer indicated that shared purpose was a key. "We went right across the market, so we had meetings with most of the affordable housing providers in the market. There's a few larger ones. We found (the partnering NFP) to be the most progressive, most like-minded to us."

The partnering NFP is a large community housing group that provides affordable rental properties in New South Wales. Its business model can be considered highly corporate and its business approach strategic. Simultaneously, the NFP is also highly aware of and committed to its social and community context. As the NFP interviewee stated:

> …our social agreement, if you like, is that we want to use housing as a vehicle to transport people, to help them connect socially and economically. So, there is an underlying business rationale for all of that, in that if we invest deeply in the places as a part of a long-term transformation of communities, as the social and economic conditions improve in an area, so too does the land economics.
> – *Luke* (NFP housing professional/CEO)

Here, the interviewee shares his experience that as the community develops and prospers, so too does the land value and asset of the business – community transformation brings business gain.

When the NFP and Concord agreed to partner, each participant group had a distinct, defined role to play. Concord's role in this instance was to construct the building, in accordance with the structural needs. Usually, upon completion, they would continue to own and run the building as property managers – selecting who lives there and collecting the rent. In this case, these tasks were handed to the NFP.

As Jim stated in the previous section, there are benefits for his business if he partners to provide affordable housing. These benefits are found in government incentives and funding. Another benefit is that providing affordable housing supports his business' social conscience. For the NFP, the benefits of partnering are more closely linked to sharing expertise:

> I would say, generally, it is critical to partner. I think about it in terms of risk allocation and skill set. So, there are certain pieces of risk we're not good at managing and others we are. So, on a very large development, say something over a couple of hundred units, we wouldn't do that ourselves. We don't have the skillset in-house to manage a development of that scale. If it's got a market sales component, we don't see ourselves as well placed to take market sales risk, but we've got partners that are. And that's their core business as developers, so let them do that. So they can take that piece of risk and get a commensurate return, and that's great. – *Luke* (NFP housing professional/CEO)

The partnership agreement between Concord and the NFP for this development, the provision of 59 affordable (means based) rental units, suited the needs of each business partner and, thus, appears to have worked well. Since the NFP in this partnership is also involved in property

management and building development, there is some overlap in what they do and what Concord does. However, for the purpose of this project, and the funding stipulations implicit to it, the construction and ownership of the building was Concord's, and the property management aspect was handed to the NFP.

The third group that could be considered a partner in the project is the government. Without government funding, the project would perhaps not have occurred. So, in many ways, the government can be considered as the origin and consequent adjudicator of the project.

7.5 Government and funding

As stated previously, this case and the partnership may not have come into being had it not been for the *mandated* partnership between Concord and an NFP in order to make government funds accessible.

For Concord, forming this partnership was critical. They capitalised on funds available through the SEPP (State Environmental Planning Policy). The funding was available to facilitate the development of affordable rental housing.

Specifically, the SEPP states some of the relevant stipulations to this case in Part 1, Clause 3:

> (e) to facilitate an expanded role for not-for-profit-providers of affordable rental housing, of the State Environmental Planning Policy (Affordable Rental Housing)
> (g) to facilitate the development of housing for the homeless and other disadvantaged people who may require support services, including group homes and supportive accommodation.
> and

Further, it states in Part 2, Division 1, Clause 17:

> (i) the dwellings proposed to be used for the purposes of affordable housing will be used for the purposes of affordable housing, and
> (ii) all accommodation that is used for affordable housing will be managed by a registered community housing provider
> (NewSouthWalesGovernment 2019)

The role of an NFP working as a community housing provider is clear. However, for a for-profit developer to be involved, they must partner with an NFP.

That is not to say that Jim finds the funding process simple. In fact, it is Concord's aptitude for navigating complex government processes that makes working in such a way possible.

> You're satisfying a genuine need. And the government is putting a regime that no one seems to understand that allows you to be able to compensate for the fact that you are doing this. And like I said, because of the long-term investment horizon we have, we're able to do it… so the average developer or the average guy doesn't really understand what that involves. They just see an extra layer of bureaucracy that someone has to be involved, someone else gets a cut. They don't have the context; they don't have the relationship. – *Jim* (entrepreneur/housing developer)

Jim discussed another government funding source, an additional stream of funding Concord utilised to support their partnership with the NFP.

> Whilst we have the affordable housing, we have a density uplift which, as the government works it, gives an incentive to do it. And there was an overlay to that where the government at the time, Kevin Rudd, 2007-2008, introduced a scheme called NRAS, National Rental Affordable Scheme, which gave you a financial incentive. So not only did you have a bonus in density, but you had a financial incentive that they would give you over a ten-year period provided you maintained the affordability criteria that discounted the rent to market and had a non-profit that, etcetera, etcetera. There were all those overlays for us, together with the social benefits of what we were doing, made sense to us. – *Jim* (entrepreneur/housing developer)

The NRAS is a housing affordability incentive scheme that is no longer available. It was announced in the 2014 budget that it would be discontinued (NSWGovernment 2019). What it meant for Concord was that they would build the property, the NFP would manage it. To access the funds, they needed to commit to keeping the rents at affordable levels (considered to be at or less than 30% of the occupants' disposable income) for ten years. For this commitment, Concord was given funding to boost the project and subsidise building cost.

Also, in alignment with the SEPP, along with the obligation to keep rents low, Jim's business would need to work with an NFP. After Concord have maintained the project as affordable for the ten-year period, all commitments to continue to keep them affordable expire. When I asked what would happen with the project at the end of the ten years, Jim said: "We haven't got to that point yet. We haven't formulated a view."

The process of obtaining funding is, according to Jim, one of the primary barriers to more businesses utilising the funds. Indeed, he considered it one of the primary challenges of working in development in Sydney, saying, "Bureaucracy. The laziness of government...That's the biggest challenge we have." However, for him, the benefits of doing so outweigh the necessity of wading through the bureaucracy.

> The average developer is just going to bang out the 20 units. We'll bang out maybe 28, but we've got the compliance. So, for us, that's 25% uplift in density, which is very attractive to us. We understand the bureaucracy we're entering into, so therefore it's not a barrier to entry for us, but it is a massive barrier of entrance to everybody else. – *Jim* (entrepreneur/housing developer)

Having these significant government incentives tie in with the slightly less immediate rental return is not a concern for Concord, who again see the greatest benefit of their projects in the long term. Jim explains, saying: 'Therefore, the greater density that we can get, coupled with the social benefit, even if we're getting slightly less of a return, over the long term we believe it'll be more beneficial.'

Utilising government funds has been an integral part of growing Concord. Not only in the case of the project partnering with the NFP but also as a part of their strategy to develop the boarding houses that were the earliest projects of their business. Jim's assistant, known here as Justine explains:

> The business started small, developing dilapidated buildings and converting them into boarding houses and hostel accommodation and expanding to include low-income rentals and market rental apartments. Starting the business with boarding houses was a conscious business plan. They're a good business model, basically. Amazing to run. – *Justine* (housing professional for housing developer)

Justine goes on to say that there is a tax cut on land when providing low-cost accommodation, such as boarding houses, and this is a government-provided incentive for Concord to work in this space.

7.6 Community and future residents

In most of the projects Concord undertakes, the community connections between the developer and future residents are restricted to a landlord/tenant capacity. Primarily a property manager, Concord is not concerned with the community member's day-to-day lives as long as rents are paid and those of future or current residents are not a primary consideration. This is not necessarily problematic, for this business, but merely the way the business operates.

From the interviews, it appears there is some leniency with late rent payments. Concord understands that the residents of their buildings, in the case of the boarding, hostel and affordable housing components of the business, may not always be in a position to pay rent on time. Since Concord are aware of the demographic they serve in these projects, Jim, his business partner and Justine each indicated that they work with, are aware of and have tolerance for some of the challenges that may arise (such as late rent payment or mental health issues) influencing tenancy.

There are no direct or planned community engagement activities or events facilitated by the developer, either with residents or with the larger community in which developments take place. This is not a part of their business. When asked if they thought there may be a way to connect with the community more, or for community members to collaborate, or be a part of the building processes of affordable housing development, Justine responded:

> They're just so thankful that they have the option for something affordable. I suppose that's the thing. People just want affordable [and] clean, like there's not much more… to collaborate on. I think everybody's the same, right? They just want clean, affordable housing that's central. … I think if you're looking for a company like that, you're looking for a company that is literally not trying to turn a profit. You're looking for a not-for-profit company. – *Justine* (housing professional for housing developer)

Indeed, in the specific project for affordable housing where Concord partnered with an NFP, it was here that greater community engagement was found. This engagement was seen only through the NFP's involvement. Participation of the NFP was, in fact, the crucial difference – the NFP is a social purpose organisation. Unlike Concord, the NFP works as an expert in understanding the community in which the development takes place. This is their role and area of expertise in the project. Rather than being considered as a separate part of what they do as a business, community involvement and development is, for them, integral to business development.

> So that is central to who we are, it's in the DNA. I've got a board that's a skills-based board, but they're very clear that as much as we have to take care of the commercial aspects of the business, at the end of the day, we're a social purpose business. So, we have to make sure we're doing those things that are actually valued because otherwise, and I say this with all respect, we're L.J. Hooker. L. J. Hooker is good at being L. J. Hooker, so let them do that. Let them collect the rent and do that, but we actually have to be different. For us, the people we're serving in the housing, a lot of them will be in social housing for life, due to financial past or aging or they've got a disability. So, they're going to be long-term. So, the best thing we can do for them is to help them be more connected in their community because that actually will have benefits for them and benefits for the entire community because they're less likely to be engaged in either the health system or the justice system or some other part of the community cost if you like. And that's part of our value proposition back to [the] government, to say, "Jasmine, you know, the next time I have got to do a project, I need ten million dollars. Can you give me a grant for that please?" And they say "Jasmine," hopefully. That's part of the proposition back to them. – *Luke* (NFP housing professional/CEO)

Here, it is apparent that the NFP is highly aware of the benefits they bring when facilitating the growth of social capital. They highlight how bolstering social capital can be directly leveraged to enhance not only communities but also the business opportunities available for growing their own projects and business interests through continued government funding.

What is also interesting is the (judgement-free) comparison they draw between the way that a known commercial developer operates and their own business model. In the case study examined here, it is the partnership between the NFP and the for-profit business, Concord,

which sets their for-profit/private business apart from standard commercial business. This is perhaps illustrated more clearly than in the way the NFP draws such a distinct line between standard commercial developers and their own business. Concord walks a line between both, through partnering.

Working primarily as housing providers, albeit with deep community connections, there are some aspects of community involvement that are beyond the scope of what the NFP does. To fill these gaps, the NFP partners with various other groups, taking a holistic approach to housing. When, for example, they are working to house those in the population who are rough sleepers, they will link with social support organisations, who refer their clients to be housed. The social support organisation will continue to provide support services which sit outside of the areas of expertise covered by the housing purposes of the NFP. The NFP, while intrinsically concerned with and committed to developing strong community links and community building, leaves areas of more specialised care to its partnering groups.

While Concord does not consider a deep community connection to be critical for their business, the partnerships Jim chooses to participate in, perhaps, reflect a savvy business strategy with a socially considered aspect – as seen to be magnified through the partner group.

7.7 Overall business position and impact

The way Concord approaches affordable housing is very similar to the ways standard market properties are handled. The business is concerned primarily with property management (rather than community engagement), while also operating with perhaps more tolerance than landlords working exclusively with commercial property.

For Concord, affordable housing is only one aspect of a much larger property portfolio. The outcome is that the affordable housing aspect is treated much as any commercial aspect of the business is treated, with the exception that it is financially supported and (presumably) regulated by government funders.

Additionally, the partnership with the NFP influences the way connectivity with residents occurs both before and during occupancy. Regarding linking with communities, it is via this

specific connection between the NFP and residents that any deep community engagement takes place.

Concord and their partners have achieved the aims of their collaboration. The building was successfully constructed and subsequently maintained, thereby fulfilling Concord's role. The property management, placement and linking to social support services for the residents were handled by the NFP, fulfilling their role in the partnership. The government provided funding to facilitate the building and its functions to come into being. Each organisation has played a distinct, clearly defined role in bringing the project to fruition.

Regarding the impact Jim believes his business made through this and other projects Concord undertakes, he has little attachment to what these may mean. He viewed impact in two ways. Firstly, in terms of what his greater impact may mean regarding his own life, Jim said:

> Philosophically, I suppose all we have when we depart earth is our legacy. So, how… the legacy is how we have made something different by touching it. That's for me the definition of a legacy. What difference have we made? I mean, people can judge that in retrospect. What kind of legacy are we leaving? I don't know, I can't answer that. Impacts are all just… words. It doesn't mean much. – *Jim* (entrepreneur/housing developer)

The other way he viewed impact was through his business and how it affected the lives of the people he employed.

> In terms of business, we make a living. We make a good living. We employ people. At the moment, we've got upwards of 100 people employed in the group, across all our businesses. They provide money for people to go home and eat, keep their families, all that stuff. There's an economic benefit to that as well. For our enterprise, for our willingness to take the risk, other people can also benefit. – *Jim* (entrepreneur/housing developer)

It is clear that Jim sees his primary impact on the lives of those with whom he connects most immediately – his employees.

7.8 Project outcomes

While access to this business was very limited, the case does provide the opportunity to have some insight into the approach of a for-profit developer working in the Sydney area. For this business, the approach to the development of affordable housing is both opportunistic and socially beneficial. As stated clearly by those involved, there are significant financial benefits to running the business the way Concord choose to operate. Not only do they receive government support regarding funding when working in partnerships or tax cuts when not, but they also have a cost-effective model with the boarding houses and hostels, which require less on-going financial out-put to run than their high-end properties. Having a construction arm of the business also leads to reduced costs. While rents provide their current income, the long-term investment and capital gains on the properties Concord acquire is where their greatest profit is to be found.

It is clear that for Concord making an impact within the broader community or among resident groups/individuals is not a significant or even necessary driver for their business approach. While they do state that having a social conscience is an important aspect of how they operate, Concord find their contribution unfolds through the type of developments they participate in, their employees and the partnerships they form, rather than any direct community engagement.

As the research is concerned with where and how communities are positioned in relation to affordable housing projects, and social entrepreneurship, the emphasis for this case is on partnerships playing an important role for facilitating community connection to the project. The case well exemplifies community participation in affordable housing as being primarily in the domain of NFP organisations. The NFP took the helm at each point of community engagement. It stated the importance of the broader community context in development, and how they link individual residents to support services, where required.

However aware Concord may be of the demographic they house and their needs, their focus was very much concerned with housing, rather than social support or outreach. These matters were left to their supporting NFP partners. As a very large development and housing business, it would be fair to conclude that while they are concerned with the well-being of those they house, Concord primarily works on the development and leaves areas that fall outside of that to others.

Jim's business was concerned with the structure and running of the building with little need, or (apparent) desire to have any significant connection with communities involved, be they the 'community' of residents or the broader community in which the building was constructed.

As the position of each, the NFP and the entrepreneur's business played a distinct role in how they the engaged with the community or partnered to do so, it is fair to say that the 'voice' of the community had little to no direct influence on the project. Through either the scale or the role of the businesses involved, future residents were not clearly 'heard' in this case, but rather known as a group represented by partnering support groups of the NFP, or as rental applicants who would become known to the NFP after construction was complete.

In this regard, it could be said that the influence of the NFP as advocates for the community voice did exist. That voice was at least apparent as belonging to a collective population that had been in need of affordable housing and were having their needs met through the NFP. As the NFP stated – the success of the changes their housing developments created, and the community development forged from these changes, was leveraged to gain funding to enhance future change. However, the ability for the voice of the community to have direct connectivity with Concord was not evident, or even a relevant part of this case, and considering the objectives of each partnering group, perhaps not necessary.

The government again had a somewhat 'quiet' role, their position limited to a funder and adjudicator of funds. It must be noted that the position of the government, while clearly an essential resource, was also seen by the developer/entrepreneur to be a stumbling block for larger-scale progress in affordable housing.

7.9 Discussion

Concord works primarily as a for-profit business. While there was some interest in undertaking affordable housing developments, the approach was more closely aligned to the commercial developments the business was involved in, with the business primarily working in the capacity of builders and property managers (in terms of maintenance, with the NFP placing residents and handling rent collection).

Rather than having a distinct shift in ways of operating to accommodate affordable housing and the community context in which it was positioned, it appears that, for the entrepreneur, these developments are treated similarly to others within the business. This is particularly so concerning the role the business plays regarding the residents and the broader community. Where the community is involved, it is via the NFP and the community remains somewhat distanced from the developer's business.

Some of the key findings of this case are:

Partnerships were necessary to obtain funding. For the developer to work with the benefit of government funding, it was necessary to partner with an NFP. Through such funding, the developer benefited from additional capital and the long-term value of larger-scale projects as a result.

Resident voices were not considered a necessary aspect. The development relied on the community knowledge of the NFP to inform the project. The community/resident group in this instance was considered broadly as a group of people who needed affordable housing. Direct input into building outcomes from resident groups was, therefore, not a component of the case.

The broader community did not have an apparent influence. The case does not emphasise any particular members of the broader community or neighbourhoods, be they individuals or groups who may either support or object to the developments taking place.

What influence deeper community engagement may have in these kinds of property developments can only be a point of speculation in this instance. What such engagement may contribute to the generation of greater social capital, longer-term residency, or any number of business or community enhancement, is unknown. This does not appear to be a factor of any significant consideration for this entrepreneur who is clear that he is in business to profit. Regardless of having stated clearly that he works with a social conscience, this is not the driver for the projects. With profit as the primary focus, in this case at least, community context certainly comes second.

Chapter 8: Case Study 5

The final case is a minor case study undertaken in Melbourne, Australia, involving an architect who could be considered a social entrepreneur. The architect discussed two separate projects for which she was commissioned. Both had different, noteworthy community and resident influences that impacted upon the way the project was able to develop.

Following is a brief outline of the architect's private business. After this, two projects, each with different partners in the NFP sector, will be outlined and discussed in terms of the varying ways community or resident connections influenced outcomes.

For the projects, the architect worked with partners, some of whom were also interviewed for the research. While there is no doubt that the main three organisations the architect partnered with were genuinely motivated to create positive outcomes, this is not the primary point of discussion. The focus of the cases intends to show where and how future residents and community members become involved in projects, what the significance of such involvement is, and what enables and inhibits participation. Insights into community and resident involvement in affordable housing projects demonstrate the significance of what are often 'periphery voices' in social entrepreneurship, and the meaning they have to social entrepreneurship.

8.1 Data collection

Data collection lasted approximately one week and included interviews with the social entrepreneur (the architect) and two housing professionals from NFP organisations the architect partnered with. During the period of the overall research for this thesis, I also collected other secondary data relevant to this case. While several quotes are included in the case outlined below, Appendix 7 shows a table of key quotes for this case and their emergent themes.

8.2 The social entrepreneur

As stated above, the woman at the centre of this case study is a Melbourne based architect. She will be known from here on as Louise. She owns a small architectural business (Icon Architecture) with a small team of four employees, and in many ways operates a significant

component of her business in a social entrepreneurial way.

To design for socially focused projects, Louise partners with NFPs who provide social housing developments. When considering why she is motivated to work in partnership with groups that are socially focused, her first given reason is personal: 'I guess ethically it interests me because my mum brought me up – she was a nurse, and I kind of got a background of thinking of other people; that was important for me.' Louise goes on to explain that her consideration of others extends into the way the business works, in a very tangible, material way.

> And providing good design to everyone. So rather than it being an elitist thing, that clients who can afford very expensive houses are nice, but I like the idea that good design should be extended to everyone regardless of their socio-economic background, their race, their gender, whatever. And it's certainly design… it's a focus in this practice, of getting buildings and spaces and landscapes to work together as much as possible in a design. We're making the dollars work as hard as possible in terms of design. Yes, getting good design out there for everyone… I guess our moral position. – *Louise* (social entrepreneur/architect)

While her motivation to work in a purely socially considered way may be noble, it alone is not viable for Icon Architecture. For financial sustenance, Icon Architecture combines private commercial commissions with more socially focused projects. These commercial projects and the profits they generate subsidise the other projects.

When asking her about profits, Louise explains how the profit-yielding component of her business alleviates the strain of social projects for her.

> So, if I have a private job running, that's usually making a decent profit that kind of carries a lot of the losses that I cop on a lot of the projects. It depends on – like asking me this question now, the profit or losses are a bit draining. It's at the end of a year where I've… a lot of my jobs have been losses, and we haven't had a big commercial project carrying them, but if you asked me this same question last year, it would have been different because we had a decent project carrying them. – *Louise* (social entrepreneur/architect)

Regardless of the demands of maintaining this balance, the business does devote a significant share of their work to projects that, in partnership with socially focussed NFPs, are not financially lucrative. This is perhaps not only related to her desire to make a social contribution but also related to the opportunity for repeat business, via her strongly growing networks.

> …They're projects that I can, like I have a system of finding that work, I guess. My network – I've been working on my network for five or six years now. But, you know, I have probably four or five housing associations I've worked with and have repeating work because, I guess, they have projects coming up all the time. There's repeat work with those clients all the time, whereas with a private client, it's often just a one-off. And that's work where I haven't worked out how you find it, it just finds you. So, I guess that's why that's probably grown to be the lion's share of what we do because that's now my largest network and there's always kind of opportunity for repeat business. – *Louise* (social entrepreneur/architect)

Through partnering with NFPs, Louise explains that Icon Architecture will initially work on a pro-bono basis. Then, when the NFP proposes (to funding bodies) the needed projects that can contribute to supporting a specific vulnerable population and obtains funding, Icon Architecture is engaged to deliver the project design. Cultivating such partnerships has become increasingly important to the business and, six years after their first social project, strong networks between the NFP partners and Icon Architecture have allowed their contribution of projects in this area to grow significantly.

With a sustained social interest, Louise could be classified as a social entrepreneur as she has a specific interest in and intent to making a social contribution and working to effect positive change through her work. When I asked Louise if she considers herself a social entrepreneur, she said:

> Sometimes I do! Sometimes I don't. Because I'm – yeah, we take a hit financially doing this work. It's certainly not the most financially lucrative, and even this year when that dawned on me, I thought, 'Is this a very smart move?' Like… financially to start… for this to become such a large part of our work because you do work for reduced fees… um… and often I'll be discounting additional work. I'm very conscious of the money that they have to spend, yeah. – *Louise* (social entrepreneur/architect)

Immediately, it is clear that even though taking a social interest is important to her, Louise considers being a social entrepreneur as innately linked to accepting financial losses, or certainly accepting that she will not be making significant profits. Predictably, the importance of financial remuneration, or lack of, is a significant consideration for any business.

Here, it is apparent that social entrepreneurship comes at a personal cost for private and smaller businesses and for it to be sustained requires a highly motivated individual.

When I asked Louise why she thinks there is not more private business working in the ways she does, it is clear that she is not the only one who thinks of the financial sacrifice as something to be taken seriously, to the point where it may restrict participation in this area, saying:

I get the impression that there's not enough incentive, financial incentive for them. I don't know enough about it at all, but I've attended lectures and workshops and panel discussions on trying to get the superfunds to invest in this area, and from what I hear, there's not enough of a return. – *Louise* (social entrepreneur/architect)

8.3 Project 1

8.3.1 Project overview

The first project discussed here involved an affordable housing development intended for women who could be considered vulnerable members of society. A partnership was formed between an NFP developer (known here as Myriad Homes) concerned specifically with housing women and children in need, Louise, as the project's architect, and the State Government, as funders, to implement the project.

Myriad Homes was introduced to Louise via a mutual connection in their network, as Louise was reputed to be interested in affordable housing. When Myriad Homes had access to land that could potentially be used for an affordable housing project, they approached Louise and asked her to draw some plans for the proposal. When funding for the project was granted, Icon Architecture was engaged as the architect.

This case study is retrospective as the project was completed prior to my meeting with two of the partnering businesses – Louise at Icon Architecture and Myriad Homes.

8.3.2 The social entrepreneur's role

It may initially seem to those among us who are not architects that a house is a house and that basic house only requires a roof, a place to sleep and eat. However, when talking with Louise about what is important to her when designing for social projects, it was quickly apparent that her approach is extremely considered and goes well beyond these basics. Through the design, she can create spaces for living that bring her clients ease and economic value, perhaps reducing potential costs of furnishings which, for future residents with financial restrictions, may be an incredible gift.

> One thing we try and work into our projects is things of multiplicity, so trying to get spaces or built-in furniture or joinery or a landscape or a building to work two or three times as hard. So you know a bedroom can be more of a flexible space and operate as an office rather than strictly being a bedroom, and not being something else. Or a piece of joinery can be a two-seater table, or a six, eight-seater table, that kind of thing is definitely a theme that goes through all of our work. – *Louise* (social entrepreneur/architect)

She also approaches the design process as one which can create connectivity, both between various spaces and between people.

> Connectivity is another thing that runs through the work, so trying to…in the physical world how we're connecting spaces and particularly how we're integrating internal spaces with external spaces, and connectivity, I guess, like how we're connecting these future residences to their new homes and their communities and… Well, they're the two big themes that come up I guess. – *Louise* (social entrepreneur/architect)

The idea of creating connectivity, or at least the opportunity for it, enables the future residents of these spaces and sites to grow social. Through taking the time to think about how the built environment may be used, some of the more intangible, perhaps less countable (or at least less counted), but important aspects of daily life begin to become noticeable.

How then would an architect who was committed to working thoughtfully in the area of affordable housing know the needs of the future residents and how best to address them? This question prompted me to ask Louise about the partnership she forged with Myriad Homes (as property developers and managers), which made the project initially possible. I asked Louise how important partnerships are for connecting her with the future residents, and for helping her to know if she has made an impact.

> Well, they're essential – they all stand – so the housing associations stand between me and, or us, and the people we're essentially working for, so all their future residents and tenants. I never get to meet them. I just learn about them as kind of a group, I guess, through my clients or through the housing associations. And they all have, they all deal with specific groups. – *Louise* (social entrepreneur/architect)

As Icon Architecture's partnering groups are NFP organisations working with different vulnerable populations, Louise does not have the opportunity to interact with future residents. As will be explained later in this section, sometimes the exact people who will live in the proposed buildings are entirely different to those who ultimately live there, and all seem to be in contact only with the NFP.

It appears disadvantageous that there is a lack of connection to these populations of (future) residents, particularly when the connection is to a person who is attempting to create the best possible outcomes for them through designing the places they will occupy. Although some projects do have some community consultation as part of the process for designing new spaces (also detailed further below), this appears to be somewhat partial. Without the benefit of meeting the people who will ultimately live in the buildings she designs, Louise and her team can only speculate as to what they may or may not want or need.

> So Myriad Homes – all their tenants are women and their children. So, um we design specifically for that kind of group and think about what their needs are. So… it's seven straight townhouses from the Myriad Homes. There's five one-bedrooms that are for single women, and then two two-bedrooms for women and their kids. So, I guess being a woman, I was thinking about how much storage like how much storage can we jam into these very efficient townhouses? So, we manage to get walk-in robes because…

> every woman, you know, has a slight shoe obsession! You know, and like… enough bathroom storage where are you going to put your cleaning things and vacuums and – all that stuff, where are you going to put all your stuff? For your gardening and your gardening equipment, because they have a little courtyard and stuff. So, storage is a big thing there. And little moments of luxury, you know, like a pendant light over where the dining room table could go. You know, nice like timber trimming in the bathroom, and nice tile selection, just moments of luxury. So, I'm always trying to think about how to make home specifically for women and their children, I guess. – *Louise* (social entrepreneur/architect)

Clearly, Louise has a particular interest in learning what would be required to make future residents feel at home and to fulfil their needs. However, her knowledge of the future residents is limited to the information provided to her by Myriad Homes.

8.3.3 The housing organisation (NFP) – Myriad Homes

The housing group that developed the homes Icon Architecture designed, Myriad Homes, works in both an NFP (property developers and property managers) and a for-profit capacity. They sustain two different branches of the business, with the for-profit division subsidising the NFP division.

Myriad Homes are a housing group concerned specifically with supporting disadvantaged households for women through providing affordable rental properties. They retain ownership of all of the properties they develop and manage.

Myriad Homes specified that the intention of many of the projects they are involved in is not to create communities within their developments, but rather to support individuals while having them enter already existing communities and to help them to integrate into those. When I asked the director of Myriad Homes, Andrea, if their business considered it important to create a sense of community in their developments, she explained why this was not their intention.

> No, no, it's not - it's quite different, I think. The houses are scattered throughout housing estates. The apartments are scattered throughout apartment buildings. The development of seven is the highest density, and possibly will be the highest density.

> Our approach is we want the housing to be not identifiable in the community. We think it's a better social mix if it is just like that. We want the women to connect with their community, but we don't necessarily want to create a community for them. We want them in with their community. – *Andrea* (NFP/for-profit hybrid organisation - housing professional)

This approach is particular to the population they serve and is considered by Andrea to be an important one for reducing the stigma that may be attached to community/affordable/social housing. For this specific group of residents, Andrea believes that creating developments that are as free as possible of potential negative perceptions is vital, going on to say, 'If people can go down the street or go into an apartment and go, 'Well, they're community housing', we haven't done our job as far as I'm concerned.' In this sense, the building of communities is not from the ground-up but seen through embedding the women in already established neighbourhoods, for easier integration. To achieve the development objectives, they have several community organisations with whom they partner.

When talking about their partnership with Louise from Icon Architecture and the creation of the new collaborative development, Andrea says:

> She's excellent at listening to what we need and what we want. She really understands affordable housing… So, so pleased with her design in so many ways in the storage that's sort of in it, the fact that it's at a liveable standard even though it's small, the environment sort of – trying to work it as hard as we could to make it environmentally stable. She offers all of that. She's a great architect to work with. We really appreciate her. – *Andrea* (NFP/for-profit hybrid organisation - housing professional)

There is both confidence in and appreciation for Louise in this comment, and also perhaps faith in her ability to respond to what the needs are of the future residents, as they are communicated via Myriad Homes. Small details in the design, such as Louise's thought for storage or liveability have been noted, as has the thought put into the environmentally considered design all of which potentially have bearing on how the spaces are occupied.

Once the women move into their new homes, their needs continue to be at the centre of Myriad Homes' consideration. It becomes clear how they regard communication with the residents as central to the everyday functioning of the business.

> So we're clearly accountable to the tenants, to the women that we're housing. And as I said, the housing registrar is -- they really want to make sure the houses we're providing are good quality and are maintained and stay good quality. They want to make sure that…the women feel that their opinions are listened to… if they ring us and ask us for something or tell us something or whatever, it's responding to them. And sometimes we can't give them what they ask for. But yeah. If you can't you have to explain it to them and why. You can't just go, 'Sorry, can't do that.' It's just communication. – *Andrea* (NFP/for-profit hybrid organisation - housing professional)

As Myriad Homes is the organisation that works in direct contact with the women for whom the housing is provided, this connection and fluidity of communication are important to fulfilling the objectives of their business. So, too, is listening to the needs or concerns the women may raise while living in the properties Myriad Homes manage.

8.3.4 Funding

Funding for the projects comes through Myriad Homes, as the NFP developer of the sites. The variety of funding opportunities are vast and consist of capital grants, either government or philanthropic. Myriad Homes also say they have partners, such as Icon Architecture, who are willing to work pro bono, and that they have a good record of social borrowing. Andrea explains, however, that funding is not always a simple matter. At times, the limitations placed on receiving funds can result in complications for the project. This is particularly the case when related to government funding.

> And look - it's really difficult. When you've got control over doing the development, you can do those sorts of things (referring to community consultation) ...When the government says, 'We've got some money. You have to have these homes tenanted within four months." You go, "we have to go out and find something.' And, yeah, we'll do the assessment as well as we can to make sure that it's suitable for who [sic] we're going to house, but yeah so, the timeline's imposed on the funding that's available, and

> that's from government, you know, other timelines from other sources are not so drastic, but...yeah. – *Andrea* (NFP/for-profit hybrid organisation - housing professional)

It is not difficult to understand how restrictions on funding may accelerate or, in other situations, hinder progress for building developments. In this instance, the NFP is specifically discussing the way that assessing who will be utilising the housing provided unfolds under the pressure of government timelines – an important consideration for an organisation reliant on government funds.

While a variety of sources provides funding, each enables the business to function by providing for financial needs but often also serve as regulators of what is done by the NFP and how their projects are expected to unfold.

> Anyways, clearly our regulator we're responsible to, that assists us, well not assists us but measures that we are responsive to the tenants, that's what they're concerned about. They're concerned about us providing good quality housing for the women and that's what we wanna [sic] do. We're clearly um, um… need to be accountable to everyone who provides some sort of funding to us. Absolutely. And we are, we have to provide progress reports, we have to provide final acquittals, um whether that be government, whether that be philanthropy. The pro bono, we try to communicate with them in other ways because we clearly don't have to provide them with progress reports and acquittals, but we do an e-bulletin so we get that out too so that they can see what we're doing, um yeah. The ACNC, we're accountable to them financially as well. We're accountable to the housing registrar financially. ASIC financially. We're regulated! Which means that's who we're accountable to. – *Andrea* (NFP/for-profit hybrid organisation - housing professional)

With such a large array of funders, it is clear that Myriad Homes is not the only organisation with something to lose should the project not reach its potential, or not deliver the planned outcome. For Myriad Homes, the accountability they feel toward the women they provide housing for and the funders who enable them is navigated through clear communication – keeping each stakeholder aware of what is happening and what this means to the outcomes they desire.

In regard to the funders, having the shared purpose of expanding housing for a vulnerable population is what brings them into partnership with Myriad Homes. Here, it is apparent that putting an agreement in place, with each stakeholder understanding their individual role in making the project happen, along with continuous communication, is essential to its ongoing progress.

8.3.5 Community connections – future residents

As established so far, it is not Myriad Homes' intention to create a sense of community among the residents for whom they provide affordable rental properties. Instead, Myriad Homes seek to place them in homes, inconspicuously. The main communication with the group occurs after they move in – but what happens before? From Louise's point of view, it is clear that the most important point of communication comes before people are housed – to inform the design best. After all, how can varying populations be best provided for if their needs are not understood, and who is best to inform these? Where is their voice in determining how they will live, and is it even appropriate that they should have a voice in this instance?

In this particular case, the women who would be residents were not involved in the project from the time of its conception, or even from the time of the construction; rather they were only directly involved in the building at the point where they moved in. This may have been because of the way the specific future residents were considered, through the eyes of Myriad Homes – as a *specific*, unknowable group at the time of design. The women who would move into the development were not designated as residents prior to completion of the building.

Perhaps some of the opportunities and limitations of a close involvement with potential residents could be better understood through an example of community consultation that Myriad Homes had conducted on an earlier project, with different partnerships. In this instance, during planning stages, a group of 'hypothetical' future residents – in that they were not specifically identified individuals who would be living in the proposed housing – took part in a community consultation. The project was to design housing for women coming out of prison. The consulted women, although they would ultimately not be residents themselves, were considered representatives of the population who would live there as they were women who also had been incarcerated. This sample group of community members experiencing a similar

life situation were consulted (by a partnering social support group) to help to determine their needs.

> There has been input. Before I started, I believe we developed, and this was in partnership with Melbourne City Mission, some housing, townhouses for women exiting prison, and my understanding was that they did some good consultation before that about what they wanted and needed and, you know, some of the designs - and I agree with them, some of the designs came through and they went, 'That looks a bit like prison!' Some of the windows, and apparently their idea was originally to have a cluster, and the women just said, 'We don't want [a] cluster. We want to be, you know, we're getting out of prison, thanks very much.' So yeah - those sorts of things, and what was really important was that they needed an additional one or two bedrooms because when they just get out, they don't have custody of their kids, but they wanted it so they can have…the kids can visit and eventually they could get custody back. – *Andrea* (NFP/for-profit hybrid organisation - housing professional)

Here, it is extremely apparent how influential the input of the consulted group was in informing design outcomes. Highlighted, too, is the implicit and potentially negative impact that a less considered process could yield. Certainly, when attempting to provide housing for *anyone*, the way the space is usable and experienced should be a consideration, and perhaps when designing with specific vulnerable groups in the population, as this example shows, such considerations should be magnified rather than subdued.

However, according to Andrea, this kind of consultation is more exceptional than usual. Being able to consult with specific individuals about their housing needs may be related to these groups within the population often having varied, transient or less predictable paths.

> … it was general consultation with women exiting prisons. It wasn't necessarily the women who ended up in the homes. I would say we haven't had that. That's a very difficult one to have these women saying, you're definitely going to have, to have, be able to have that input in something that's going to be built and is six to eight months down the track. Because who knows what could happen to them in six months to eight months down the track, and they might still be in transitional housing, waiting, but something else might have happened. Yeah, so that's a, yeah, that's really difficult. But

> trying to get the general consultation some way, but I wouldn't say it would, therefore, result in them having a better connection to the home itself. – *Andrea* (NFP/for-profit hybrid organisation - housing professional)

Regardless of the potential transience of future residents, this example shows well the importance of community consultation and the impact it can have, even if the consultation is with a representative group, such a group can be vital to shaping the outcomes of the design – the outcomes of the lived experience.

Returning to the case at hand, an intense consultation, as outlined in the above example, was not conducted. This is not to say that the organisations involved did not have an understanding of what was required or that the housing provided would necessarily benefit from such specific consultation – especially if the group prior to completion was unknown.

After the design had been completed, and residents had moved in, Louise was equally as interested to know the outcome, to determine if the thought she had put into planning the design had been effective. When asked if she believed she made an impact through her work, she returned to the experience of the residents and how they occupied the spaces that she designed.

> Well, I hope so. I mean, I…it would be nice if I could get …I don't get feedback I guess on the people living in our landscapes and our houses, but via my link, the housing association again, because I've asked a number of times, Myriad Homes, how their women have settled into _____ Street, and you know every kind of… I guess… three or four months, I've checked in with the project manager over the last twelve months that they've been occupied, and all the feedback is positive. But I guess I'm not getting as much, like the detailed feedback, which would be nice. Like you know, she just says, 'everyone is so happy, with it and they've got no complaints,' but it would be nice I guess, to hear how successful, like the shared garden space is working, you know, how the bathrooms, you know just how the spaces are working for these women on the day-to-day. That would be – and maybe there's a way I could do that, but I will never be able to have direct access to them, it would always have to be through my clients. So that for me – I mean the reason I do this is to improve those people's lives, because seeing as housing is the most important thing for people. So then once they've got secure and permanent safe housing, they can think about education or work again or

> their health or whatever other issues come with not having secure, permanent housing, so – yeah, I hope I am making a difference. – *Louise* (social entrepreneur/architect)

Her uncertainty about the exact impact of the design demonstrates that the meaning it had produced for the residents was clearly important to Louise. The indication is that having access to those for whom the design was intended is not a possibility for her, regardless of her intent to have a supportive, positive influence upon how they live. In fact, she says that the reason she works on these projects is to 'improve those people's lives.'

Her connection to the future residents, while distant, is still very important to her and it is to them, along with the partner groups, that Louise feels the most accountable.

> Yeah, I feel directly accountable to my clients, the housing associations, that I work for. I definitely have to be achieving what they want from us, breaking wise and project wise, and then I feel accountable to the people living there, even though I feel very removed from them, but – yeah. – *Louise* (social entrepreneur/architect)

Repeatedly, Louise returns to the residents as the motivation of and purpose for her work. For her, they are central factors of the projects and are considered equal to any other component of the project.

8.3.6 Navigating existing communities

The future residents are one focus of those working on the housing developments. However, they are not the only people that need to be considered. As these developments are built in established communities, there are additional voices to be taken into account. The other major group influencing the project was the local community – the pre-existing residents of the neighbourhood. While it may be desirable that the communities embrace housing developments that are intended to help those with a need for some support, this is not always the case. The response of the community varies according to the context.

When speaking about the development they completed partnering with Icon Architecture, Myriad Homes discussed how local communities could often be a stumbling block or a great supporter of affordable housing developments. Myriad Homes spoke about how careful

negotiations between developer and community, sometimes involving making changes to accommodate what the community believes valuable to their locality, seemed key to the community accepting change.

> There were some people behind… who… they rang me very early in the piece – a couple rang me. They said, 'We're really supportive of community housing. We think it's really great and so forth,' and fair enough, she was worried about how high the development was going to be. They had solar panels on their house. They were worried about a few other things, but the overshadowing seemed to be the most…but so they were prepared to meet with us and talk with us and we were prepared to communicate with them too. I think the majority of things we responded to really well but there were some things we couldn't. So, they were fine, and they were supportive. – *Andrea* (NFP/for-profit hybrid organisation - housing professional)

In a separate connection, she mentions a concerned community group, saying:

> The bike user's group, because it was going into a bike path, put in an objection. We listened to them and it was fair enough. It was about a sightline. They then stood up at the urban planning committee and spoke so positively and forcefully about the importance of community housing, so that was fantastic. – *Andrea* (NFP/for-profit hybrid organisation - housing professional)

In both of these situations, Myriad Homes was able to talk with the concerned parties and work out a compromise, while taking the opportunity to connect with the community residents and members and give them a better understanding of the development. In the latter case, this ultimately led to having a very supportive group advocating for the development when there was a planning committee meeting. Listening to the concerns of the community and navigating, where possible, solutions for these concerns helped to make way for the development to advance. Providing these community members with a clear understanding of how the project would affect the community, and what kind of impact the supporting organisation was trying to have, made a difference in how this played out.

Acceptance of the development within the community was not, however, something that came automatically; in fact, an array of community objections delayed the development.

> But then there are others who clearly didn't want it - needed. But they had nothing to go on. They talk about parking in the street - well, parking in the street is an issue, and parking in the street is parking in the street. We can select tenants who don't have cars, so we're not going to exacerbate that. And we tell 'em [sic], 'Anyone who's got a car who applies, we just say 'sorry'. It's not suitable for you, you can't live there.' So, we can control that, but some of the feedback, this street - what would they say - they were talking about the neighbourhood staying similar to the rest of the neighbourhood. They were taking pictures here and there of one or two of the houses that are left that are old that don't fit the neighbourhood character. And we were like, 'Um, you know there are one or two new townhouses that are next door? There's a new development right across the road.' They clearly just didn't want it in - near them, and so they try to put forward objections in other ways because they don't want to be seen… objecting because they don't want community housing... and we just have to manage it really well. So that they can't say, 'This hasn't worked.' – *Andrea* (NFP/for-profit hybrid organisation - housing professional)

Both Myriad Homes and Icon Architecture navigated community objections to the project. In this case, exchanges with the local community were navigated by interacting with individuals and groups. As problems arose, Myriad Homes worked to share knowledge on the intentions of the project and at times made adjustments in the planning stages to accommodate any reasonable community concerns. As Andrea explains, these concerns were often presented around the design of the development or the space around it and these too were accommodated where possible.

> We had to sit and listen to some residents around some feedback which, you know, if I was the architect, I would have been a bit upset, but we adapted, we listened…this was before it was even built. The design - some of them were coming up and going, 'Oh it's so hard and industrial.' And it's beautiful, just so beautiful! But we listened to them about colours, so Sophie adapted to that, she listened to that...They weren't our residents. That was the neighbourhood. Rather than the residents. – *Andrea* (NFP/for-profit hybrid organisation - housing professional)

8.3.7 Project outcomes

The interactions encountered in the partnership between Myriad Homes and Icon Architecture well represent two important groups in the population who may, oddly, remain on the periphery of many housing developments – the future residents and the local community.

Intentionally, and thoughtfully, Myriad Homes chose to keep the developments small with the hope of better integrating the residents into pre-existing neighbourhoods. This is the prevailing logic among many working in socially focused housing and may be advantageous for reducing the possibility of residents being stigmatised, as is the intention.

Since the development took place without a specific population group being identified as future residents (aside from being women and children in need), no specific community consultations with the potential to inform design took place, even though the benefits of such consultations had been shown to be substantial in another Myriad Homes' housing project for women who had recently been released from prison. As Myriad Homes is an NFP specialising in housing for women and children, their expertise with this population group should enable them to have a clear understanding of their housing requirements. The expectation is that they can identify the needs of future residents. As the specific future residents were not known during or prior to the development of this case, a more direct input from future residents before occupation may not be a problematic point.

It may not have been possible, or even relevant to have direct consultation with future residents on this particular design, because of the anonymity of the future residents. However, there is no doubt that the project benefited from having a social entrepreneur as the architect; one who was motivated and dedicated to carefully designing for their presumed needs.

In this case, Louise considered herself as being held at 'arm's length' concerning her ability to contact the resident group for whom her designs were intended. After the building was constructed and the residents had moved in, access to residents for follow-up of any kind was not available to her. This was a point of disappointment for the social entrepreneur who expressed a desire to know if the thought she had put into the design for the residents was meaningful or beneficial to how they lived. From Louise's perspective, someone who is highly

concerned with considered design, the enforced distance between her and the residents both before and, particularly, after completion of the project is a missed opportunity.

Based on the experiences in this case and on reports from others who work in private business in housing for less advantaged populations, work in this area is not motivated by large profits. This was certainly the case for Louise. There was a distinct feeling of connectivity and care for the population she was providing for through every stage of the project, even though the residents remained unknown to her throughout. While Louise said that her participation in these kinds of projects came to her because of her established networks, it is clearly not the profits they yield that keep her working in this capacity but rather the human component and opportunity to contribute.

The benefit to residents in terms of social capital must also be considered. One can only guess what it may have meant in terms of feeling valued for their input, to have been included if not in decision making for their current situation then as contributors for similar future projects.

In terms of social entrepreneurship, it is not difficult to see from this case that potential benefits could have unfolded from connecting the social entrepreneur with the residents who ultimately occupied the spaces she designed. Such a connection would be beneficial not only for informing future projects but could also help to sustain the motivating essence of her involvement. When the value is not primarily financial, motivation must come from elsewhere – perhaps from the residents themselves – to keep a private, for-profit business involved.

The participation of the local community in the project worked as both a support and obstacle to the development. The community could not be considered in any way a partner of the project as its involvement appears to have only arisen when objections were made. In the examples given by Myriad Homes, it was clear that they needed to navigate and negotiate with the community to reduce these objections – and it was at the point of effective communication and compromise that these were, to a great extent, alleviated.

While Myriad Homes intends to keep the future residents somewhat shielded from their local community to avoid objections or to have the population feeling the stigmatisation often attached to social housing, there may be another approach. If the local community was informed about the general composition of the future resident group and informed about what

this would mean for the community, educated on the benefits of the development, perhaps they would feel more included in the process and consequently more accepting of the development. While connectivity at the point of objection has shown to be beneficial, perhaps connectivity before this point would prove even more so.

What this scenario loses is the possibility of learning from future and current resident groups (for the businesses involved). Enhanced connectivity from community and resident involvement could potentially lead to enhanced projects.

From design through to moving in, this project emphasises that the community, the representative body – in this case the NFP, and the social entrepreneur working to serve the residents through design, each have an important, informed and informing role to play for outcomes to serve the intention of creating positive change.

8.4 Project 2

8.4.1 Project overview

The second project of this case involved a housing development intended for individuals who would qualify for social housing. At the time of the research, the specific residents were unknown and would only be known when the housing was ready to be occupied. To make the project happen, a partnership was formed between a large NFP developer (known here as Shine Supports) concerned specifically with housing and social support, and the same social entrepreneur, Louise, as the project's architect.

As with the previous case, the NFP was introduced to the social entrepreneur via a mutual connection in their network, since Louise was reputed to be interested in affordable housing.

When data collection was in progress, the development was yet to begin and was still in the planning stages. I met with two of the partnering businesses – Louise's Icon Architecture and Shine Supports.

The project began when government-owned land became available to Shine Supports to be used for affordable housing. As the land for the project was available only for a fixed lease period of five years, the 57 houses designed over nine sites were transportable.

As with the previous case, Louise became formally involved with the project as a result of submitting pro-bono plans.

8.4.2 The housing organisation (NFP) Shine Supports

The instigating business, Shine Supports, is a large NFP working throughout Victoria, Australia, and is concerned with supporting those at risk of homelessness. Through housing and connecting people with social support services for work and education, they take a more holistic approach to addressing needs within the community than an organisation involved purely in housing. Shine Supports' website states that it considers government, other sectors and the community to be partners in helping to achieve outcomes, valuing the ability of the people they assist in creating change in their lives (Shine Supports Business website).

They do not assist any specific population groups, and future residents are similar only in that they require affordable housing and have usually been referred by other support organisations to Shine Supports to help in providing social housing. Generally, those who come to Shine Supports do not require extensive assistance. Shine Supports operates with a self-described 'low support model.' The residents may have contact with them or any other external support source if required, but this is sometimes very limited, according to the need.

8.4.3 Funding

Funding for Shine Supports housing organisation comes from a variety of sources, including government, council, philanthropy and donations. Various other contributors often work in similar ways to the way that Louise works – in that they may offer services on a pro bono basis, at least initially. However, this Shine Supports does not always consider this to be a reliable way of working.

> So there are some developers that might do some pro bono work, but generally, that doesn't go anywhere because it ends up a cost or what we can get for the pro bono is

> probably not sufficient, so we end up – that project won't go anywhere…inevitably it costs more than they're willing to give. – *Belinda* (NFP social worker)

Belinda, the interviewee at Shine Supports, considers the discussion of funding and the participation of private business in this area to be a direct result of social housing being low profit.

> …You can't make a margin from it. How would a developer make money from social housing? They wouldn't. So, no one's going to build anything to lose money. If a developer is developing a site, they still need to make a margin to make it worth it. So, if people aren't going to meet that margin, there's not point to it. If I was a developer, I wouldn't develop anything for less of a margin. – *Belinda* (NFP social worker)

When asked what the main stumbling block to faster progress in this area is for an NFP housing provider, Belinda did not hesitate to identify funding as a pivotal component. When specifically discussing this case, she said:

> Money…Money for us to do stuff. We can do stuff tomorrow. We just don't have the money to do it. So, this project on _____ Road, if we didn't get the land for free, and the philanthropic donation, there was no way it would have worked. We would know that we can get vacant land, we can put transportable on it, we can house people, but we don't have the money to pay for the land or the build process. – *Belinda* (NFP social worker)

Shine Supports relies considerably on funding for big projects from external sources (rather than capital that they internally generate). In this case, the entire project cost was $5 million, with $4 million of the total coming from a philanthropic donation. Shine Supports would borrow the remaining amount. Each of the transportable homes would cost $80,000 to produce and fully install, and each could be constructed in a day (web reference). As mentioned in the overview, the land was government owned and available to Shine Supports on lease for a fixed period of five years. After the lease period, any land that is unused will potentially be used for roads.

8.4.4 Community connections – NIMBY groups

The primary community involvement of this project did not come from the future residents of the housing because, at the time of development, they were unknown. When the development reaches completion, applicants for the housing will be assessed and placed according to their needs and the suitability of their situation. Future residents of this project, therefore, have no direct input into, or influence on, the progress or outcomes of the development.

However, in this case interviewees each mentioned that there was another influential voice that had a substantial bearing on how the project was unfolding in the planning stages – that of the local community. Their involvement in the project came about through their opposition.
From the early stages, local community members significantly affected the progress of the project. According to Belinda, objections from the community group were based on the belief that the demographics of the neighbourhood would change, and not for the better.

The buildings were factory constructed to fulfil the aim of creating transportable housing for those at risk of homelessness. This reduced construction time and meant that they were ready to move on to the site when built, saving substantial construction time. Before this was a possibility, the project was held up in the planning stages, due to community objections. Louise explains: 'That was the community – the broader community that struck down that process. So, they raised up and – it took us a year to get our planning permits because there was community in opposition.' The housing would be on nine different sites, but the progress on five of these was significantly delayed because, according to interviewees, of NIMBY (Not In Our Back Yard) group action in the community.

A series of meetings took place between the project's organisational stakeholders and the wider communities in which the housing would be placed. It was at these meetings that the NIMBY voice first became present in the project.

> There was a group of hostile immediate kind of neighbours all in the vicinity… So, they were people in and around that area and, you know they can't officially object on um not wanting these people in our community, but that's what it was all about. They tried to dress it up as um planning issues through like, the amenities that we're providing and anything they kind of could hold on to… at those initial ones, people were standing up

> and saying, 'Well, have you told – like does the local school know?' Suggesting that there's going to be, like, paedophiles. So that whole thing, 'there's paedophiles, they're drug addicts, I'm going to get robbed, the value of my house is going to be… um… reduced, because of this kind of housing coming into their area'…So one of their arguments was, 'You're creating a ghetto.' That kind of salt and pepper arrangement. So, there was an objection to the social mix, or not mix, on the side. – *Louise* (social entrepreneur/architect)

Both partners in the project, Icon Architecture and Shine Supports believed the opposition to change within the community to be an unwarranted and a poorly informed expression of disdain to social housing, even though the more formal objections that came later were not presented as such.

> They came up with all different angles for why they are protesting because they didn't want to admit to themselves that they were against social housing. They started every statement with 'we're not against social housing,' but they were, and they didn't want to admit it, and I would respect someone who just said, ' don't want them here.' Rather than lied about it. Because we have an opportunity then to educate people, about that. But while they're putting up different angles that simply aren't true, you can't engage or educate those people. – *Belinda* (NFP social worker)

The social entrepreneur goes on to say that there was some support in the community for the development to go ahead but that the louder voice was the NIMBY group, which became increasingly organised and submitted official objections to Council. Through time, the concerns they presented had moved away from being about opposition to affordable or social housing and developed to include an objection to the fact that the housing units were all the same and were transportable rather than permanent, and therefore something they considered to be sub-standard. Over eleven objections to the project the situation escalated and hearings at a succession of council meetings became necessary.

> We had a few people in those meetings of support, but it was this mob that really clung together, and they were very organised and they just kept going. We had more than, like, eighty objections on the last five of our sites. They went to full council hearings, we had *unanimous* support from the council as it wanted to issue permits, and we were

> issued notice decisions, which was the first thing you get, and this community group still objected, took us to VCAT (Victorian Civil and Administrative Tribunal), so it was another month to month to month getting a hearing at VCAT, or a date for a hearing, because that's six or seven months you've got to wait to be heard at the tribunal. Yeah, they just kept going and going. And then the minister called it in, the planning minister called it in, so there was another hearing for the whole day of a panel – which he set up which was just two people hearing both sides – so they got another whole afternoon of getting heard. And I was just like: 'Honestly!' Exhausting. – *Louise* (social entrepreneur/architect)

The NIMBY group did have an impact on the project in that it impeded progress to the point where delays stretched to almost two years. However, this delay can also be attributed to the time it takes to go through the government process to resolve the issue. During this time, the NIMBY group did not retain all of its participants. Shine Supports attributed this to two key factors – that the community had a greater understanding of the intention of the project, and that the project was going to proceed regardless of any objections.

> The group did shrink over time, and I think that is because once people heard us, knew what we did, and felt like we were judging them back—we weren't begging [for] their approval, we were doing this anyway – we were saying, 'You cannot judge these people, you cannot choose your neighbours.' I think that group shrunk, but I don't think they were less powerful because they still held up our project. And it wouldn't have made… they only had to have a minimum number to do that, and they did it; so I think the community voice is there, I'm just not sure it's directed towards social housing. Really. – *Belinda* (NFP social worker)

In this quote, Belinda discusses the input of the community as disruptive to the project and very clearly points out that while there is an avenue for the voice of the community to be heard, that voice may not always be in support of social housing.

This leads to the question of where community support for affordable housing is and why the voices of advocates may not be as strong. Clearly, those working in affordable housing are supporters of what kind of change and benefit affordable housing can bring both to individuals and to the neighbourhoods in which they are placed. They have also indicated that there is, in

fact, support for these developments within local neighbourhoods, particularly when the community has an understanding of the benefits that can result from the new housing. Belinda's organisation believes the voice of supporters is drowned out by other voices and that for some, community engagement may simply be an unwanted pressure among other every-day demands.

> There's a voice out there, and it's not that they're not strategic or influential. It's just the 'not in my backyarders' are too great of a loud problem for the community voice to get out there… I like to think the voice for affordable housing will become greater and people will want to start to engage and drive what's going on in their community more, but I think that the pressure on single households will go, 'I'm just too busy surviving to mind stuff. I cannot afford to work out what's going on in my community.' So, I don't know… – *Belinda* (NFP social worker)

The NIMBY influence on the project was substantial, but it did not exist as the sole obstacle to progress on the project. There were also delays with several other stakeholders. However, when Belinda spoke about the delays, she acknowledges other factors; but each time she returns to the community objections and sees them as resolved, albeit slowly, by government action.

> We've had some issues with builders and contracts and lawyers and bureaucracy and all that, so it's been delayed…but the town planning did delay it quite it a bit. But we are through that. But the minister did call it in and that doesn't happen ever, but it's also the minister called it in politically because the government's not supplying enough social housing, so they have to, therefore, be seen supporting social housing. If they're blocking it that would be a very bad political move, so I don't think he had a choice. He could have just not done it, but I think he had no choice certainly. – *Belinda* (NFP social worker)

While the project's delays have meant that at the time of research the buildings were yet to make it to the site, Belinda speculated on how it would ultimately be received, when the community had been given the chance to experience the additional housing in their neighbourhood.

> I would predict that there's absolutely no community objection and there's only community advantage. And I think there's a lot to report on the community objection,

> but I think there's probably an opportunity for people to actually come back and say, 'Well, that wasn't actually warranted.' It didn't actually impact the value of your house, it didn't do this, so when we're doing projects like that in the future, we can call upon that data a little bit more. – *Belinda* (NFP social worker)

8.4.5 Project outcomes

In this particular case, the combined partner groups could be considered to be most strongly linked in terms of having a shared objective of creating affordable housing for a non-specific community group. Icon Architecture, Shine Supports, the philanthropic funders and government groups each played an important role. The partnerships of focus here were the NFP and the social entrepreneur and how they viewed NIMBY action as an influence on the development. Each group had a clearly defined role and clearly defined expectations of the roles they and their partners would play in order to create the desired outcomes. However, the level of sharing between partners was not highlighted by the interviewees.

What emerged from the data was a focus on the community voice as it arose to be prominent, through 'NIMBY' groups, in planning stages. The data shows that during planning, the development was met with a succession of delays. Primary among these were those generated by community opposition. Community opposition enabled those in the local neighbourhood to have a voice, where otherwise there was no 'alive,' pre-existing avenue for communication.

Interview participants clearly stated that they believed the community was in opposition to social housing in general and their perceptions of what social housing would mean if it were to be in their neighbourhood. Regardless of the validity of these perceptions, or not, a NIMBY group that initially expressed concerns for the safety of their population and the value of their homes, should social housing move in, later based their objections on the actual structures themselves. Interviewees saw this inconsistency as a mask for bias.

This case shows that the community can, and sometimes does, mobilise to become an inhibitor of change. It may be that NIMBY groups believed they were acting with the best interests of their own neighbourhood at heart. How informed the perceptions of these groups were about the kinds of changes that would occur, is, however, questionable. What is not questionable is

the extent to which the objections to the project hindered its progress, costing the project a significant amount of time.

The government influence on the project was also important when it came to enabling and hindering progress. With one department of government initially being the beginning point – through the provision of land – and another, after some delay, ultimately assuring the project would go ahead by ruling in support of the NFP developers to go ahead. It is at this point that we see the convergence of two groups that could be considered 'partners in participation' – the government and Shine Supports, and one group that was perhaps an 'uninvited' participant – the NIMBY group.

While the proceedings instigated by community opposition caused significant delay to the project, it could also be said that the delay was a result of the government process, with a six to seven-months wait for the issues around the development to be heard at the tribunal. Through this, it is clear that while an NFP may attempt to be nimble, through cutting back on time with factory constructed housing that can be completed in a day, the time it takes to go through a government process may not always be in their control. Many factors need to be coordinated to make progress possible. In this case, a lack of alignment of objectives between the community and Shine Supports and the time it took to resolve this through a lengthy government process, certainly impeded Shine Supports' ability to move faster, despite other material factors (such as land and structure) being ready.

There may have been some advantages to the time delay. Interviewees indicated that there were shifts in community perceptions of the development as time passed, as the objections of the NIMBY groups were elevated through to Council meetings. They also considered any changes in perceptions to be a result of the community members having a greater understanding of the development as the processes of meetings and objections developed. Additionally, there is the indication that the group reduced in numbers perhaps not because they were more informed of the way their neighbourhood would be affected, but rather because they did not believe they would be able to influence the outcome.

While there was undoubtedly unity among a significant group within the community to object to the project, unity of supporters was less visible. When considering where voices of those who supported affordable housing were, the NFP suggested that they were largely absent. They

believed one of the problems may be around individuals not being involved in their communities, being perhaps too concerned with their own problems to be involved. By this framing of community interest and needs, change in neighbourhoods' moves away from being a community matter. Individual concerns overwhelm to the point where the community becomes an issue of some indifference. This is certainly another factor and is one that highlights the complexity of the community voice.

The absence of certain voices illuminates this complexity and calls into question what 'community' means to different groups or individuals and, importantly, what participation or lack of participation means. The implication is that when social/local/community capital is not significant or is a matter of indifference, unity within the community is illusionary. The voice that is being heard is powerful only in that it is present, rather than because it functions as an effective representation of a particular neighbourhood.

In this case, it can be said that through the actions of the local community, and the subsequent government and NFP response, many aspects of where and how the community voice operates or is omitted are exemplified. However, whether or not the entire community was represented through the NIMBY group is doubtful, as the community engagement was not significant enough to show the strength of more supportive voices, which were only marginally present.

What is apparent is that the voice of communities is not static. As seen with the declining support for NIMBY participation, some community members were open to change when more information about the project became known, and objections shrank. Here, the life of the voice in the community is apparent. As a morphing phenomenon, it is rather something that can shift in either support or protest that, when given a formal platform, has the power to influence and at times effect change.

In many ways, the NIMBY voice was the dominant community voice of this project, and for one academic housing expert interviewed for the research, this was not surprising:

> The NIMBY community is quite a big, strong voice… ahh… the consumers and the needers of affordable housing is quite a meek voice. It gets overwhelmed by a lot of the other voices. – *Edward* (academic/housing consultant)

The dominance of the NIMBY voice was certainly apparent in this case. This quote gives rise to another aspect of this case, also seen in the first – the certainly meek (perhaps to the point of invisibility) voice of the future residents.

The participation of the local community was perhaps in part effected by the way that the acting partners kept the future residents absent from the business of the development. In this case, the voice of the future resident did not seem to be a present one. The housing provided here is certainly housing that is being provided *for* rather than *with* any potential residents. As with the previous case, the future residents were unknown at the time of the development.

In both projects, issues of privacy, to sustain deliberate anonymity or safety around the populations they were intending to house, was stated as a reason for the lack of participation or voice from future residents as a contributor to the project. Hesitation to involve future residents should not preclude involvement. The need or desire to protect a particular group does not necessarily mean that they or a group who may be similar in needs to them are or even should be *unknowable*.

The cost of omitting any kind of input from future/representative residents is that future residents become a voiceless participant in their own future. Through their total absence, they become disconnected from their future places and the communities in these places. The absence of participation from future residents in their future neighbourhoods could be seen as another step towards further stigmatisation of those who occupy social housing in that it distances them from the neighbourhoods in which they will be community participants. Furthermore, the lack of connection or engagement between future residents and the communities they will occupy could indeed be the most substantial obstacle to the smooth development of affordable housing, in regard to connecting with local communities. The presence of the voice of future residents may be one of the greatest advantages of all – a key to creating ease through engagement.

Speaking with a housing expert, it became clear that community engagement in case studies conducted in North America was indeed an essential factor to effecting positive change. Informing and educating existing communities very early in the projects certainly had a bearing on outcomes. He referred to the strategic actions of community-based organisations working on housing the homeless and how they overcame community resistance to change, saying:

> …a big part of that was transparent, open communication, getting ahead of the issues, getting up and talking to the residents before it even started the design, because they were thinking of doing this, having those individuals who were going to be living next to them, going up and being the ones who were talking to them, saying 'Look I'm working with these people and I'm going to be living here. I'm a real person. I'm quite legitimate. I'm not going to kill your children'. – *Edward* (academic/housing consultant)

This quote reflects some of the fears that arose for the NIMBY groups in this case, particularly those seen in the early meetings where community members questioned if the local schools knew about the developments. Clearly, a lack of knowledge on who specifically, or even what kind of specific group, would be moving into the housing left room for presumptions and subsequent objections that may have been dissolved with a greater and more personal kind of engagement from the very conception of the project. The housing expert continued on to say how connectivity between the future residents and housing developers was crucial to reducing conflict.

> And sort of breaking those perceptions down very early on and sort of making – and also having cases where you had the neighbours who highly resisted an affordable housing development become advocates after it was brought up. Once, they realized they were harmless, they were nice people, they became really good neighbours, and then you engage those former opponents as your new voice. They have creditability with the neighbourhood association over here because they were not the proponent, they were the opponent, and they've learnt that in fact they were very good neighbours, and everything worked out fine. So, having that, bringing in, that third party voice, to give you creditability and authenticity in that community. So, there's different community voices depending on how you define them. – *Edward* (academic/housing consultant)

Here it is not a matter of which voice is louder, which voice is heard or wins. It has to do with what is exchanged, who is involved, and how connectivity and knowledge between all groups,

including those on the periphery of a project, can ultimately generate support. The benefits of this are obvious. Through the creation of connectivity, greater social capital is possible and with the support and understanding of local communities social housing is demystified – change becomes possible, business processes can accelerate, and temporal and financial benefits are tangible.

The projects at the centre of the case discussed here may have had different outcomes if the community/neighbourhood/resident groups had been more involved from the time that the project was proposed. Had there been a greater opportunity to learn positive stories about other similar developments and the positive impacts they can have not only on the lives of future residents but also on the wider local community, perhaps opposition would have been less. This indicates the importance for community members to be well-informed of the populations these kinds of projects support, as a way of navigating negative, and perhaps unfounded, perceptions. Developing a level of engagement with existing communities and giving future residents a participatory voice, could work, at least in part, towards being a panacea for preventing community objection.

8.5 Combined discussion

The Melbourne projects offer a new angle on several of the issues that have come up in previous cases, and also offer insights that magnify some of these. The primary focus was the inclusion/exclusion of different stakeholders, which in this case extended to the business and the influence of the broader community – be that community supportive or opposed to affordable housing developments.

Some of the key points that arose include:

For-profit work in affordable housing is not always for the profit. Social entrepreneurs working in affordable housing, even those in a for-profit capacity, are not always motivated by profits. Not dissimilar to the Social entrepreneurs in the Canadian cases, Louise contributes to affordable housing to make a difference to the communities in which she works and the specific resident groups she hopes to help.

The ability to be included, or not, can extend to the business partners. Louise, the architect in this case, while well connected to her partnering groups, did not feel connected to the resident group, regardless of her desire for this to occur. This case has highlighted several of the disadvantages of this lack of connectivity.

Collaboration and sharing of varied expertise or experience – This becomes increasingly important in this case. Not only for producing the tangible outcome – affordable housing – suited to its purpose, or for making those who live there comfortable. Rather, it expands well beyond this to also play an important part in validating the work done by those committed to working as social entrepreneurs. After all, financial sacrifice without some kind of validation that their work is impactful may become unsatisfying, and the opposite may encourage greater participation from private business.

Opportunities to connect – For both residents and local communities, the conscious creation of opportunities for connectivity may generate social capital that not only benefits development projects individually but ultimately expands immeasurably into many other levels of the wider community.

Government processes and time – The second project well highlights how government processes can stall affordable housing projects in ways which are costly to both the businesses and resident populations involved. Such costs have a knock-on effect through the social issues which expand when individuals go without housing.

Voices of the broader community are not static. Building on the discussion of NIMBY groups in Case 3, this case highlights the fluidity of community opposition. It shows how a lack of information within the broader community can lead to opposition to affordable housing developments, and also how such opposition can be dissolved through knowledge.

Privacy as a reason for silence – In both projects, privacy is considered a reason for the absence of some forms of community/resident connection to business stakeholders. There appears to be a desire to protect the residents' privacy that, as a consequence, excludes various stakeholders.

Chapter 9: Comparative Analysis

9.1 Introduction

The precise ways in which social entrepreneurship can act in affordable housing are yet to be clearly defined. This is not because social entrepreneurship is not occurring in this area and certainly not because it should not be occurring. However, clear case examples are scarce, particularly around private business (in a for-profit capacity). The lack of a clear role for social entrepreneurship is perhaps a reflection of the vast and innovative possibilities open to community contexts, each of which is also extremely variable.

The cases studies in this research show that some transformation within the housing sector is taking place through the contribution of social entrepreneurs. Where it is occurring, it happens in small and specific pockets, under very specific conditions. These instances indicate that the positive impacts of social entrepreneurship on affordable housing projects can be substantial. The cases clearly show that even for those who are working in a for-profit capacity, social entrepreneurship is not only about how many units sold or how much profit is made. Nor is it purely about an individual who has a superior strategy, is immune to failure, or has all the answers to social problems. Social entrepreneurship is far more complex.

The case studies demonstrate that while it is possible to operate effectively with profit as a significant component of the project, the greatest human gains are found in areas that cannot be financially quantified. Nor can they be garnered through the actions of a single 'hero' - the social entrepreneur.

While the idea of a hero working as a social entrepreneur may be (in some regards) supported in this thesis, it is emphasised that contrary to some literature (Chiles, Meyer & Hench 2004; Kenny et al. 2015) the actions of the individual (alone) are not what makes the project effective. In fact, the cases support some of the growing literature that acknowledges considerations of leadership as moving away from agency-focused and towards context-focused analysis (Lawrence, Dover & Gallagher 2013a). While there is some acknowledgement of the importance of research with an emphasis on context-focused analysis, few examples exist in the literature that bring together social entrepreneurship and the community voice.

In the following section, the cases of this thesis will be compared in terms of the research questions and the opportunities and challenges for the key stakeholders. This comparative analysis will make it possible to summarise research insights and consider them collectively. The comparison of the cases in this thesis has brought to light some emergent tensions, which will be discussed in one of the following sections.

Each of the following themes and tensions discussed have been included because they, like the key stakeholders, were emergent from within the data. The common themes identified are those that were specifically and repeatedly areas of focus for several interviewees, case-by-case or collectively and comparatively.

9.2 Key stakeholders

Very early in the data collection process, it became apparent that success was reliant on collaborative processes and on the exchanges that took place between several groups, each group offering a different kind of expertise. Connectivity was not exclusively found between the social entrepreneur and the community members they hoped to serve; in fact, it proved much more layered. The research, therefore, needed to broaden its scope to best understand the dynamics at play, which either enabled or restricted such exchanges. Through this process, it became clear that a variety of stakeholders collectively had a significant influence on the outcomes of affordable housing projects.

The following table summarises the main contributions and limitations of the key stakeholders:

Table 8: Main contributions and limitations of key stakeholders

Stakeholder	Role	Business Activity	Contribution/opportunities	Limitations
Social Entrepreneur	• For-profit developers • For-profit architects • NFP developers	• Often catalysts for projects • Development/design of housing • Partnering with local business/Gov./NFP	• Capital • Innovative solutions • Can accelerate project timing • Can connect directly with community	• Often lack expertise in understanding community needs • May not be enabled to connect with the community • Usually must partner to complete projects
Government	• Federal • State/Provincial • Local/Council	• Partial funders of projects • Policy makers • Gate keepers to funding/which businesses participate	• Funding • Effective policy to support, promote, enable affordable housing projects	• Bureaucracy/red tape • Housing not always a big priority • Lack of housing provision expertise
Community	• Future Residents • Individuals in neighbourhood of development • Community groups/activists • NIMBY groups	• Can contribute to design/construction • Activists for change • Can be self-governing • Can protest to change • Can contribute to short and long-term outcomes	• Contribution of each is dependent on opportunity for inclusion with other stakeholders • Supported self-governance • Expertise on own needs	• Can go 'unheard' or not be considered a significant part of project • Can stall projects (NIMBY groups) • Lacks business knowledge to effect change
Not For Profit	• Housing organisations • Support groups	• Partners in development • Expertise in social supports • Usually government funded	• Expertise in community/resident need • Can contribute funding via government • Can provide on-going community/resident support	• Lacks expertise in housing development • Often slow to effect change

9.3 Research questions

The central questions of the thesis were focused on uncovering how exchanges occurred between social entrepreneurs and those they endeavoured to serve. The research findings dictate that answers to these questions must include more than just these two stakeholders.

How do community members and social entrepreneurs interact to inform outcomes of affordable housing projects?

Community members and social entrepreneurs interact through a multitude of avenues. Sometimes this happens directly with the social entrepreneur or with those within their business. Sometimes they connect with the social entrepreneur through the filter of another organisation, such as an NFP or support group. The level and type of connection is often informed by how inclusive the social entrepreneur chooses to be when connecting with them. The level of inclusion can substantially influence project outcomes.

- What is required for social entrepreneurship to be most effective in affordable housing projects?

The effectiveness of social entrepreneurship is reliant on knowledge exchanges, trust, and opportunity to participate. This is central to social entrepreneurship being able to achieve its objectives.

- How are community connections formed and sustained in housing projects led by social entrepreneurs?

Community connections are formed and sustained with either resident groups or the broader neighbourhood in which the project takes place, most effectively when they are considered and deliberate. Social entrepreneurs that were deemed to be most effectively serving both groups (and were, therefore, most significantly supported by each group) actively connected with

resident groups and the broader neighbourhood throughout the project through sharing knowledge and deliberate inclusion.

- How does the extent of community embeddedness in social entrepreneurial projects affect social outcomes?

The level of community embeddedness in a project can substantially influence social outcomes. We have seen that a community group who is invested in creating change can be the catalyst for a project to occur. By contrast, a broader community group or neighbourhood can unite to stifle a project. In each instance, the support of a social entrepreneur and their willingness to share knowledge and expertise had a bearing on the outcomes. Creating positive social outcomes was directly related to the social entrepreneur's willingness to work with the community and understand their needs. Gaining the support of neighbourhood groups was dependent on the generation of knowledge and, at times, enthusiasm originating from the development organisation.

- How do the dynamics of inclusion or non-inclusion shape or inform the creation of impactful change in affordable housing projects?

The inclusion of community members, be they part of the broader community (individuals), neighbourhood groups, residents, or semi/formal community groups, invites different kinds of contribution from each. Their unique and perhaps most important contribution is their knowledge/expertise in their own environment and needs. Inclusion enabled through the social entrepreneur, or other key stakeholders, can have a powerful impact on shaping and informing a project. By listening to the voices of these groups, their needs become known and change can be tailored to fit these appropriately.

The following table highlights how community groups had their voices heard in each case. It shows who the participants were, their organisational or community context and if their voice was heard directly or if it was advocated for via another group. It also indicates the key outcomes in terms of what resulted from 'being heard.'

Table 9: How community voice is enabled

Case number	Position of social entrepreneur	Participant groups	Group to be housed	Enablers of community voice	Community voice direct or advocated	Key outcomes
Case 1 Saskat-chewan	For-profit developer	NFP Hospice Government funders Outreach support groups Residents	Homeless men with HIV	Social Entrepreneur NFP Hospice Outreach support groups Residents	Directly with entrepreneur and advocated for by NFP at government level	• Direct resident input to development (such as safety) • Direct resident involvement throughout occupancy • Specific resident group advocated for at a government level via the NFP • Residents able to be employed on building site • Residents able to voice needs directly to developer • Residents able to voice needs directly to support groups
Case 2 Saskat-chewan	For-profit developer	Government funders Outreach support groups Local businesses Residents	Seniors	Community member's action Social Entrepreneur	Directly with entrepreneur	• Community members advocating for project at government level • Direct resident input to social entrepreneur on what development would provide (such as meals and mental stimulation) • On-going resident involvement throughout occupancy • Residents able to voice needs directly to developer • Residents able to voice needs directly to support group/businesses involved in project
Case 3 Toronto	For-profit developer	Co-op resident group Preferred lending organisations/banks	Low-income individuals Key worker groups	Social Entrepreneur's business Co-op of (future) residents	Directly with entrepreneur and advocated for via entrepreneur's business	• Residents supported and enabled administratively by developers' business • Residents able to advocate for themselves via co-op in development meetings • Connecting with business in neighbourhood
Case 4 Sydney	For-profit developer	NFP Housing providers Government funders	Low-income individuals	NFP Housing provider	Advocated for by NFP partner	• General community consultation via NFP within low-income communities - not specific to this project
Case 5 Melbourne	For-profit architect	NFP Housing providers Government funders	Single women/mothers	NFP Housing providers	Advocated for by NFP partner	• Specific resident individuals unknown during development stages • General community consultation via NFP with 'representative' groups • Through Broad community protest – NIMBY groups

9.4 The cases

The previous chapters focus on emerging issues that were specifically looking at community involvement in projects where a for-profit social entrepreneur was a significant participant. They aimed to move away from prevalent depictions of social entrepreneurs, as defined by personality traits, strategically superior or flawed (Gino & Pisano 2011; McGrath 2011; Ucbasaran, Westhead & Wright 2011) and to consider more deeply the community contexts in which social entrepreneurs work and how they connect to these. They aimed to fill a significant literature gap – to understand how community members could specifically be involved in projects where a social entrepreneur is active and how they may or may not be able to contribute to or affect outcomes. As previously stated, those considered as community members were not restricted to specific groups. As indicated from one case to the next, 'community members' could refer specifically to future residents of the projects or to members of the broader community, such as NIMBY groups or socially invested community members who acted to drive the inception of a project.

When considering the role of the community, the position of the various community groups clearly emerged in different ways for each project:

Case 1: Canada, Saskatchewan – Haven Housing
This case had a hands-on social entrepreneur. He was a for-profit developer who was very involved in all aspects of the project. The project sought to provide housing for homeless men with HIV, and the community group, in this case the future residents, were included from the ground-up. They worked on the physical environment of the development and were able to inform the social entrepreneur about their desired/expected living conditions both before construction and after moving in.

Case 2: Canada, Saskatchewan – Sunlite
With the same social entrepreneur as in Case 1, this case also had a deep community involvement. This project sought to provide housing for seniors within the community and came to fruition due to the significant voice of the community members who advocated for its development. The involvement of this group and that of future residents contributed to

informing social entrepreneur about resident needs, which the development would seek to address.

Case 3: Canada, Toronto – Inception Condos

The for-profit social entrepreneur at the centre of this case worked in the capacity of developer and administrative enabler, in that he facilitated the formation of co-op buyer groups to enable low-cost condominium developments. The future resident groups were key to the project occurring, and they were able to have a supported buying experience where they had direct input into the outcomes. This project also highlighted another community group. It showed how the business could navigate and avoid NIMBY groups in the broader community through careful planning, community embeddedness, and information sharing.

Case 4: Australia, Sydney – Concord

The for-profit social entrepreneur in this case was essentially a developer who utilised government funds to create affordable housing as a percentage of larger developments. The community voice and participation, in terms of direct involvement, was virtually absent in this project. However, the buildings were managed in partnership with an NFP. This meant a partner group played a role in community connectivity by utilising their expertise and knowledge when placing tenants in the buildings. Previous general community consultation may have also informed the NFP's decisions on how to place residents. Affordable housing projects were only a small part of the large commercial development business.

Case 5: Australia, Melbourne – Icon Architecture

Unlike the other cases, the social entrepreneur at the core of this study was an architect. The case highlighted how she felt distanced from the community of future residents she was working to support. It also showed the significant influence of NFP and NIMBY groups. It exemplified how NIMBY groups within the community can potentially stifle affordable housing projects, particularly if these groups are not well informed of the (social or economic) benefits of such housing.

While community participation from each group may have appeared to ‘organically’ emerge in each case, the opportunities for such participation were shaped by identifiable components in each context – each facilitated or restricted by the participant groups involved.

However, as the research progressed, it became clear that how social entrepreneurs interact with community members to inform outcomes of affordable housing projects was not the only consideration. To understand community stakeholders and their role, it was also important to consider other participant stakeholders and how they effectively draw together very specific roles and expertise to contribute to this multifaceted context.

9.5 The participant stakeholders – emergent opportunities and challenges

Table 10: Key outcomes and emergent themes for each case

Case number	Position of social entrepreneur	Participant groups	Group to be housed	Key outcomes and emergent themes
Case 1 Saskatchewan	For-profit developer	NFP Hospice Government funders Outreach support groups Residents	Homeless men with HIV	• SE's autonomy – freedom to act/innovate • SE brings capital and speed • Specific resident group advocated for at a government level via the NFP • Resident inclusion - input to development (such as safety) and being employed on building site, direct interaction with developer • Shared expertise among stakeholders • Self-governing resident group • Government as supportive - financially
Case 2 Saskatchewan	For-profit developer	Government funders Outreach support groups Local businesses Residents	Seniors	• Community members advocating for project at government level • SE brings innovative solutions e.g. providing specific services through partnering with local business • Direct resident input to social entrepreneur on what development would provide (such as meals and mental stimulation) • On-going resident involvement throughout occupancy • Residents able to voice needs directly to developer • Connecting with business in neighbourhood Government as changeable
Case 3 Toronto	For-profit developer	Co-op resident group Preferred lending organisations/banks	Low-income individuals Key worker groups	• Residents as business partners • Residents decide on their level of participation • Boarder community included as relevant context • Enables homeownership • Government funding unnecessary • Residents supported and enabled administratively by developers business • Residents able to advocate for themselves via co-op in development meetings
Case 4 Sydney	For-profit developer	NFP Housing providers Government funders	Low-income individuals	• Partnership with a NFP necessary to obtain funding • General community consultation via NFP within low-income communities - not specific to this project • Boarder community had no obvious influence
Case 5 Melbourne	For-profit architect	NFP Housing providers Government funders	Single women /mothers	• Specific resident individuals unknown during development stages • For-profit business participation is not always for the profit • Inclusion not always extended to business participants • General community consultation via NFP with 'representative' groups • Broad community protest – NIMBY groups – voices not static

The above table indicates some of the key outcomes and emergent themes derived from the data case-by-case. Following is an outline of the position of key stakeholders in affordable housing projects. Identified as: for-profit social entrepreneurs (in these cases developers or architects), NFPs (including outreach support groups), government, and community groups (future residents or broader community groups). The examination of these stakeholders highlights the primary themes that emerged across the cases and how these influenced, informed or shaped what could be achieved in affordable housing. Further, the analysis shows the complex nature of affordable housing as a more or less community-embedded action.

The opportunities and challenges for each stakeholder/participant are discussed, as they emerged from the cases and the interviews that took place with housing experts. By looking at what enables and restricts, the intersecting complexities between each group begin to emerge. From here, the different groups will be examined comparatively in terms of the specific tensions prevalent between stakeholders. Some of the fundamental components of sustaining successful affordable housing projects will be outlined, key among these the position of various community groups and their ability to have a voice in projects with for-profit social entrepreneurial involvement.

9.5.1 Government

Opportunities

The governments of both Australia and Canada have the opportunity to address affordable housing and the connected community issues through unified national policies which can work with and adapt to each state/province/community. As mentioned earlier, since the data collection was completed, Canada has taken a significant step towards making this happen through the National Housing Strategy.

As the provision of affordable housing no longer rests solely in the hands of the governments of either country, it is essential that there are policies supporting innovative solutions from multiple stakeholders. One example of this is the Housing Partnership Strategy, Canada.

In order for such initiatives to be effective, such policies must be followed through with a willingness to trust private investment. Controls must be in place to ensure that funds are spent

as stipulated for both for-profit and NFP business. Administrative avenues to encourage participation need to be streamlined and accessible. Having clear, succinct resources to help navigate policy and housing strategies is also important.

Importantly there needs to be an acknowledgment and increased awareness of social issues, as understood and heard from the ground-up. Hearing directly or through advocacy groups about what is important for each community and attempting to address the expressed needs is vital to continued community health and stabilising affordable housing success.

With considered policy, organisational groups can be supported to create larger scale, community-specific change through collaboration. For this to happen, governments would need to be open to supporting varied groups with varied expertise (e.g., social entrepreneurs/developers/NFPs/communities). They would need to consult with these stakeholder groups to determine how best to shape policy to enable various stakeholder involvement.

The current lack of cohesion across national government policy in Australia has one advantage – it offers the opportunity to reform policies around what is possible and, importantly, who is a potential participant in the future development of affordable housing.

Challenges

Perhaps one of the most significant challenges when considering affordable housing in both Canada and Australia is that neither country has a succinct, cohesive answer regarding who is responsible for affordable housing. Furthermore, neither country has an agreed approach to address housing problems – especially those which are socially complex. This is reflected clearly in the diversity of approaches taken in each case study, with each social entrepreneur navigating opportunities available through government funding differently.

Since the time of data collection (2017), Canada's federal government has made a significant funding commitment to affordable housing with the National Affordable Housing Scheme. A similar commitment from Australia would potentially create greater opportunities to address the issue.

As an extension of this, in terms of the government's role, one of the most apparent challenges for for-profit businesses to effect social change in affordable housing comes from the lack of clear and accessible policy for supporting private investment. Some specific avenues in Canada encourage diverse, creative and entrepreneurial collaboration. These tend to be local rather than national initiatives, and it is perhaps this focus on effecting local change that enables their success. Cases 1 and 2 are clear examples of this.

Similar avenues for private investment are not readily apparent in Australia. In fact, where there are opportunities for private investment, these are limited. Incentives for ten-year commitments to provide affordable housing, even as a percentage of a larger development as seen with Case 4, are, arguably, too partial to make any significant difference. Affordable housing developments need to be substantial in scale if the problem is truly to be addressed. Such incentives could also be considered dubious in that their ongoing success depends on who the investor is and what their intentions are when funding is spent. This raises questions such as: Will the housing remain affordable when the incentive period is over? Does it need to be? Only certain organisations are trusted with funds – but are they trustworthy?

The government is effectively bolstering their ability to appear effective in meeting housing needs by partnering with private business through the provision of funding. Housing policies and motives for partnering can be used as a way for governments to appear more effective than they are.

> The problems are so big and they (governments) want to see… they want to leverage as much as they can. So typically, a non-profit would say, 'Give us a million dollars and we'll do this,' whereas a developer will say, 'I'll pony-up a million, you give me a million and we'll do twice as much.' And then all of a sudden that looks great for the politician and then they're like, 'Vote for us again – we do amazing stuff.' So, there is… there's a selfish motive on the politician's side too. – *Phillip* (NFP funding body)

In this way, affordable housing increasingly becomes a politicised, ethical issue. No longer is housing about the human right to be housed, but now it is intrinsic to political status. For

governments or, indeed, individual politicians participating in this sector, sustaining an ethical approach may be one of the greater challenges.

Another challenge for governing bodies is a continuity of administration. As well illustrated in Case 2, agreements made between governing bodies and communities are not always carried through when administrations change. In that case, when the local government received the donation of the local convent with the stipulation that it would be developed to benefit the community, the agreement was not upheld. It took community activism to navigate changes in government sentiment and action of other stakeholders to ensure that the wishes of the donor group were respected.

The fragmented government approach to affordable housing and some of the tensions and ethical challenges in constant negotiation highlight the challenges of creating affordable housing policies. There is some way to go towards working out solutions that are sustainable and create sustainable change.

9.5.2 NFPs

Opportunities

Perhaps the greatest assets of NFPs working in this sector are their in-depth understanding of community needs. Working at the 'front-line' of homelessness and housing insecurity, they directly see the struggles of homeless people and the benefits of stable housing . Their embeddedness in the communities in which they are placed gives them expertise in addressing social issues.

Typically, NFPs exist in and work among a network of other organisations that are also committed to effecting social change. Their ability to connect community members and residents to support services tailored to their specific needs can have a long-term impact on creating change.

Understanding community needs and concerns positions NFPs well to be able to advocate from the bottom-up at a government level. The same expertise around social support and community needs places NFPs in the perfect position as a stakeholder in affordable housing projects. With

nuanced, in-depth knowledge and expertise in navigating the needs of communities and future residents, the well-executed contribution of an NFP could hold the key to sustaining successful outcomes for the project.

Additionally, some NFPs can access significant funding from various sources, be they private or government, and can therefore make a contribution to the development of affordable housing. Through their understanding of housing as a cornerstone component of an array of social needs, they can contribute a deep understanding of support services required for people to retain housing stability, and at times provide the financial means to support this.

Challenges

Like governments, NFP organisations often take some time to make decisions, on occasion due to administrative obligations or due to changes in board members or decision makers over time. This lack of administrative cohesion impacts on how effectively they can address housing issues. As illustrated in the following quote, some of the most problematic issues are specific to the NFP, some tie in with government processes.

> Non-profits move slow, and you've got to work on a consensus, and it depends on the board at the time if they're risk-averse or even if they are risk-takers. They can change their mind, and if the development's over a two-year process because sometimes it takes (time) because of the government funding cycle, there can be a total change of the board. The board that was risk-loving is suddenly risk-averse, and all that goes out the window, and you have to start over again. – *Phillip* (NFP funding body)

Along with the instability of needing multiple decision makers to align, often over periods of years, NFPs can also move at a slower pace because they take the time to consult with the community before proceeding with the project. While community consultation has undeniable value, the way it is done in an NFP context and the time it takes adds to the life of the project.

> Well, in my instance part of my job is community consultation. So, with the federal government, they expect us to consult with the community to see where and sort of tap

> into what is needed around homelessness. I take that seriously beyond just… like… a one-year consultation I spend a lot of time talking to people who have lived experience, who are, you know… I go to the lived experience; I go to the rental houses. – *Holly* (NFP funding body/social worker)

While this sort of consultation is not uncommon in the NFP sector, a community connection and understanding of the immediate needs of those living within that community does not necessarily equip the NFP with the required knowledge for providing housing developments. As can be seen in each case study, NFPs tend to rely on other organisations to develop, and at times, manage housing.

Moving slowly, when waiting for unity between board members, funding cycles or community consultation does have problematic implications. When considering the significant financial cost, even if only measured as the night-by-night cost of housing an individual, it is not difficult to see the crucial role time plays. Additionally, the social impacts on individuals (health, well-being, education, employment, etc.) of homelessness over time is a factor that should not be underestimated.

Funding for NFPs is another challenge. While funding may come from many sources (government, donation, philanthropy, etc.) sustaining sufficient ongoing funds may be a challenge. In terms of how funding can be used or misused, not dissimilar to the government, NFP organisations are not immune to questionable practices. As pointed out by one social entrepreneur, NFPs can lack integrity just as easily as any other organisation, regardless of their stated intentions:

> That's part of the fallacy of some non-profits. People think that because you're non-profit, you're doing the right thing… The only thing that keeps you (NFP)… is you're holding over profit, you don't get to spend your profit. How do you spend money? Easily. You pay someone more money to do something, which they can take as a dividend or a wage or whatever, as a consulting fee, come on - that's a joke. I'm very biased in this and probably painting it not as bad as it really is. I just know many non-profits [and] that's how they run. You look at how their executive directors… some people get paid to do stuff, and you've got to be kidding me. In the name of a not-for-

> profit. But people think because you're a not-for-profit, you've obviously got a free pass to do whatever you want. – *Mark* (social entrepreneur)

9.5.3 Social entrepreneurs/private business

Opportunities

Relative to other organisations which may participate in the provision of affordable housing, the social entrepreneur has several advantages.

First among these is speed. Depending on the business structure, social entrepreneurs can often complete a development fast. With few, if any, others to consult about how the building should proceed, decisions can be made efficiently, in some cases by only one or two people (cases 1, 2 and 5). Should the developer be experienced, their expertise in development can also be advantageous for streamlining processes.

> They (NFPs) can't develop housing in a fast and efficient way because they don't have the consistent experience. It's always sitting at the side of their desk, because it's not the mandate, so that's where a private developer comes [in]. They're easier. They're nimble, they can shift very quickly… the ability to access capital is often easier for a private market or entrepreneur than a non-profit. Non-profits kind of come and go and aren't really stable. So, that's where entrepreneurship really does lend itself to move things around faster, and that's where you're starting to see a more, faster response with the government's openness to funding private market. – *Phillip* (NFP funding body)

As stated in the above quote, social entrepreneurs may be able to facilitate a project faster. This is an advantage accentuated by their ability to access significant capital of their own. The great advantage of speed plus capital is that it allows more people to be housed sooner.

Furthermore, working in a for-profit capacity may mean a social entrepreneur has a greater personal investment in the success of the project. When utilising their own funds, their personal livelihood could be at stake. Regardless of government funding, the participation of social entrepreneurs, and developers in particular, in housing projects typically is characterised by the

investment of large portions of their own capital. Tied into this is the necessity of making a profit in the long-term.

The relationship between the social entrepreneur and government funders can be quite reciprocal. The social entrepreneur benefits from government funding. However, far from being an inequitable beneficiary of such funds, the social entrepreneur can also contribute significantly to the project. Often having large financial resources to commit, private business can incentivise government to partner up and bring significant additional funding to a project – thereby enabling the development of larger projects.

For a for-profit business, the ability to participate in these projects is not always assured and often dependent on the reputation of the social entrepreneur as someone committed to effecting social good. In Cases 1 and 2, funding was certainly tied to the funding distributor's relationship of trust with the social entrepreneur.

> He's proven himself over time, and he genuinely cares about what he's doing, so it's [sic] confidence in him. But if one of our largest developers in Saskatoon came along who was, you know, building hundreds of houses that right now don't meet code and lines the pockets of politicians wherever they can to get ahead comes to us and says, 'Give us a million dollars, we promise we'll do this forever.' I don't know that I'd trust them. – *Phillip* (NFP funding body)

Case 1 and 2 also well exemplify the ability of a social entrepreneur, with a genuine commitment to serve the community, to both connect with other organisations and personally engage with community members to best understand their needs. In these cases, the community was not only heard but enabled to become integral, included and informative contributor to the projects.

From the desire to fulfil community needs, the social entrepreneur at times met challenges that required creative and innovative solutions, should the project continue effectively. Perhaps the best example of this was in Case 2. Here, the social entrepreneur realised he did not have the personal resources to provide what was needed to meet the expressed needs of the seniors who would occupy the affordable housing. However, he realised that other businesses could fill this

gap. To utilise existing local businesses who could provide onsite food and recreational activities for the seniors (in Case 2), he offered the businesses space to run their businesses onsite as part of the new development.

This innovation shows how a new business model can emerge from an approach that is deeply informed by a community/resident group and how it can be tailored very specifically to meeting community needs. It also shows a creative approach to problems which more institutionalised organisations may not have either the freedom, inclination, or imagination to accomplish. In this way, it could be said that truly embedded social entrepreneurship will (almost 'accidentally') break institutional conventions/norms. In fact, truly innovative, successful social entrepreneurship may be reliant upon such 'destruction.'

Working as a business entity with fewer accountabilities than larger organisations have, the social entrepreneur can potentially respond directly to community needs in ways others are unwilling or unable to do. If willing (and able) to connect and talk directly with future residents, the social entrepreneur can understand and consider these residents' needs and build to meet them in a very direct way. This is particularly the case in the position of a developer who has the legal freedom to talk and connect with such groups as is the case in Canada. Such connectivity is essential.

The social entrepreneur, in certain situations (Case 1 especially) may also have the opportunity not only to provide structures but also to create links with future residents that have benefits beyond informing bricks and mortar. In Case 1, this was evident in the way future residents took the opportunity to be employed in the conversion of the development. Participation in this way was related to much more than an employment opportunity – it was clearly a matter of great pride and stability to some.

If the social entrepreneur is committed to effecting change and genuinely seeks to support others to attain stable, affordable housing, they can be extremely effective. Offering their business expertise in collaboration with community groups (Case 1 and 2), businesses (Case 2), co-operatives (Case 3), or NFPs (Cases 1, 4 and 5), developments involving social entrepreneurs who work with the genuine intention of enhancing the greater good of communities can transform outcomes, perhaps like no other kind of project can.

Challenges

The case studies show that while there are some policies in place to support private business funding for affordable housing, to gain access to such funding is not always easy. As stated above, red-tape and administrative processes or unclear policy may present barriers. Where incentives for private participation in affordable housing exist, businesses (including those who participate) consider the administration of obtaining funds, and stipulations attached to such funding, one of the greatest barriers. The cases indicate that there is another layer to this. That is, while funds may on occasion be available to private business, these are only accessible in collaboration with NFPs.

One of the challenges for those working in a for-profit capacity is the perception that for-profit business may be exploiting government funds. The idea that a developer may use unscrupulous business practices leads to suspicion. The following quote from a funding group in Case 1 highlights that developers are sometimes viewed as opportunistic at the expense of the project:

> The motive behind the private developer, like, I know there's very opportunist[ic] developers out there who would love to have a free grant of a million dollars to buy a building and they only have to commit to ten years, like, just think about it… you… after that ten years, you kick everybody out, you turn it into condos and double your money, so you've paid nothing and you've doubled your money. It's a dangerous place to be if you have unscrupulous people working, that's what scares me about some of this…But mind you, any non-profit can do whatever they want to after ten years, so... – *Phillip* (NFP funding body)

This concern is particularly prevalent when considering Cases 1, 2 and 5, each of which uses significant government funds (and ten-year agreements) to enable their developments. Each development in these 3 cases stipulated that the social entrepreneur work in partnership with an NFP. In this regard, the NFP could be considered as some sort of insurance that the project will be undertaken with integrity. Given some of the information that emerged in the cases, whether or not the inclusion of an NFP for this purpose is valid is debatable.

Regardless of who obtains the funds, they must have not only the intention but also the knowledge or expertise to serve the community they are hoping to support. In the case of the social entrepreneur working in development, the knowledge gap is in their ability to have a deep understanding of community or resident needs and consequently the ability to support those needs. This is especially prevalent when the project aims to provide housing for vulnerable groups, such as those in Cases 1 and 2. In both cases, the social entrepreneur had to partner with an NFP or specialised business to better serve the needs of the different resident populations.

In Case 5, the challenge for the architect consisted in working on designing housing for a group she had never met. She expressed her disappointment about feeling disconnected from those she designed for. The NFP in this case was the only group that directly connected with the future residents and meeting them was not a possibility for the architect who considered as important hearing about the voiced needs of the group she worked for. This was important not only for her ability to provide the best design for the future residents but also to learn whether her design was effective once the residents had moved in.

9.5.4 Community

Opportunities

The ability of the community to contribute to effecting social change is by no means limited. However, for a community contribution to effectively occur, the community voice where loud must be heard and where quiet must be listened for.

In the context of community members as future residents or residents of a housing development, it may be (inaccurately) assumed that more vulnerable members of the community cannot and should not contribute or are simply not viable or necessary contributors to shaping housing projects.

Cases 1, 2 and 3 clearly show that this is not the situation. Each of these cases demonstrates that any community member, regardless of their current social standing, their health, age or financial position, can and should contribute. Such groups add value to the project by

identifying what would make the built environment most effective for their unique needs. Their contribution potentially ensures that the development fits its purpose and, consequently, that the project enjoys longevity.

Residents can also potentially benefit from their involvement and connectivity with the groups that support the project, and with peer groups, should they choose to engage. The social implications of strengthening community groups through their contributions andembeddedness to the project and connectivity to other participant stakeholders, over the life of the project, are vast.

The benefits of continued engagement were particularly apparent in Cases 1 and 3. These cases highlight that the importance of such connectivity cannot be overestimated, particularly when the resident group is not able to strongly support themselves and requires support to stabilise their situation. For the participant NFP linked to Case 1, such inclusion is an important key:

> We know that we're making a difference because they (the residents) keep coming back, um, they all come back, they all phone, they all give us updates, so, ah, for a population who has never engaged before to engage at the extent they do here - we know that they've been successful. – *Jane* (NFP hospice/resident support group)

This case highlights how a bottom-up approach from resident groups enables and supports the future residents and potentially leads to long-term change. The level of engagement is entirely dependent upon the organisations' (be they support groups or social entrepreneurs) ability to effectively connect with and hear the concerns of the residents. Clearly, for those working in Case 1, the measurement of success of the project was tightly tied to engagement.

Looking comparatively at all the cases, where success was strongest in terms of the population of residents, there were several identifiable commonalities. Primary among these were:

- Residents were considered as participants in shaping their own future and were supported to do so.
- Residents were active participants in informing the structure and how the building would be developed with consideration of their needs.

- Residents were well known (or became well known) to the groups supporting them.
- Residents had direct and ongoing input into the support services they required for their everyday lives throughout the time they would reside there.
- Residents were well connected with each other as a result of the way the project was planned and implemented.

The reciprocal contribution to the project between residents and organisations involved in the project can lead to elevation of resident groups through the generation of social capital and community acceptance. Importantly, it can give the residents autonomy in their lives.

Returning to Case 1, where this is perhaps most evident, the residents took a leading role in shaping the outcome of the project and in achieving its purpose through autonomous (supported) participation in peer-group meetings throughout the time they remained residents:

> I think our real heroes are the people who achieve a better state of health despite all the odds stacked against them, and then turn around and mentor other people. Like, I think about… I know some of the people at (the NFP) and the (new development) who say, 'Hey, I've been there. It's tough.' And then that kind of camaraderie that has to come with that… – *Jessica* (NFP hospice/resident support group)

The other key aspect of community involvement that emerged from the data relates to community groups in the broader community context of the project. Cases 2, 3 and 4 show how these groups can mobilise both to instigate projects (2), to support them (3) or to stifle them (4). The way in which communities interacted in these situations was also very much dependent upon how the community members were engaged with by the organisations linked to the projects.

Case 2 shows how effective community engagement is strongly linked to the knowledge base of the specific community members involved. This, too, can be influenced or guided by involved businesses/organisations. In this case, when a group of concerned seniors in the community took action to instigate the development of the convent into affordable housing for seniors, their voices had to be articulate enough to be heard and influence those who could

potentially help them with their endeavour. The seniors themselves did not have adequate knowledge or expertise or financial capacity to effect change alone. The community members needed to connect with those who could effect change on their behalf. This illustrates that community interest in a project alone, no matter how great, will not be enough to achieve change. The case shows how this is especially true if the community is facing opposition, for example, from a political group that is indifferentand lacking in expertise in housing, or if the community is not mandated to participate.

In terms of broad community opposition or support of housing developments, the easiest case was Case 3. In the development of large complexes of condominiums, the development group consciously and deliberately utilised deep community connection. Not only did they enable future residents to be informed about and contribute to their own environment, but they also ensured that there would be support within the community when these residents occupied the building.

Support within the broader community was encouraged by project leaders and facilitated through sharing knowledge on projects well before they were built. By being available, having stalls in local markets, through community meetings and disseminating knowledge in brochures about the changes to come in the community, the developers avoided potential objection.

The developers' presence in the local environment of the development invited community members to ask them questions about changes to their neighbourhood and the impact or implications of these. The community members were given information about the project in ways that explained how the new building and its residents would be an exciting addition to the neighbourhood. The project was 'demystified' through the business's embeddedness well before it took place. Through this approach, the community had the opportunity to feel like a part of the changes. This case shows a noteworthy contrast to the difficulties and delays that emerged from NIMBY objections in Case 5.

Furthermore, in the broader community context in the Australian cases, there appears to be a disconnection between those working to provide varying aspects of affordable housing and those who are provided for. Certainly, there does not appear to be the opportunity for a

connection between community and social entrepreneur, regardless of how interested the entrepreneurmay be or how beneficial to the residents this connection may be. While in Canada the NFP appears to be the conduit for bridging knowledge, and in some cases connectivity, between the community and the social entrepreneur, in Australia the NFP is more of a barrier between the two. This disconnect in many ways means that the residents are passive or absent in the development stage of their path to housing. While participation in this stage may not be essential, the Canadian cases certainly advocate for its benefits.

Challenges

As evident in every case, while community members, specifically resident or activist groups, may have a desire to occupy or create affordable housing for themselves or others, they do not have the business expertise to translate their needs/wants into an actionable plan.

Each case indicates the need for both resident and activist groups to not only have a voice but to have that voice heard, supported and actioned. The kind of action required is best informed by those who have expertise in various areas. Case 2 shows how community activism took a building that was stagnating in government possession and made the community voices heard loud enough to effect change. However, regardless of how much the group wanted change, they simply did not have the business know-how or expertise to effect change single-handedly. Their role/challenge then was to partner with those who could.

The ability to advocate for oneself or one's community group is not always given. Many do not know how to access support. Case 1, working with HIV homeless people, takes a step towards bridging that gap as they assist people who have first been hospitalised and are then also homeless. In this case, connectivity is the first step to enabling a voice, however 'quiet' or vulnerable, to be heard.

In Cases 1, 4 and 5, the population groups being housed were quite vulnerable and in need of social support. In each case, this was in the domain of the NFP involved in the project. In each case, the degree to which the community was heard and directly involved varied significantly. Only in Case 1 did the same residents who were to occupy the building have any input into the project.

For Cases 4 and 5, the resident groups were not specifically identified or known at the time of development. Knowledge about their needs was gleaned through broader, general community consultation with those in similar circumstances. This well exemplifies that, typically, future residents are not given a direct voice in the design. The lack of direct connectivity between the resident groups and social entrepreneurs in Cases 4 and 5 suggests that more vulnerable groups often lack autonomy at the hands of supporting groups, who may keep them distanced from other supporting parties.

Case 5 also illustrates how affordable housing projects can be hindered by significant opposition to development from the broader community. The presence of NIMBY (Not In My Back Yard) groups and their objections had a significant bearing on the timeline of the project. Some of the people who initially voiced their objections changed their stance when they were given more knowledge about the development. However, this did not occur until well into the process, when objections were being processed in the legal system.

Case 3, supporting homeownership through the formation of condominiums for low-income earners, shows that in increasingly expensive cities people are often locked out of the housing market due to escalating housing prices, financial or social difficulties. Being able to move from renting to home ownership is perhaps the greatest challenge for stabilising living circumstances. Having the power to partake in the process of making this happen could be considered an equal challenge.

9.6 Emerging tensions

The above findings indicate the level and type of participation available to each participant group in affordable housing projects, where a social entrepreneur is a key stakeholder. Each is seen as discouraged from or enabled to contributing, either through conscious volition or with the support of others. We can see here that as business practice adapts to tackling environmental and social problems, traditional boundaries blur and new models for social enterprises emerge (Sabeti 2011). In this research, such change is often driven by entrepreneurs.

Through analysis of the data and understanding the ways that various stakeholders operate in this context, an array of tensions becomes apparent between the positions of each participant group. These provoke important questions and have a bearing on how social entrepreneurship can operate. Such tensions are obviously not exclusive to how social entrepreneurship is practised. However, this context works as a way of highlighting emerging business models – as governments look to take a more market-based approach and lines between profit and non-profit organisations become less distinct (Sabeti 2011).

With these newly configured models, the roles and activities of each stakeholder become unclear and tensions emerge. Balancing the tensions between economic and broader social objectives and demands is increasingly a reality for organisations, particularly social enterprises (Margolis & Walsh 2003; Smith, Gonin & Besharov 2013). Successfully combining and weighing tensions between social and economic objectivesand human and political considerations is crucial to their success (Mair, Battilana & Cardenas 2012; Sahasranamam & Nandakumar 2020). Innate to social entrepreneurship is the need to balance not only these tensions and the competing demands implicit to them, but also the need to negotiate the problems that arise when such tensions call into question the legitimacy of stakeholders (Smith, Gonin & Besharov 2013).

The key tensions identified are:

Private Business and Government

> I think probably the main problem around affordable housing is gonna [sic] be, if it doesn't make it as a human rights argument, there's nothing to stop governments in the future saying, 'You know what? You have to play into the private market.' And it will fall on the non-profit, and maybe this kind of emerging relationships with the private sector – that will be the only safety nets for folks. – *Andrew* (Academic expert interview)

Tensions here are between responsibility, accountability, and the distribution of funding. Should government dollars be spent supporting private business/social entrepreneurs in this sector? Should governments trust social entrepreneurs/NFPs and should social

entrepreneurs/NFPs trust government? How can government systems and policies be streamlined to enable greater participation from multiple stakeholders? Should private business be funding or even participating in housing projects? After all, whose responsibility is affordable housing? Who should be funding affordable housing? Do social entrepreneurs have enough of their own capital to operate independently in the costly area of affordable housing? Should they be expected to?

NFP and Private Business

A key tension is the competition for funds between NFP and for-profit developers/organisations. Who is best positioned to spend government dollars? Where is the greater expertise? Who can most effectively address housing problems? Who has the ability to consistently provide for both social and material community needs?

Time versus Financial and Community Cost

Social entrepreneurs are often able to move much faster than NFPs and social problems can potentially be addressed more quickly. However, speed is not the only consideration. How can business models be streamlined to make the delivery of affordable housing more efficient?

Cost versus Benefit

In terms of economic, social and human rights considerations, the cost of housing people is much less than providing the required support services once people become homeless. Why then is housing not a more significant government priority? Why are issues of affordability and social support not addressed before a person becomes homeless? How can connectivity between support services and those who need them occur more effectively?

Profit versus Social Impact

While problems need to be addressed, an effective and sustainable business model needs to be in place to maintain lasting change. Are private businesses operating as 'social entrepreneurs' in affordable housing genuinely interested in social good? Or are they only working in

affordable housing to profit? Is there even a profit to be made in affordable housing and, if profits are made, does this mean that social good is not being effected? Furthermore, is it a problem if businesses profit while also effecting social change?

Expertise and Resources

Each stakeholder brings a different kind of expertise, but when only one or two stakeholders attempt to address a very complex problem, there may be a shortfall in their ability to succeed. How do we know if social entrepreneurs are effectively addressing social/community needs? How can we be sure any provider works with integrity to do so? How do we know any participating group is able to address the complex problems endemic in affordable housing?

Balancing tensions

It is easy to see why social entrepreneurship in the context of affordable housing is a complex topic. Although the sector appears ideally suited to social entrepreneurial contributions, the tensions discussed indicate why participation from social entrepreneurs in affordable housing is so minimal. Housing is positioned in a web of social, political, economic and environmental factors that each influence what can be done and how to do it. If tensions between each factor are not well balanced, then the success of the project is potentially jeopardised (Mair, Battilana & Cardenas 2012; Sahasranamam & Nandakumar 2020). Identifying tensions specific to different projects raises an array of ever more complex areas of contention, depending on the stakeholder of focus. When considering social entrepreneurship in this context, these factors must be considered together.

Social entrepreneurship can be difficult in this context for several reasons. As there is no one agreed way to approach housing problems – just as there is no one cause of them – there is no one agreed solution. There is no agreed way to spend government funds on housing, no agreed responsible party, government or otherwise. Each province, state, city, government, NFP or business is crafting their own way for addressing these issues. In this context, it is no surprise that simply the suggestion of social entrepreneurship in affordable housing appears to destabilise an already incoherent system. The data highlights these complexities, positioning

affordable housing and social entrepreneurship at the intersection between multitudes of problems that each raises important questions.

Tensions need to be balanced. Many tensions, which initially appear as complications, are potentially dissolved or addressed through the commitment to strong, strategic partnerships. The research shows that the implicit complexity of affordable housing does not mean solutions cannot be found – if certain enabling conditions are in place.

The indication is that it is unrealistic to expect in an area as complex as affordable housing that there is one solutionor one entity that can simultaneously and effectively provide what is needed, financially, socially, environmentally and structurally. For affordable housing projects to be effective, expertise must be diverse and shared. Deep collaboration between stakeholders is essential, and the community must be considered to be key among these.

9.7 Primary trends that emerged from the data

Looking at the cases individually and at the challenges and opportunities for the key stakeholders, and some of the tensions they must navigate, tell us a great deal about how social entrepreneurship operates.

The combination of the cases and consideration of the stakeholder groups indicate that collaboration is critical to enabling projects to most effectively proceed. Through collaboration, each group can be informed in a way that serves what communities need, be they resident groups or broader community groups.

Through collaboration, the community voice can be heard (see Appendix 8 for a table on how community voice has been enabled in each case). In fact, it is often the hidden or 'silent' voices that contribute the most to effective projects – when they too are considered a partner or, at least, a contributor to the process. Importantly, this cannot occur when the social entrepreneur tries to work as the 'hero.' However, when the social entrepreneur works with partner groups whose expertise is varied and shared, and when the trust between partnering groups is strong, great transformation can occur.

We have seen fundamentally different case outcomes when the participating business considers the community of residents and the broader community as a stakeholder. In fact, a crucial way to achieve genuinely embedded community/resident involvement (and therefore a deeply informed, relevant project) is through the collaborative contribution and inclusion of every stakeholder. As has been shown, there are several ways in which connectivity between the for-profit developer and the community can happen, and the combination of stakeholders may vary from project-to-project. Across the cases, inclusion occurred at various levels and was dependent upon an array of political, environmental, organisational, and individual factors that made it more or less possible.

Chapter 10: Discussion and Implications

This chapter steps back from the details of the research analysis to examine the research results in terms of their main contributions to and implications for both theory and practice. It then discusses the limitations of the study and recommendation for future research and concludes the thesis.

This thesis contributes to the limited research available on understanding the connection between social entrepreneurs, the people they endeavour to serve, and communities in which they work. By taking an exploratory, cyclic approach (involving an inductive methodology) to understanding these complex environments, their effectiveness can be better gauged. The results of this study suggest that inclusion and the ability for community stakeholders to have a voice plays a very important role for successful social entrepreneurial projects. This chapter discusses the implications of the findings regarding the role of social entrepreneurship and community interactions for theory, research, practice, and policy.

10.1 Synthesis of findings and contribution to knowledge

The research questions for this study sought to examine the interactions, inclusion and connections between for-profit social entrepreneurs and community members. The research results and findings indicate that the possibility of direct interaction between an array of stakeholder groups is innately complex.

The cases selected for this thesis highlight some of the components that influence and shape how social entrepreneurship is done and what is possible in terms of community interaction. The emergent data supported a deeper inclusion of both social entrepreneurs from the private sector and of the communities they serve (as significant participant stakeholders) to be conducive to more successful outcomes.

We have seen that the role of the social entrepreneur can be described as a provider of services and products while meeting the objective of achieving a social mission (Mair, Battilana & Cardenas 2012). We have also seen that if social entrepreneurs are to meet their objectives, reliance on an array of other stakeholders is often vital. Effectively combining stakeholders is

not always a simple process. While the case studies generated a significant quantity of data, clear trends, patterns, commonalities, and tensions innate to the inclusion of multiple stakeholders began to emerge once the data was collated and analysed.

Three primary contributions emerged from the data which have been identified as important to developing and extending existing theory. These are related to facilitating community voice and inclusion, stakeholder tensions, hybridity, and the institutional entrepreneur and partnerships for co-creation. The following section will discuss the contribution the research makes to each of these areas.

10.1.1 Facilitating community voice and community inclusion

Chapter 2 established that within the literature on entrepreneurship, precisely how entrepreneurs connect with communities is relatively under-researched (Lyons et al. 2012). This thesis addresses a still more significant gap within the social entrepreneurship literature – the absence of community voice and the ways in which community connection occurs. By outlining how stakeholders can enhance their business practice and outcomes through inclusion, previously missing voices become prominent. This enables the presence of under-represented actors in social entrepreneurial projects to emerge, become known and knowable. Specifically, this contributes to the literature on social entrepreneurship by uncovering a previously quiet (or absence) of discourse on voice – the voice of the people for whom social entrepreneurship (is meant to) work.

Such a focus offers a different, more nuanced, and rich understanding of the nature of social entrepreneurship as it unfolds in networks of multiple stakeholders. From a practical perspective, this is important because without the voice of the beneficiaries of social entrepreneurship, knowledge about its effectiveness from the perspective of those groups is limited. The omission of these groups' active voice positions projects as having an overtly top-down approach – one that may be more impactful if more directly informed and guided from the bottom-up.

The case-by-case empirical analysis of stakeholder interaction with community/resident groups or individuals illuminates effective (and less effective) strategies utilised to inform conscious involvement and inclusion of community/resident voices in socially motivated projects. The

utilisation of these strategies can have a significant and powerful influence on how the project takes place and is lived. The implication is that the voice of the community is found in several ways, for example, through direct connectivity with the social entrepreneur, strategic partnering, and careful attention to the interplay between organisational and community actors. Partnerships that involve not only business but also community groups or individuals as key actors enable them to add their voice to other, already present, perspectives. The active presence of this voice and the facilitation of an approach with significant bottom-up components arguably strengthens project outcomes and can thereby inform how social entrepreneurship can be increasingly effective.

It is with these various community and resident groups that the research was primarily concerned, and it is perhaps here that the main contribution can be found. The research findings address the literature gap by:

- Developing an in-depth understanding of the inclusion of differing business and community stakeholders
- Showing how communities are best heard and served through utilising the shared expertise of each stakeholder (including community/resident groups)
- Showing the positive impact of enabling the voice of the community through business partnerships and direct connections between stakeholders
- Illustrating how facilitating the voice of the community is essential for understanding and subsequently addressing community needs
- Exemplifying how community voice can be enabled through various channels, such as direct interaction with business, through (their own) objection or advocacy, or being advocated for via another party (such as the NFP/support groups)
- Demonstrating how on-going support with a bottom-up approach gives future residents the choice to participate in the planning of their future – with the help of the social entrepreneur, NFP support, and outreach groups or stakeholders.

The inclusion of community stakeholders is seen in the most successful of the case studies as enhancing the effectiveness of the project and, by extension, business outcomes. Working with an embedded community connection is seen to stabilise resident populations. As indicated in Chapter 3, socio-political benefits of stable housing extend well beyond alleviating human suffering to include benefits in health, education and, as a knock-on effect, a substantial

reduction in government expenditure (Fowler et al. 2019; Pomerory & Marquis-Bissonnette 2016). As the businesses and communities involved progeress with the development of each building, the socio-political landscape inevitably sees positive change – one project at a time. It is with these various community and resident groups that the research was primarily concerned, and it is perhaps here that the main contribution can be found.

Understanding the needs of the community, as informed directly by them, is crucial. Gaining knowledge on the connections between community and business made a significant contribution to theory, which aligned (in some regards) with recent research on collective entrepreneurship and collaborative practice (Di Domenico 2020; Mitzinneck & Besharov 2019). The nature of these connections indicates that to be successful, social entrepreneurs need to operate in partnership not only with community members and groups but also with a range of other groups or stakeholders, who are directly connected with the community group and are actively involved in making their voices heard.

In the most successful cases of the research, the involvement of each group, crucially, was *with* (not only *for*) the future residents, as residents were given active roles in the affordable housing development. The groups for which the projects were designed were powerfully present in their realisation. Through the inclusion of future residents in decision making at ground level and advocacy for the group at government level, the often-silent voices of vulnerable groups were recognised and included, and a new discourse was able to emerge.

Enabling the voice of communities is seen as a collaborative effort. Through identifying key themes and strategies, it is possible to see how the participants in the project are able to organise experience to guide their actions and understand their work as meaningful (Fairhurst 2010). Furthermore, the research highlights how various stakeholders understand their work in such a way that each participant group, including the most vulnerable, are enabled to have a true and active contributing voice. From having a voice, both the project and the future of vulnerable participants change and advance. Those who are often considered passive or voiceless gain an active presence in both the project and the creation of their own future.

The outcomes of the key strategies taken together highlight how future residents can take advantage of opportunities for inclusion, participation, support and advocacy – with each opportunity being dependent upon connectivity between stakeholders. These key themes disrupt the greater discourse found in the literature on social entrepreneurship, which

configures the social entrepreneur as a lone hero, or understands social entrepreneurship as something which is a top-down activity. They indicate that collaboration between stakeholders and the inclusion of (even extremely) vulnerable populations leads to more effective and potentially long-term, positive change. Specific interactions that extend beyond organisational collaboration to include a direct connectivity with community/resident stakeholders are addressed. This is an important inclusion as it offers a more holistic understanding of social entrepreneurship as a process innately connected and 'social,' rather than individualistic in its approach. Furthermore, shifting the focus away from the individual opens possibilities for increased creativity and connectivity (Branzei et al. 2018).

10.1.2 Stakeholder tensions, hybridity, and the institutional entrepreneur

The second major contribution of this thesis is to the discourse in the literature around tensions (Margolis & Walsh 2003; Seanor & Meaton 2008; Smith, Gonin & Besharov 2013). The results of the case studies specifically have implications for understanding the role that tensions play in the ability of a variety of stakeholder groups to participate adequately in projects where social entrepreneurs are key stakeholders. The outcomes of the research not only extend current knowledge of research on tensions but can potentially be used to inform both practice and policy.

Conducting research in both Australia and Canada, with varied businesses and outcomes, has allowed an exploration of several different models used by social entrepreneurs and the emergent tensions present in each. An indication of how social entrepreneurs combine with partner and community groups to effect change and how the inclusion or omission of each can influence project outcomes is presented. The more successful social entrepreneurs show how the sustenance of a deeply connected work environment, where expertise is shared and valued from a variety of different groups, balances the tensions between stakeholders. The causal link between business expertise and community inclusion, resulting in enhanced outcomes, was evidenced and supported by the qualitative results. This represents one of the most significant research findings.

By exploring social entrepreneurship in the context of affordable housing, the tensions between virtually every participant stakeholder have also been highlighted. Some of the complexity of

the cases can be identified and distilled through these tensions. Take, for example, just the idea of policy and funding and the questions it raises in relation to the research results: should government money go only to NFPs? If private business can participate in this area, what are the limits of their participation? Policy is seen as variable in terms of support for this to occur. Or, the tension between community and government: who should be heard? Via which channel? What influence, if any, should community groups or individuals have on project outcome? Who defines/allows/restricts inclusion? Moreover, who is responsible for addressing these problems? While tensions are innate to such a complex interweaving of stakeholders, these need not be points of conflict. Instead, they should be acknowledged, questioned and perhaps even considered as signposts for informing practice (Margolis & Walsh 2003). Highlighting these tensions contributes to establishing a research starting point for addressing the significant gap in literature and theory by presenting the breadth of social entrepreneurship in a less insular, more inclusive way.

The case studies' findings indicate that success in this context is reliant on how tensions between stakeholders are navigated as they enable or restrict what each group may contribute. This is especially clear when considering some of the limitations to inclusion that must be overcome for the active participation of both private business and community stakeholders. The case studies indicate that to traverse such tensions, each stakeholder must be acknowledged for their contextual position. Equally, each must be valued for what they can contribute. As stated elsewhere, new business practices must be developed and old boundaries must blur to enable new social business models to emerge (Sabeti 2011; Sundin 2011).

Understanding how tensions inform what is possible for participant organisations is vital. This is particularly the case with the rising prominence of social enterprises and non-profits that attempt to address social needs, at times through collaboration and partnering, requiring shared governance (Sahasranamam & Nandakumar 2020; Stone, Crosby & Bryson 2010). As governments increasingly take a more market-based approach and lines between profit and non-profit organisations become less distinct (Sabeti 2011), understanding the innate tensions between stakeholder organisations becomes an urgent matter.

The research contributes to developing research on tensions as they relate to social entrepreneurship as a collective practice and disrupts existing organisational, community and

commercial logics (Mitzinneck & Besharov 2019; Savarese, Huybrechts & Hudon 2020). Effectively combining and weighing up tensions between social and economic objectives and human and political considerations is key to the success of a socially motivated business (Mair, Battilana & Cardenas 2012; Sahasranamam & Nandakumar 2020; Savarese, Huybrechts & Hudon 2020; Yaari, Blit-Cohen & Savaya 2019). The research of this thesis sits at the crossroads between each of these objectives building empirically on the emerging work of multiple authors devoted to understanding organisational tensions. The research shows some of the organisational opportunities, limitations and tensions which must be navigated between stakeholder groups. It highlights that while social entrepreneurship can be very effective in acting in the context of affordable housing, the success of such collaboration is reliant upon the navigation of tensions between several stakeholders.

Similar to, and in many areas aligned with, research on tensions is research on organisational hybridity, which is considered an area of research combining identities, forms, logics or other core elements that would conventionally not go together, (Battilana, Besharov & Mitzinneck 2017; Savarese, Huybrechts & Hudon 2020; Smith & Besharov 2019; Yaari, Blit-Cohen & Savaya 2019). This is another area of literature to which this research could potentially make a valid contribution by extending current theory.

An interesting and relevant aspect of both research in hybridity and the research of this thesis is that it expands our understanding of institutional entrepreneurship by shedding light on the whole system. As stated in the literature review in Chapter 2, social entrepreneurship sits uncomfortably in the institutional environment. This is not in the least because of a lack of clarity on how such entrepreneurs affect social change (Hardy & Maguire 2008). The research for this thesis takes a significant step towards showing how this is done in a variety of fluid and multi-faceted organisational approaches.

Additionally it provides empirical case studies for understanding how actors embedded in the institutional environment gain motivation, ideas, and the ability to create institutional change from within these staid environments (Hardy & Maguire 2008) through an approach that embraces true hybridity. As suggested in the literature review, the fluidity of innovation does not align well with classic ideas of institutional entrepreneurship (Hardy & Maguire 2008; Lawrence & Phillips 2004; Zahra & Wright 2015) In this way, the case studies insist on a

revision and expansion of accepted institutional theory to accommodate new, more fluid and innovative organisational forms and an examination of how they are positioned in the institutional environment. If we are to accept the social entrepreneurs of this research as institutional entrepreneurs (as defined in Chapter 2), the cases exemplify an array of new theoretical frameworks for understanding the interplay of agency and organisational structures in innovative contexts.

Furthermore, it expands knowledge beyond pure institutional forms and inserts a range of complex interactions, partnerships and, indeed, tensions which are considered relevant to developing areas in institutional theory. This picks up on some of the conceptions of institutional entrepreneurship, as discussed in Chapter 2, to expand beyond actor-centric conceptions of how innovation occurs and embrace a more balanced understanding of how change is effected (Battilana, Leca & Boxenbaum 2009b; Lawrence, Suddaby & Leca 2009; Zietsma & Lawrence 2010). The results emphasise the embedded nature of the social entrepreneur as but one of many influential components of the slippery, complex and nuanced organisational environment. The contentious position of the institutional entrepreneur, as being one existing in a context of hybridity where competing organisational and institutional logics combine (Battilana 2018; Battilana, Besharov & Mitzinneck 2017; Battilana, Leca & Boxenbaum 2009a; Savarese, Huybrechts & Hudon 2020; Yaari, Blit-Cohen & Savaya 2019), is truly alive and apparent in the results of the case studies.

Indeed, considerations of hybridity are particularly well aligned to the research presented here, as research on organisational hybridity often crosses over with that on the governance of social enterprise. Authors such as Battilana, Mair and Litrico (among others) are significant contributors to this field and offer insights on how hybridity relates to multiple organisational logics, identities and tensions (Battilana 2018; Battilana, Besharov & Mitzinneck 2017; Ebrahim, Battilana & Mair 2014; Litrico & Besharov 2019; Smith & Besharov 2019; Yaari, Blit-Cohen & Savaya 2019). Battilana et al. suggest that challenges and opportunities in the context of organisational hybridity are 'two sides of the same coin, both arising from the tensions inherent in the hybrid character of an organisation' (Battilana, Besharov & Mitzinneck 2017, p. 141). Here, hybridity and tensions are inextricably linked. Battilana et al. go on to suggest that hybrid organisations encourage a plurality of theoretical approaches, as they present a complex environment with nuanced aspects (2017). They call for future research to 'work towards more multiplicity both in constituent elements of hybrids and in approaches to

understanding this organisational phenomenon' (Battilana, Besharov & Mitzinneck 2017, p. 149).

In many ways the research results and findings of this thesis both exemplify the plurality of theoretical (possibilities and) approaches identified by Battilana et al. and answers the call for the kind of research they propose. The multiple and varied elements of socially-centred organisational forms require a 'plurality of theoretical approaches', and this is perhaps reflected in the multiple fields of literature that have some cross-over with the findings of this thesis. For example, one key research area concerned with community, is the literature on co-creation/co-production, which will be discussed in the next section. There is also a growing body of literature concerning governance broadening with multiple stakeholders and partnerships (Davidson 2016; Le Ber & Branzei 2010; Muir & Mullins 2015), which highlights the increasing fluidity between NFP and for-profit organisational forms (Cloutier & Ravasi 2019; Le Ber & Branzei 2010; Litrico & Besharov 2019; Mason 2010; Muir & Mullins 2015; Pestoff & Hulgård 2016; Post, Preston & Sachs 2002; Ramus & Vaccaro 2017; Weidner, Weber & Göbel 2019; Yeoh 2012). It is perhaps to these developing areas of literature that the research most significantly adds.

10.1.3 Partnerships for co-creation

As established, the results of the research indicate that no individual has all the answers required to address the complex array of issues innate to communities or community groups in need, including social entrepreneurs. However, through deliberate partnering social entrepreneurship can bring together, and benefit from, multiple kinds of expertise and stakeholders, be they organisational or community based. This kind of partnering transforms projects, through collaborative action, to sites of co-creation.

As outlined in Chapter 2, existing literature has placed a strong emphasis on the role of the social entrepreneur at the exclusion of the community stakeholder. This is perhaps most evident in the way that social entrepreneurs are conceptualised in the institutional field and is again seen when looking at research which has a dominant focus on the actor and their stratergy in social entrepreneurship, which rarely includes the community role. In Chapter 2, social entrepreneurship is positioned in the economic and business environment as privileging the entrepreneur, their strategy, and their navigation of economic institutional worlds (Austin,

Stevenson & Wei-Skillern 2006; Peredo & McLean 2006; Zahra & Wright 2015). The little evidence available to indicate how social entrepreneurship takes place in relation to other stakeholders, and how these stakeholders shape project outcomes or the mechanisms through which they affect project outcomes.

Another area of literature that aligns well with the research of this thesis and takes a further step away from 'the autonomous entrepreneur' is the growing literature on co-creation and co-production. While rich with studies on communities in the NFP sector (although often as a collective and unknown group – generally referred to in terms of mass community consultation), this research area is yet to be deeply explored in relation to social entrepreneurship as a stakeholder for co-creation/production.

The findings of this thesis show that the conscious inclusion of 'community voices' in projects can be extremely beneficial to social entrepreneurship, specifically in what could be considered projects of co-creation. Other businesses and organisations, when included (to various degrees) in the partnership, can also help enhance projects through sharing expertise and working on innovative solutions to problems which are often local and require 'tailored' situation-specific responses. What is suggested here is an emphasis on processes of co-creation, and this may well be an area of literature to which the research can effectively contribute.

What is broadly agreed upon in this research area is that co-creation/production can take place between multiple organisational stakeholders and includes a direct engagement with and the active participation of a variety of citizens, citizen groups or users (Brandsen, Verschuere & Steen 2018; van Eijk & Gascó 2018; Voorberg, Bekkers & Tummers 2015). The array of participating organisational stakeholders that unite in projects concerned with co-creation/production are many and varied, be they private business, government, hybrid, non-profits or NGOs (Bryson et al. 2017; Rhodes & Donnelly-Cox 2014; Vanleene, Voets & Verschuere 2018).

The points of origin, motivations and indeed enactment of co-creation/production may differ (particularly between public and private sectors) (Voorberg, Bekkers & Tummers 2015). However, co-creation/co-production ultimately aims to provide an innovative result that is relevant, informed by and suited to the needs of the user. As Vanleene, Voets & Verschuere

(2018) point out, when community members are considered stakeholders in processes of co-creation/co-production in community development, gains can (under certain conditions) be found in terms of inclusion, empowerment, and equity.

This research extends and contributes to literature that positions social entrepreneurship as a site of collaboration between multiple stakeholders and partner groups, especially community/resident groups involved in co-creation. Stakeholders currently missing from the literature on social entrepreneurship – the people for whom social projects are instigated – are found to be influential to project outcomes. Through a shared governance, collaborative processes are shown to break down competition between stakeholders and foster collective responsibility. It consolidates the point that social innovation is often reliant on collaboration between these multiple stakeholders and can be considered as shaped by interactions between key stakeholders, through co-creation often with prominent partner groups such as third sector organisations (NFP/NGOs), social entrepreneurs, or the public sector (Windrum & Garcia-Goni 2008; Windrum et al. 2016).

Positioning social entrepreneurship as a nexus of inclusion shifts focus away from a view of an elitist group of entrepreneurs towards a more encompassing, innovative approach to creating positive change. Embracing shared governance, partnering and instances of co-creation produces shifts in the initially clear divisions between stakeholders as they support and morph into the other as responsibility is shared. When private-to-public collaboration takes place, complex interactions of governance reflect the nature of the collaborations involved (Stone, Crosby & Bryson 2010). Relationships, services, organisations and stakeholders must each change to accommodate these collaborative interactions. Taking the strength of multiple stakeholders' contributions into account aligns with a socially innovative approach to service delivery. In other words, co-creation/co-production/partnering could be considered an innate part of social innovation. 'Social innovation involves the co-creation of new services/products… shaped by the interactions between key stakeholders' (Windrum et al. 2016, p. 15). Moreover, 'Social innovation is 'social' both in its outcome and in its process. The stakeholders involved in a social innovation seek to address a societal challenge, based on new ways of empowering citizens and establishing new social relationships' (Windrum et al. 2016, p. 4).

The research for this thesis thus expands the understanding of the role each stakeholder plays, their unique opportunities to contribute and their organisational limitations, and shows how democratic processes of shared creation become traceable through shared governance between organisations and the inclusion of co-creators. It considers the organisational forms and conditions under which project outcomes can be most effective.

In this regard, the research highlights how the inclusion of multiple stakeholders can create innovative solutions through the conscious appropriation of organisational forms, inclusive of co-creation and shared governance and partnering. By studying social entrepreneurship as a site of co-creation, community members are positioned as key stakeholders among others. Such stakeholders could effectively be considered a partner group for inclusion. This highlights how multiple stakeholders need to align various roles and types of expertise to most effectively enable such projects.

10.1.4 Summary

The results presented in this study suggest that contrary to the bulk of literature around social entrepreneurship there is no single component for analysis that can explain what is occurring in contexts of social entrepreneurial activity. This is especially evident when considering the literature reviewed for this thesis, which often considers entrepreneurship based on purely individualistic, strategic, institutional, or heroic entrepreneurial activity. From a theoretical standpoint, the results support the notion that social entrepreneurship is a complex context that requires the expertise of multiple stakeholder to facilitate the inclusion of community groups or members and ultimately (through that inclusion) to achieve sustainable results. This more inclusive approach can be seen in some of the research areas around tensions and hybridity and to a lesser extent governance and co-creation, where the social entrepreneur still holds a position on the periphery.

As seen above, the qualitative research findings provide a nuanced contribution to knowledge in three significant areas. First, by generating new knowledge on the predominantly absent community voice, where this voice occurs and how it is enabled, the thesis overcomes and works towards filling a significant gap in current research and contributes new knowledge directly derived from community inclusion. Moreover, this occurs in the context of for-profit social entrepreneurship – an under-researched area.

Second, stakeholder tensions, hybridity and the institutional entrepreneur are considered. This section, based on the research findings, shows how tensions between various stakeholders present an array of implications which impact on how it is possible for partnering to occur and ultimately for the community voice to be included. Further to this, the research areas that do consider the complexity of social entrepreneurship in regards to tensions, hybridity and institutional entrepreneurship appear to be as complex and pluralistic as the organisational contexts of social entrepreneurship. Like each stakeholder in the presented cases, these research areas each offer a new insight to what is occurring in these organisational and community contexts. Taken together insights are rich.

The final key contribution considers research on partnerships for co-creation. This research offers novel findings about the participation of community members and social entrepreneurs in projects. The findings contribute to the discourses available on co-creation, as the focus of this research is on for-profit social entrepreneurs, thus taking a step away from the more typical, NFP-focused research, and community participants as a worthy, fully explored partner group. This offers a new angle and new possibilities in terms of stakeholder participation and inclusion.

These three areas are best regarded collectively as a contribution to theory which take a holistic approach to answering the research questions. The research first responds to a significant gap in the empirical literature and then develops to ultimately contribute to and extend current debates on social entrepreneurship and complex systems.

Knowledge is extended in terms of social entrepreneurship as a rich, complex environment embedded in communities, businesses, political contexts and ideas which combine to make what can only be considered collaborative outcomes. Instead of looking to measure socially motivated projects in terms of a leader's strategies or individuality, an alternative approach is suggested – one that insists upon understanding collaborative processes. Perhaps by embracing the concept (and practice) of social entrepreneurship as a co-creation rather than leader-dependent endeavour, as hybridity rather than an individual endeavour, innovative solutions would more readily emerge. Moreover, these complex environments of social entrepreneurship, which are constantly shifting, changing and (collectively) innovating,

demand a shift away from the disproportionate focus on individual social entrepreneurs and instead increasingly insist upon a considered and collaborative approach. An in-depth consideration of social entrepreneurship through case-based empirical research suggests a more balanced, better informed conceptualisation of what these projects may mean. The research expands current theory, generates new theory, and contributes to the literature by providing detailed examples of how social entrepreneurship can work in affordable housing and exploring tensions between various stakeholders (at the exclusion of none).

10.2 Usefulness of a complexity lens

Social entrepreneurship, in the context of affordable housing, occurs in an implicitly complex environment. A considered approach that embraces the complexity implicit to the context (affordable housing) is required to effect change. As we have seen, this entails considering the specific community or resident groups along with the social and political environment in which the project takes place. It also requires careful combining of the multiple stakeholders and the unique expertise they can offer to the project. Central are those for and with whom social entrepreneurs act – the community and resident groups. For a more in-depth consideration of these aspects of social entrepreneurship and to analyse the theoretical insights of the research, it is necessary to return to the framing lens of complexity.

The case studies presented for this thesis offer a lived example of complexity in action. Considering the research through the theoretical lens of complexity, we see multiple layered interactions among several agents who contribute to results formed by collective, relational action (Lichtenstein et al. 2006b). Processes of social entrepreneurship in almost all of the cases, and certainly the most effective among them, could be considered reflexive and responsive to their contexts. In alignment with Lawrence, Dover & Gallagher (2013), the cases in this thesis exemplify social innovation as a '…set of practices that revolve around the identification and interpretation of the ecologies and histories of social problems and novel solutions' (Lichtenstein et al. 2006b, p. 321).

To consider the implications of the cases as viewed through a complexity lens, it is useful to return to Berger and Kuckertz's four characteristics of complexity and consider how the cases collectively relate to these (Berger & Kuckertz 2016, p. 2).

1. Dynamics – Complex systems are dynamic and constantly changing.

The cases demonstrate social entrepreneurship as a context, so dynamic that change is constant. Counter to traditional conceptions of equilibrium and stability in organisations, this highlights an essential characteristic of complexity: the non-linear nature of a complexity understanding, which allows for change to freely flow (Bergmann Lichtenstein 2000). With so many business partners and community stakeholders involved to effect change in the case studies, it is unquestionable that each was a participant in a dynamic, ever-shifting negotiation. Each was a dynamic contributor to change.

2. Irreducibility of elements – Due to the entwined nature of the elements, it is insufficient to focus on the effects of the single elements as the system as such cannot be reduced to them.

The case studies clearly illustrate that understanding any aspect of the broader context is not possible through focusing on a single element. This is well exemplified by one of the primary objectives of the thesis – to understand how the community voice is heard. This may appear to be a single aspect of the system, but to meaningfully analyse how voice is heard, relies on understanding components of the entire system. One component – for example, how each stakeholder participates or is included to make their voice heard or actioned on – cannot be considered in isolation. Taking the idea of 'voice' reveals an intertwined, complex set of activities that accumulate to explain what is happening. It allows us to see where actions become meaningful, in a way that would not be possible if they were not considered collectively. While each constituent part may tell us about one aspect, it is only through seeing them collectively that we can grasp the broader meaning.

3. Interdependencies – Linear models cannot describe the causality in complex systems as the causality is interdependent.

Again, we see the cases illustrate that true social entrepreneurship must consider the entire, unpredictable, and at times unknown, environment. This 'environment' or specific context may revolve around a specific building, where affordable housing is provided, or a specific

community need. However, social entrepreneurship is also a site of coalescing relationships between partner groups, political demands, broad community groups or individuals, and future residents. With such an array of possible contributors and dynamic actions, no predictable starting point is possible – each will be unique to their specific community context and its composite components. The same could be said of attempting to answer the research questions through an analysis of one single stakeholder – the result would be an inadequate explanation of the whole. Therefore, no single order can be superimposed on such contexts – causality is interdependent and non-linear. Each element in the system must be considered as interdependent because they are reliant on others for identity and function (Gartner, Bird & Starr 1992; Goerner 1994). It could then be said that understanding a complex system is only sufficiently done through the voices of many.

4. Non-proportionality – The effect of an antecedent or input factor is not proportional to the strength of that antecedent. Due to non-proportionality or disproportionality, small inputs might have a large impact, whereas large inputs might hardly change the outcome.

This characteristic of complexity is perhaps well described as similar to Gleick's 'butterfly effect' (Gleick 1987). The implication is that the smallest of actions can have an unexpectedly significant impact and conversely, at times, the largest input can be ineffective. This characteristic of complexity reinforces the preceding characteristics as it highlights the interconnectivity of complex systems. Again, this could be said to be mirrored in the case studies analysed for this thesis. Particularly when considering the tensions between stakeholders, it can be seen how the removal or inclusion of any single action impacts the entire project. In this sense, opportunities for inclusion or instances of exclusion are not incidental. We have seen how various community members, through their absence or inclusion in a project, become instrumental in shaping that project. This, too, is the case with each stakeholder and the input they choose or the omissions they make, which collectively create project outcomes, large and small.

The lens of complexity makes apparent that social entrepreneurship cannot be considered to depend on an individual or a single business stakeholder to effect change, succeed or fail. Social entrepreneurship (like complexity), could be considered a (part of) complex system in that it is

open, has interconnected elements and constantly adapts to changing environments (Swanson & Zhang 2011) The process of social entrepreneurship in the cases here clearly illuminates a complex and emergent process of co-evolution. They both rely upon and enact the four characteristics of complexity in profound and apparent ways. The cases show that, as complexity would suggest, change is affected through relational happenings (Lichtenstein et al. 2006b).

Furthermore, there is no *one* centre or origin point for effecting change; there is instead a continuous negotiation of tensions, a navigation of who is included and to what extent, and what their inclusion means. Through these instances of inclusion or participation, various stakeholders have a voice in the project. Each voiced instance shifts, forms or contorts the project a little. Each moment of inclusion, each omission, informs a relational unfolding that *is* the project. Adaptations and changes take place which are not primarily reliant on hierarchal constructs but rather are relationally co-created.

Effecting positive change is seen here as dependent on these relational aspects of the project and emergent from them. Through the voices of each stakeholder, order is found only to shift again and change as a living dynamic, re-forming with each nuanced iteration of the project. In this sense, the site of social entrepreneurship is one of true emergence. Through collaborative action, forming order out of chaos, coalescing relationships come together, from which new ideas can emerge (Onyx & Edwards 2010).

The lens of complexity helps to demystify and make sense of what can be considered messy, slippery and complex research environments of innovation. Through taking a complexity view, the research extends our understanding of institutional entrepreneurship by putting a focus on the entire system, rather than individualized actor-focused components often apparent in this research area (Dorado 2005; Garud, Hardy & Maguire 2007; Hardy & Maguire 2008). The more holistic view of social entrepreneurship implied by complexity renders the collective actions of participant stakeholders increasingly readable. Sense can be found in apparent contexts of chaos and meaning can be gleaned through the observation of emerging trends. The importance of considering social entrepreneurship in these terms lies in the ability to illuminate the influential presence of those not commonly considered – the community participants and their contexts. This is ultimately seen not only as significant in balancing out a substantial

research gap but also as an essential component for organisations attempting to create effective housing projects.

10.3 Implications for practice and policy

Completing five case studies as an exploration of how social entrepreneurship can be effective in the context of affordable housing offers several insights for both academic studies (as seen above) and policy and business practice. As housing is a fundamental human right (UN 2009), which is currently not being met, research in this area is important for understanding why this is occurring and how positive change can take place. Contributing to knowledge for practice and policy, this thesis offers insights from multiple perspectives, which can help to better inform how socio-political issues of the context can be more effectively addressed. Specifically, the research builds on knowledge for understanding the position of social entrepreneurship and how it can be done more effectively, through shared stakeholder collaboration.

From the cases, distinct common factors that shaped the projects were identified. The cases show how the entry of for-profit actors, to what is typically considered a NFP arena, has different implications for each stakeholder. Social entrepreneurship is seen, for example, to disrupt and add value to organisational processes and contexts that at times can stagnate, often through restrictive government policy, lack of expertise, lack of funding, or internal bureaucracy.

In highlighting the inclusion of community stakeholders, the research shows how more relevant, sustainable and informed outcomes can be effectively achieved. The following research contributions for organisations could ultimately assist business stakeholders, including social entrepreneurs, NFPs, and the government to take a more strategically inclusive approach to affordable housing projects. With a more balanced, holistic approach greater benefits can be delivered for each participant stakeholder.

10.3.1 The role of the social entrepreneur

By examining the various ways in which social entrepreneurs organise projects, it has been possible to identify instances where the voice of community or resident groups or individuals can be heard. The research identifies some of the key ways in which social entrepreneurship

works to include and validate an array of voices. Additionally, in highlighting how such voices become present, it is possible to discern the influential contribution they make to the projects. Inclusion of these voices ensures that what occurs is relevant, suited to need and supported at both the level of the project and also at the level of the broader local/environment in which the project takes place. The cases take an early step in exploring the influence of communities/residents as participants in collaboratively shaping social change in relation to social entrepreneurship.

Importantly, the case studies show that social entrepreneurship does not and cannot exist as an autonomous practice with a 'hero' at its helm. Nor can it be considered a practice that is most effective when taking a top-down approach. Success is not always found because of the superior strategy or personality traits of one individual. In fact, the case studies of this thesis suggest that the deeper the connectivity between the social entrepreneur and other key stakeholders, the richer and more sustainable the results.

Social entrepreneurship can operate under a variety of models, which offer promising alternative approaches to creating social and economic value (Mair, Battilana & Cardenas 2012). The more successful models found in this thesis indicate a dependence on multiple stakeholders who are willing to share their expertise collaboratively.
With a particular focus on the social entrepreneur and how they connect with the community, the research provides real-life examples of social entrepreneurship, considered through the conceptual lens of complexity. This expands our understanding of what is often considered an individual pursuit.

While the research shows how for-profit developers can contribute rich resources when working in social entrepreneurship (key among these being capital, innovative solutions, and the ability to act swiftly, connecting directly with community groups/individuals), we have seen that the ability for inclusion of the entrepreneur is not always apparent. An emphasis on the role of government policy as a significant factor for enabling, restricting and shaping participation of social entrepreneurship in affordable housing emerged from the data.

Social entrepreneurs can enhance the effectiveness of affordable housing by embracing the 'social' aspects of social entrepreneurship. This entails the conscious and strategic inclusion of the community members and groups they hope to serve by the entrepreneur and affiliated organisations, and the possibility of inclusion of the social entrepreneur via workable

government policy and incentives. This research suggests that social entrepreneurs should approach innovation and the projects they aim to complete with collaboration in mind. The input of multiple stakeholders combined with the expertise each offers potentially enhances both business and community outcomes.

10.3.2 The role of NFPs and support providers

As indicated above and throughout the case studies, local business, NFP and other community service providers (such as outreach groups) can each and mutually contribute to the projects of social entrepreneurs. The relationship between social entrepreneurs and other organisations is reciprocal; specifically, social entrepreneurship is well placed to help such organisations reach their business and social objectives. When other organisations partner with social entrepreneurs, each partner group can potentially build new expertise (through knowledge sharing), which could enhance each business's/organisation's capacity to act. While multiple tensions must be negotiated and navigated in the context of multiple partner groups, it is the pluralistic nature of co-creation in this complex area that fosters creative and informed approaches to innovative change. It would therefore benefit these organisations to partner with private business and potentially benefit from for-profit operators working in social entrepreneurial ways.

10.3.3 The role of government

The research urges policy reforms that streamline administrative procedures to enhance both eligibility and accessibility for businesses willing to put valuable financial capital into affordable housing developments. The main implication is that there must be clear avenues available for social entrepreneurs working in a for-profit business to make substantial, rather than partial or 'token' contributions – through regulated partnership incentives. Administrative ease is required.

The research also indicates that 'partnerships for change' should be encouraged and facilitated at government level, both in terms of policy and funding. Such funding should not only exist as small affordable housing 'uplifts' to enhance current projects but as projects that are designed and delegated as one hundred per cent affordable. Clearly, if this were to be done, controls would need to be in place at government level to ensure funds were being used as

stipulated to ensure that partnering groups were each meeting the ultimate goals of the projects. A policy that actively allows and encourages direct community contribution (be it at the individual or group level) would also potentially enhance both business and community outcomes.

Most importantly, policymakers should put housing higher on the priority list. Housing in the first world is a human right. The state of homelessness in both Australia and Canada are clear indicators that current policies do not adequately meet community needs. More must be done – at every possible level - through reformed, enhanced and directed government policy. Some policy suggestions include:

- Policy and funding must support those willing to invest capital into affordable housing to increase housing stock and impact.
- Policy must be in place to enable and monitor how stakeholder groups participate.
- Collaborative partnering must be a possibility at a policy and funding level.
- Government funding options must be clearer and easier for willing parties (such as private business/social entrepreneurs) to navigate.

10.4 Summary of limitations and suggestions for future research

While this thesis well identifies several important components for creating successful entrepreneurship centred on community connectivity, it must be noted that each component is context-specific. With forty–two interview participants across five cases in two countries, while the research may have implications that can be useful to many, the data derived from each case is informed by and dependent on its own community and political and business structures. In this sense, the findings are reflective of qualitative research in that they proclaim not one fact or truth that can be considered universal (Silverman 2013). In terms of practice, findings may therefore be seen as recommended actions that are more or less relevant and more or less possible, depending on the cultural, political, community, and business contexts of the project.

As indicated in the research methods section, taking a constructivist approach when doing case studies inevitably positions the researcher and their personal context as an influential lens of interpretation (Charmaz 2006, 2014; Yin 2013). From this perspective, it could be said that if

a different researcher with a different personal context, be it gender, race or value-set, had conducted the research, the findings may have been interpreted differently. The conversations taking place may have yielded different results due to who they were able to connect with and how these transitions took place. In this sense, the research reflects the fluidity of a qualitative approach and the complex and emergent nature of the research findings.

Moreover, the meanings and analysis of the collected data are inevitably influenced not only by my subjective position as the researcher but also by the way that the research participants choose to represent themselves (Miles et al. 1994). This is important to note because the way an interviewed organisation chooses to present themselves or how they direct the focus of the interview to a specific aspect of their business will influence the data. This may be more through a desire to portray their business positively rather than to advance genuine research. This is perhaps one potential pitfall of the semi-structured interview approach, which allows the interviewee some ability to direct the conversation (Bernard 2017). To balance these possibilities, the researcher must be as objective and discerning as possible in both gathering and analysing research data.

While this thesis has shown both exemplary cases and less effective cases for inclusive community involvement, there remains a significant gap in this research area that considers the 'space between' social entrepreneurs and community stakeholders. More research needs to be done to gain a deeper understanding of the relevance of community connection and inclusion.

The potential for for-profit social entrepreneurs to be conduits for understanding community needs through fostering connection merits further study. Increased understanding of how strategic inclusion and facilitation of the community voice is a new and important research area is also required. A deeper understanding of what occurs in exchanges between social entrepreneurs and community groups/individuals can add to knowledge of how social entrepreneur's outcomes can be enhanced through the inclusion or omission of community stakeholders. The research suggests that studies involving a direct inclusion of community voice are uncommon, particularly as related to the private sector. Reflecting critically on the absence of community voice in projects that are apparently 'social' by nature will allow for a deeper understanding of what leads a project to be more (or less) socially and financially

effective. Furthermore, the emergent nature of social entrepreneurship as related to communities and business practice is an important consideration for further studies in this area.

The research findings identify social entrepreneurship as positioned within a complex web of organisational and community tensions. Further research could diffuse what is occurring in the space between stakeholder groups and how these tensions are navigated and influential to project outcomes. This would involve a shift in how social entrepreneurship is positioned and add to emerging discourses which consider social entrepreneurship a collective rather than an individual practice.

Another area of future research could involve the utilisation of a complexity research approach to understand the interconnected and emergent dynamics innate to social entrepreneurship. Through this, social entrepreneurship and community connectivity can be understood as one component of a greater, infinitely complex, organisational system. The creation of a discourse that works for the consideration of multiple stakeholders simultaneously, while complex, has the potential to substantially inform the practice of social entrepreneurship. From here it would, for example, be beneficial to gain a deeper understanding of what the social capital and economic outcomes are when there is a deep inclusion of community stakeholder. This would have implications not only for community/resident groups and business stakeholders but could also be beneficial for shaping government policy. Community/residents considered as an influential stakeholder could become a pivotal component of projects which are social in nature.

Finally, the research analysis and findings have identified important broad trends in both academic literature (including significant omissions) and uncovered what is occurring in specific instances of social entrepreneurial practice at a specific moment in time. Longitudinal studies, where community members are actively included as stakeholders, would provide opportunity for deeper and more complex analysis of specific components to show what is more or less effective when community stakeholders are given an active voice.

10.5 Conclusion

The research diverges from previous studies in that it embraces the for-profit participation of social entrepreneurship in what is typically a context of NFP activity. It utilises a context of

affordable housing as a platform for understanding the links between social entrepreneurship and community stakeholders and has proven to be a rich and complex research area. Identifying the position of the community and where or even if community stakeholders had any ongoing relevance in this context (or in social entrepreneurship at all) revealed social entrepreneurship as a gateway to understanding not only community inclusion but also the coalescence of multiple interconnected organisational logics.

Research findings from the empirical case studies provide important discoveries in several areas. Specifically, the research findings extend academic scholarship and offer valuable insights for social entrepreneurs working in emerging markets and for institutional structures and an array of affiliated NFP, government and private organisations.

The research develops theory for, and contributes knowledge to, three key areas of scholarship: facilitating community voice and inclusion; stakeholder tensions, hybridity and the institutional entrepreneur; and partnerships for co-creation. While each area offers insights into different aspects of social entrepreneurship and community connection, collectively they provide a full and complex answer to the research questions. Furthermore, the research has implications for understanding social entrepreneurship in relation to the community context and thus contributes to the discussion of institutional entrepreneurship, shedding light on the importance of the whole system, rather than the individual entrepreneur. By considering the results through the lens of complexity and in relation to developing discourses around tensions, hybridity and co-creation, the cases collectively highlight the plasticity of organisation boundaries, logics, and systems.

Results from the empirical research offer a multi-layered understanding of how social entrepreneurship is or is not working effectively to provide affordable housing, when practised with or without consideration of community groups and individuals. It has been shown from case to case that the interaction between not only social entrepreneurs but also other stakeholders in projects can have a profound impact upon outcomes. Consistently, problems and challenges for each group were seen to be alleviated through the shared expertise found between stakeholder groups. The more effective cases involve a direct and socially invested, personal and embedded involvement between the social entrepreneurs (or their organisation or

organisational affiliates) and the individuals who were to become residents of the developments. This often extended to the broader communities in which the project was placed.

Inclusion as a designed part of projects directed by each social entrepreneur is identified as vital. In fact, the effectiveness of business outcomes could be significantly related to the level of embeddedness of the community stakeholders. Connectivity between community stakeholders and the social entrepreneur is enhanced by the recognition that others, with different expertise (such as NFPs or local support groups or businesses) facilitate its progress. The collaborative inclusion of a multiplicity of groups offers the social entrepreneur another level of connectivity to the population they serve, at times leading to projects where the community stakeholder is essentially a co-creator of the project. Ultimately this enables the community to have a voice in the projects of social entrepreneurs. Essentially this allows the community to become a stakeholder group able to offer their own kind of expertise which, when combined with that of other stakeholder groups, can coalesce to generate truly collaborative, inclusive change.

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Appendices

Appendix 1: Semi-structured interview guide

Questions that can be answered through documents:

- Who maintains housing here? Government? Private business? Community building?
- Any documents on the history of the company
- Documents on housing and history of housing in each place
- Local newspapers
- Influence of local vs province legislation

Questions for business

On Business and context:

- Who do you think maintains housing here? Government? Private business? Community building?
- The history of the company? Are there any documents I can obtain about this from/outside of the business?
- What kind of financial support do you have? Are you funded externally to your own profit generation?
- Are there any conflicts or problems in the region that affect the way you are able to work?
- How do local institutions or actors impact on or influence how you are able to work?
- What kinds of networks (and who specifically) do you rely upon to ensure you can best fulfil your business objectives?
- Who do you interact with, why and how, what type of information do you share, gather?
- What about formal and informal relationships?
- Company history?

On Leadership – entrepreneur's individual approach:

- For you, what is meant by affordable housing?
- Can you tell me about the history of the company?

- What is it the company does? How does it do that?
- What is your role in the projects? How hands-on are you?
- What is the motivation for what you are trying to achieve?
- Are other employees involved in decision making?
- What are the underlying principles you work with?
- What are the preconditions that make the project successful for the business?
- Who do you partner with? Why is X a successful partnership?
- Why do you think that some businesses thrive in these types of projects and others don't?
- How do you situate your business and the contribution it makes in terms of the local economy?
- Where in the community is the impact of your business most visible?
- What is your impact?
- How do you measure it?
- What do you consider the greatest constraints of your approach?
- What do you consider the greatest opportunities of your approach?
- What do you consider most un/favourable/restrictive about doing these kinds of projects in (specifically) Saskatoon?
- Why do you think your model has been successful here?
- Do you think your business model is easily transferable to other regions, or indeed countries? (Transferability and scalability)
- How does collaboration work for your business?
- Do you perceive any future threats or opportunities to the business?
- To whom are you accountable? (Community? Stakeholders?)
- Is there a conflict between profit making and supporting the community? How do you navigate this?

On specific project:

- How did the project begin?
- Who are the significant stakeholders? /how do partnerships influence what you do?
- How is a project designed? / How do you go from the idea to making it happen?

- What have been your greatest challenges in making these/this project happen?
- What compromises have you had to make along the way?
- How do you know you have made an impact?

On Community links:

- What factors cause change with a specific group or geographic area?
- What factors influence your decision to innovate with a specific group or geographic area?
- How is the community involved? Do they have any involvement in planning/construction/decision making/outcome?
- How is community involvement determined? How do you select who is involved?
- How does dialogue take place between the business and the residents?
- Is there a structure for interaction and communication with residents?
- Are there any particular opportunities that you think originate with the community?
- Does the community have any responsibilities in the project? If so, what are they?
- Does the community have any rights, obligations?
- Is there a conflict between profit making and supporting the community? How do you navigate this?
- What are the preconditions that make the project successful for the community?

Questions for the community participants - residents:

- What is affordable housing to you?
- What is it the company does? How does it do that?
- How did you come to be living here?
- Do you know the social entrepreneur?
- How often do you meet with people in the business/community/social organisation?
- How often do you meet with people in the community?
- If you were not obtaining housing through this company what would be your other options?
- Which aspects of living here do you like/not like?
- Can you make changes to or stop things you are unhappy with?

- Do you feel your needs are met by this building/living situation?
- Do you feel supported?
- Do you feel the freedom to express your needs?
- Do you have any responsibilities? If so, what are they?
- Do you have any rights? If so, what are they?
- How has living here changed the way you live?
- What do you think the main aim of the business/organisation is?

Questions for the community construction workers:

- Do you like being involved with the project?
- How did you come to be involved?
- What is it the company does? How does it do that?
- How often do you meet with the social entrepreneur? Others in the business?
- How often do you meet with people in the community or people who will live here?
- How often do you meet with people in the community?
- Which aspects of the project do you like/not like?
- Can you make changes to things in the project or stop things you are unhappy with?
- Do you feel the freedom to express your needs?
- What are your responsibilities?
- Do you have any rights? If so, what are they?
- Do you feel as though you are a part of the process?
- Has the project changed the way you live? In what ways?
- What do you think the main aim of the business is?

Questions for social organisations:

- How did your organisation come to be involved?
- What is your role?
- Do you like being involved with the project?
- What is affordable housing to you?
- What is it the organisation does? How does it do that?

- How does the collaboration between you and the development business work?
- How did it come into being?
- How often do you meet with people in the business?
- How often do you meet with people in the community?
- If these people were not obtaining housing through this company what would be their other options?
- Which aspects of the project do you like/not like?
- Can your organisation make changes to or stop things you are unhappy with? How is this negotiated?
- What is the motivation for what you are trying to achieve?
- Do you feel the needs of the organisation have been met by the collaboration with the development business?
- Do you feel the freedom to express the needs of the project to the development business?
- Does the community have any responsibilities? If so, what are they?
- Does the organisation have any responsibilities? If so, what are they?
- Do you feel as though you are a part of the process?
- How has the project changed the way those you work with in the community are able to live?
- What do you think the main aim of the business is?
- Do you think the collaboration between your organisation and the development business has been successful and why?
- Is there any way it could have been more successful?

Questions for business partners:

- What is it the company does? How does it do that?
- What is your opinion on affordable housing in Saskatoon?
- Is affordable housing one of the concerns of your business?
- How have you previously collaborated with the development business/social entrepreneur?

- Do you like being involved with the project?
- How did you come to be involved with the social entrepreneur's business?
- Is meeting with people in the community you are providing for a part of the process?
- If people in lower income brackets were not obtaining housing through this company what would be their other options?
- What is the motivation for what you are trying to achieve?
- Are other employees involved in decision making?
- What are the underlying principles you work with?
- Where in the community is the impact of your business most visible?
- What is your impact?
- How do you measure it?
- What do you consider the greatest constraints of your approach?
- What do you consider the greatest opportunities of your approach?
- What are the preconditions that make an affordable housing project successful for the business / for the community? Preconditions for involving community?

Questions for housing experts:

- Who do you think maintains housing here? Government? Private business? Community building?
- How did your organisation come to be involved? (if involved)
- Where is the voice of the community in affordable housing developments?
- What is your role?
- What is affordable housing to you?
- How does collaboration work?
- How are people in the community involved with informing how an affordable housing happens?
- Does the community have any responsibilities? If so what are they?
- Do you feel as though community members/future residents are a part of the housing process?

Appendix 2: Interviewee alias and context within research

Alias	Business Alias	Context	Business Type	Interviewee Role	Place
					Canada
Mark	Star Properties	Case 1 and 2	Private property developer - for profit	Social Entrepreneur Property Developer	Saskatoon
Charlotte	Star Properties	Case 1 and 2	Private property developer - for profit	Housing Professional/property manager for SE	Saskatoon
Mary	Star Properties	Case 1 and 2	Private property developer - for profit	Housing Professional/property manager for SE	Saskatoon
Jane	Health Haven	Case 1	NFP Hospice	Hospice/support group	Saskatoon
Lisa	Health Hub	Case 1	NFP Hospice	Support group - nurse	Saskatoon
Jessica	Health Haven	Case 1	NFP	Hospice/support group	Saskatoon
Holly	Housing Strategies	Case 1 and 2	NFP Funding body - Gov. fund distribution	NFP Funding body -social worker	Saskatoon
Phillip	Housing Strategies	Case 1 and 2	NFP Funding body - Gov. fund distribution	NFP Funding body	Saskatoon
Sam	Star Properties project employee	Case 1 and 2	Private Construction for SE	Construction Worker	Saskatoon
Colin	Star Properties project employee	Case 1 and 2	Private Construction for SE	Construction Worker	Saskatoon
Michael	Star Properties project employee	Case 1	Private Construction for SE & Resident	Construction Worker	Saskatoon
Grace	Sunlite Administrator	Case 2	NFP	Administrative staff & community group member	Saskatoon
Marie	Sunlite Community Advocate	Case 2	NFP	NFP community group & Resident	Saskatoon
Bianca	Sunlite future resident	Case 2	n/a	Resident	Saskatoon
Lucy	Sunlite future resident	Case 2	n/a	Resident	Saskatoon
Jasmine	Sunlite future resident	Case 2	n/a	Resident	Saskatoon
					TOTAL 16
					Canada
Jeff	Inception Condos	Case 3	NFP/Trust/Hybrid	Social Entrepreneur Property Developer	Toronto
Sara	Inception Condos	Case 3	NFP/Trust/Hybrid	Housing Professional for SE	Toronto
Kristy	Inception Condos	Case 3	NFP/Trust/Hybrid	Housing Professional for SE & future resident	Toronto
Erin	Inception Condos	Case 3	n/a	Resident	Toronto
John	Inception Condos	Case 3	n/a	Resident Purchaser & Board Member	Toronto
May	Inception Condos	Case 3	n/a	Resident (not recorded)	Toronto
				Resident	TOTAL 5
					Australia
Jim	Concord	Case 4	Private for-profit & affordable housing develope	Entrepreneur developer	Sydney
Justine	Concord	Case 4	Private for-profit & affordable housing develope	Housing Professional for SE	Sydney
Eddy	Concord	Case 4	Private for-profit & affordable housing develope	Entrepreneur developer	Sydney
					TOTAL 3
					Australia
Louise	Icon Architecture	Case 5	Private Architecture For-profit and pro-bono	Social Entrepreneur Architect	Melbourne
Belinda	Shine Supports	Case 5	NFP housing and social support	NFP social worker? Check	Melbourne
Andrea	Myriad Homes	Case 5	NFP & for-profit hybrid housing providers	Housing Professional	Melbourne
					TOTAL 3
					Canada
Edward		Expert interview	Housing consultant and academic	Academic & consultant on housing	Ontario
Ben		Expert interview	Private for-profit Architecture - some NFP projec	Architect - affordable housing & commercial	Saskatoon
Scott		Expert interview	NFP - church shelter Halifax	Shelter volunteer	Halifax
Fred		Expert interview	Housing Professional/Academic	Housing Professional/Academic - housing	Halifax
Christian		Expert interview	NFP Housing Professional & social work	Housing Professional	Halifax
Andrew		Expert interview	Academic	Academic - social work & housing	Halifax
Tim		Expert interview	NFP housing and community developers	Housing Professional - CEO housing and commu	Saskatoon
					TOTAL 7
					Australia
Jemima & Maddy		Expert interview	Hybrid housing developers	Housing Professional	Sydney
Luke		Expert interview	NFP housing developers	NFP Housing Professional - CEO	Sydney
Steve		Expert interview	NFP housing developers	Housing Professional	Sydney
Kate		Expert interview	NFP housing	NFP Social worker in housing	Melbourne
Sally		Expert interview	Academic	Academic - policy	Sydney
Harvey		Expert interview	NFP housing and community developer	Social Entrepreneur - housing developer	Fiji/Sydney
					TOTAL 6
				5 Additional 'off-record' expert interviews - Aust	TOTAL 5
				GRAND TOTAL	**45**

Appendix 3: Table of key representative quotes – Case 1 (Saskatchewan)

Emergent Theme	Description of theme	Representative quotes
Shared objectives achieved through varied expertise of partnering groups	Motivation of **partnering groups** work with the united intent of effecting positive social change Varied expertise allows each partner group to support a different aspect of the project	"It's a good project, but it's going to take continual work and support from everybody to keep it going, but everyone is on-board" – Mary (housing professional/property manager for SE) "Everybody has the best intentions, and they all have their unique roles, and their unique sense of how they do it. Now it's for us for the next few months to iron it out. Somebody says "no", then find out why. What's their reasoning, what's the background information? And to be open. When you're open to people's reasoning, opinions, it seems to flow better" – Charlotte (housing professional/property manager for SE) "There is no housing for people who may need a level of tolerance, with they're at personally in their journey. So, some of the folks at The Haven Housing (the residents) are not in a place where they would easily fit into a market rental situation. So, we needed a building like this, and Mark (the social entrepreneur) was the one who stepped forward to say, in partnership with Health Haven (the NFP) "I can do this" – Holly (NFP funding body/social worker) "Two organizations that are providing supports for the same type of people, which is part of I think how our business functions, is partnering with groups like that. We can do the housing and stuff. Once they've moved in, we'll be… we're a high tolerance landlord. We're going to work with them… But Health Haven's (the NFP partner) hands-on working with these people and giving them some life skills" – Mark (social entrepreneur/property developer) "I think the greatest challenges have just been, defining everybody's roles. Not just the support staff, but the tenants' roles. So we have a peer mentor, what their responsibility is as a peer mentor even as a tenant, so we have to go through that a few times and iron out a few bumps on what's expected of them, and what's expected of us and (the

		developer/SE's business). We're getting to a really good place, and it's only been – and it hasn't been that long. So, we're really figuring it out pretty quick. But we had a pretty good idea of what we wanted to see before it even opened" – Jessica (NFP hospice/resident support group)
		"I don't feel that myself or my organisation has the ability or the capacity to provide them with the support that these people need… but we could provide the bricks and mortar and the construction part of it and then hence bringing in these non-profits or groups. I say non-profits, they don't need to be non- profits any vested interest group that wants to help out a marginalised sector of our community, that they could help provide the supports that they need once we've housed them, once they've...(this development) is a prime example of – that we don't know how to handle people with HIV, we don't have the answer, you know what, we don't need the answer – we've partnered with groups that know how to do that, that don't know how to provide the funding or the, the housing" – Mark (social entrepreneur/property developer)
Advocating for Residents (at government level)	How **NFP** connects with the **government** to share knowledge of **future residents** needs and advocate to have these met – Voice of residents heard via representative groups	"How are their voices heard? I would say mostly through like Jane and Jason, the executive directors of the NFP... They're the ones who go to the meetings, go to the conferences, speak about what's going on, talk to the politicians, talk to the people who give us money, and let people know what's going on" – Lisa (NFP resident support group/nurse). "I mean top-down approach I think is why we have a very flawed system, because it's people who don't understand how things operate making decisions about how they think they should operate and so in my opinion and in my experiences the best policies and the best ways to do things are always fed from the bottom from people who live the experiences and from the front line workers who work with that population" – Jane (NFP hospice/resident support group). "And to prepare for the Haven Housing, it's just income assistance, to have that all in order, and working with Star properties to have that all sorted out. So, a lot of times a barrier for people we work with is income assistance. So, the communication and the advocacy piece. There's a language barrier, like the lingo basically that they use is complicated, and it's based on policy, so they don't always know what to say. So, a lot of time they don't get the max benefit that they're allotted. So, they won't be able to cover their rent. I act as an advocate to navigate that system so they will be able to pay their rent there" – Jane (NFP hospice/resident support group).

Inclusiveness and direct interactions with Social Entrepreneur (property developer)	A close connection between **social entrepreneur and future residents** is seen through participation in project (of residents) on the construction site. Future residents help to inform how the development is done and participate. The **design** considers the **need of residents** to feel safe.	"It's very nice, like it's good to see, like especially with Michael (future resident working on development) like he's turned his life around – it's all because of Mark (the social entrepreneur), too like Mark's met him in the past and he met him like two months ago, got him this job. For a guy like Michael, whatever he puts in that building he gets out, he gets out of it" – Sam (construction worker for SE) "Mark (the developer/social entrepreneur) stepped back and let the community inform it, he, they had meetings with the residents, like the future tenants… and I mean he's very, you know he's very involved but he's also really open to sort of designing it for the needs of the people who live there" – Holly (NFP funding body/social worker) "It's designed, they designed these suites to keep people safe. So, they've got a door that can't be kicked in. Steel, metal frame, and… hopefully everyone feels safe…Yeah, you can't kick those doors in. Guaranteed. Haha!" – Michael (future resident & construction worker for SE). "He's (the developer/social entrepreneur) in it for the community, he's not in it to cause anybody trouble or to rip them off he's just in it for the community – help them out, give them a better life, give them a chance, anything really, it just gives them like a sense of control, like the people, it gets their life back in control and then they can only go up from there." – Sam (construction worker for SE) "Yeah, you don't forget a guy like Mark (the social entrepreneur), he's always the same way, he's willing to help anybody out, if they're willing to take the help" – Sam (construction worker for SE)
Representation of Interests (of residents) through	Interactions between partner groups – **Outreach groups,**	"So, a lot of times a barrier for people we work with is income assistance. So, the communication and the advocacy piece. There's a language barrier, like the lingo basically that they use is complicated, and it's based on policy, so they (future residents) don't always know what to say. So, a lot of time they don't get the max benefit that they're allotted. So, they

interactions between partner groups	**future residents and property developer/social entrepreneur** Unity through communication and knowledge sharing at a ground level **Future residents 'voice'** heard through representatives in **partner and outreach groups** High-tolerance landlord (**social entrepreneur)** works more flexibly to effect change	won't be able to cover their rent. I act as an advocate to navigate that system so they will be able to pay their rent there… So, I work with the staff there (with the developer/social entrepreneur) to make sure their rent, they receive the rent. They're really good with working with workers, income assistance workers, which you don't always find with landlords, so they will talk with me and the worker will call them as well to verify before they even receive anything. A lot of times a landlord in a community that isn't a community partner will need the rent check in hand in full before letting someone in. (The developer/social entrepreneur) has let people move into the Haven Housing without having the full amount of rent but having the income assistance worker call and say that that rent will be on its way. So that's really helped out and bridged the gap, right?" – Jessica (NFP hospice/resident support group) "After living at Health Haven and then going to the Haven Housing for six months and have a reference they can take to the next landlord – that's really going to get them on the right foot" – Lisa (NFP resident support group/nurse) "So, some of the folks at (Haven Housing) are not in a place where they would easily fit into a market rental situation. So, we needed a building like this and (the social entrepreneur/developer) was the one who stepped forward to say, in partnership with (the NFP) "I can do this". You know, I tried to be realistic with him about some of the risks when he first stepped in, just as his friend, I was like "While I want this, here are some of the things that could happen" and you know. But he was willing to assume those risks... And (the social entrepreneur/developer) had some bad luck with housing first clients, he's had some serious damage done to his units by some similar clients. But they didn't have the same office on site and commitments like it wasn't the same model, so we're hoping this can be different" – Holly (NFP funding body/social worker)
Self-governance, autonomy and empowerment	Bottom-up approach for on-going running of project	"I think are real heroes are the people who achieve a better state of health despite all the odds stacked against them, and then turn around and mentor other people. Like, I think about I know some of the people at (the NFP) and the Haven Housing

		who say, “Hey, I’ve been there. It’s tough.” And then that kind of camaraderie that has to come with that…” Lisa (NFP resident support group/nurse)
	Resident’s voice is directly enabled through daily support with **outreach groups** and **peer interactions**	“And all that care plans are, um it’s not the health team that creates that care plan, it’s the client. So, the client identifies what their goals are and then we work on those. The nice thing is that their goals almost always line up with what our goals are they might just word them a bit differently but um almost all of them are looking to be healthier. Um and then we run a peer support group here as well.” Jane (NFP hospice/resident support group)
	Avenues of decision making made by **residents** and are supported by **outreach groups and NFP partner**	“So, with The Haven Housing we have um, Damian, who’s going to be our live-in peer mentor, and so again it’s that empowering each other to, to, to get better and that’s why I really wanted a live-in peer that could support and encourage the other residents of The Haven Housing, um and the peer groups are going to, eventually, we’re not quite there yet, um probably in the next month or two we’ll start running the peer groups out of The Haven Housing.” Jane (NFP hospice/resident support group)
		“And I think what really makes a change is I’m assuming a positive role models and mentors.” Lisa (NFP resident support group/nurse)
		“And so, in terms of support of The Haven Housing that was a partnership between the NFP and AIDS Saskatoon, so AIDS Saskatoon provides daily support at The Haven Housing and they have a peer-mentor that is partnering with our peer-mentor that will run the peer groups at um, at The Haven Housing. And the peer support, I mean doctors, nurses, social workers can tell people with HIV what they need until they’re blue in the face, but the topics and the discussion that goes on in the peer group is far more effective than any of us could ever dream of being, because it’s real and it’s coming from people with lived experience so…” Jane (NFP hospice/resident support group)
On-going support with a bottom-up approach	**Outreach groups and future residents** work together by choice	“How are they (future residents) able to inform what happens to them? I think that ends up being – a lot of people’s – their power is whether or not to engage, or if they’re engaged with care, to disengage…Once they are engaged with people who

	can do something for them, who can speak for them, who can be an advocate for what they need, and change things...” Lisa (NFP resident support group/nurse)
Future residents participate in the planning their own futures – *with* the help of **NFP support and outreach groups**	“What I see as the core of what I do, is I develop a care plan for each individual that I work with. I say I develop it, but I sit down with them. Or, if they’re not able to sit down with me, I sort of just catch them, and I try to catch their goals. They make their own goals a lot of the time – getting medically stable, getting housing, reuniting with children, getting ID. So, there’s basic goals, right? And getting medically stable can break down into getting into a methadone recovery program, or like getting their eyes checked, those kinds of things. So, but these are things that they identify. Same with housing.” Jessica (NFP hospice/resident support group)
	“Um, we hope that, you know, we instil some – even though they’re only here for three months – that bottom-up approach gives them ownership and, and a sense of respect for what we’re trying to do and we are hopeful that that kind of same feeling will go into The Haven Housing, in terms of ownership.” Jane (NFP hospice/ resident support group)
	“We really promote the value of family here. We have peer mentorship twice a week. So, we’re having peer mentorship today and peer mentorship on Thursday. And it’s mandatory that they check in, so we can have that family feel, and yeah, so they’re very excited. The first day or two (when they moved into the new residency) they come here (back to the NFP) all the time, even in the middle of the night. So, we have to make that boundary, right? You have to come during visiting hours if you’re not a visitor. But it’s really great that they see this as their home. It’s like when you’re living at your parent’s house, right? Like, really good to have that so we can continue to connect them in community, right?” Jessica (NFP hospice/resident support group)

Appendix 4: Table of key representative quotes – Case 2 (Saskatchewan)

Emergent Theme	Description of theme	Representative quotes
Community members organising to effect change	How **Community Members/NFP** connected with the **government and business** to share knowledge of **future residents** needs and advocate to have these met	"Well, we went to city council and gave them that proposition, and that's when the disappointment came. It is not our mandate to do that. Go to the housing authorities. We did that. The housing authorities said that's not our mandate to do that. It was no one's mandate to do anything about senior housing, or lack thereof, or seeing that people got food to eat. And Meals on Wheels. And situation within grew worse and worse… So, being what we are, we decided we need to get more involved. We need to get government involved, and the health region. We got the health region involved – that wasn't difficult – and said "We're going to have a meeting. We're going to have a public meeting between the health region, between local government, between the provincial government, SMHC, and Housing. And the municipalities, to make it clear what was going on. "We don't have enough housing and food for the seniors who cannot take care of themselves properly." – Marie (NFP community group/ future resident)
	Voice of residents heard via representative groups	"Marie began, well she'll definitely tell you the whole story, but she began um it was a family member that she was very concerned about. She's been in the medical field um all her life and the nuns helped her get into that field of study that she was interested in and over the course of years, you know, she worked ah but only the last 10 years has she been very concerned about senior, senior housing and stimulation um programs and services for the seniors. And she started basically with a few of her friends to wanting to get things organised to stimulate the seniors in some of their um, it's almost the same concept of what Mark is developing here now at the old convent…. so she started this crusade, you know, trying to get help and then it became, the nuns which she was connected to left and moved to Saskatoon and then she started working with other provincial bodies and they found Mark and introduced her to Mark and it's been, that's how it all began." – Grace (administrative staff/ community group member)

		"Well, CMHC and Saskatchewan Housing introduced Mark and Marie. Marie was in contact with these two women representing those two bodies and she had a vision of this building being developed, they knew of Mark and they made the connection between the two – Mark and Marie." – Grace (administrative staff/ community group member)
Inclusiveness and direct interactions with Social Entrepreneur (property developer)	A close connection between **social entrepreneur and future residents** is seen through participation in project (of residents) Future residents help to inform how the development is done and participate.	"At the very beginning a year ago in September, no not a year ago, in September ah we hosted a supper and we invited the, we purposely invited key volunteers in the community to a typical supper that you would have at Sunlite and what we intended to do – we had Mark come out and talk about the project, and Marie talked about the project and I talked a little bit about the fundraising but I mean it was all hypothetical at that point and ah, we just wanted the movers and shakers in the community to have an inkling and that was probably the best thing we could have done, because it came, the information came straight from us. It cost us a little bit of money but it worked out very well." – Grace (administrative staff/community group member) "I don't know too much about it really. Just what I heard at meetings and stuff. I think they will try, or they will consider a lot of things that are nice, that we need. Hairdressers, and shuttle services, and whatever else. A homecare office I think will be in there. I don't know…And good food." Bianca (future resident)
Design to meet resident-informed needs	The **design considers the needs** of residents – affordability, to feel engaged and have daily needs met	"It's going to be affordable; you know… But you're still getting all those – that availability, where the meals are made, where you know you've got all these grandmas whose hands are so shrivelled, and she can cut her own carrots, but she still gets a brand new nice little place, and she feels like she's got a neighbour next door" Charlotte (housing professional / property manager for SE) "It's, there's things coming into the building to keep them active and in the community and not hermit, and it's – it's a nice big building. I think it's great. I really do. I'm trying to envision it when it's open. I think it's going to be really good. It's going to help a lot of folks who otherwise can't afford to go into other, like – we toured really elaborate senior centers in Saskatoon, and I don't know if you got a tour, but they are phenomenal. Like, big beautiful buildings, but they pay… big

		money to live there. And there's a lot of seniors that don't have that money to live in something like that, but they still want to live in community with other people and save to have a nice place. So, they will get a chance to live in those places. It'll be an affordable place for them to live." – Mary (housing professional/property manager for SE).
Providing for community need through creative/innovative solutions	**Varied expertise** allows each partner group to support a different aspect of the project	"Well, there has to be a partnership. There's nobody who can carry a project like that by themselves, so if you have a number of good people who are working on the committee and working together, that should give it more support in my opinion. You know, you get some hifalutin' guy out there going 'yap yap yap', but where support is there behind him? You know. There's nothing to stabilize it and give it meaning. You need good core people to give support to a project." - Lucy (future resident) "Initially because of the infirmary wing, which was on the north end, which was set up like a hospital, I was like, "Okay, we need to involve the health region as an affiliate at a higher level of care" because it's set up like that. And that's when I started to research a lot about senior assistance and care homes…Because I still had these big questions marks. How are we going to operate this thing? Even when it's running? This is outside of normally what we do. It's not just an apartment building now, you've got all these other operations and you have a lot of people putting confidence in you that this thing is going to be a nice place and a good place and comfortable and homey and all of that." Mark (social entrepreneur/property developer) "I want to get involved with the universities and have other, their master students come out and work with like dealing, like movement therapy and colour therapy and a number of other things that they can actually come and work with the seniors or the people that are residents. Our residents will get such benefits from it but they will too because they can take that and spread it – those are results you know. So I really think it's a win-win working in that direction as well… um another link that I'm presently working with is the library, the regional library um putting a library together for our residents. I'm also working, ok there's a number of things but I've kind of got my fingers into that are going to develop like on a regional level and a provincial level and a local community level. Were' looking at the services of getting a podiatrist and a dentist and a counsellor to work in our facility so that they can come in at different times and reach out so that is being developed right now that partnership – or the services being provided." – Grace (administrative staff/community group member)

Government as supportive or restrictive of change	**Changes to government** can change outcomes **Time and connectivity** in government processes	"The nuns that were there, when they sold it to the city, which it wasn't just a convent, it was 17 acres of land all around their [inaudible] I can show you all that area… that whole area for a million dollar, which was a steal for the city. They wanted the city to do something with that convent for affordable housing or something. And they said, "yeah, yeah, yeah." Of course, the city manager, the mayor and all that that dealt with Sister Bernadette, weren't there the next year, which you know happens, and then communications get fuzzy, nothing was in writing." – Mark (social entrepreneur/property developer) "The town could have gotten more money, if they would have ripped it down. And they stalled and stalled and stalled and stalled and stalled. But now, in the last two years, that stalling caused us as a community to be unable to do fundraising. The province of Saskatchewan gave us the money, gave us a million-dollar grant, go towards the convent. And they wouldn't give him the money until he had the property. And we couldn't – well, who's property is it? We couldn't say. It's the city's, who's property is it? So, we couldn't. So after - that was two years ago. After two years, the Saskatchewan government, Sask Housing, said, "You have to show that 400,000 dollars. *You* have to show for four hundred" – the community does forty percent. That's the law here, whatever. The government gives you the grant, X amount, you give forty percent towards the project. That's fair. Or not fair. That's the way it is. We were technically not able to fundraise. So, when the province put it down to a crunch, we'll take the million if you don't come up with four hundred thousand, someone from the community put it in." – Marie (NFP community group/ future resident) "Sunlite has been for two years now just to get the funding to break ground as they just started to get everything going, like it's not, when you're dealing with government and when you're dealing with grants and bi-laws and you know, um special groups, everything has it's time." – Charlotte (housing professional/property manager for SE) "But I do have an opinion on what is happening to healthcare. The public health care that we have, when I see… the city of (the development), even though it's a small city – the city… is losing its autonomy. It's lost its autonomy. In any city, in any place, where there is the central body, is cognizant of all the people within that body, it would be successful and thriving.

But that is not what is happening here. When I said to – when we asked the mayor to help us, to make this work, he had said, “It is not our mandate”, but as a community leader, he should have said, “You are right. I think that’s a good idea. Whatever, we will help you.” Until the community governing body sees that everybody is an important body within that community, and that each and every one’s welfare is looked after, until then, this community will keep on losing its autonomy, because they need to be after the central government to say to them, if they give a damn, we here need help. How can you help us? And we will work together, to make it go. And until that happens, rural Saskatchewan is in deep caca, and so is healthcare. That is my take on it all. I am the last. That’s it. That’s how I see it.” – Marie (NFP community group/ future resident)

Appendix 5: Table of key representative quotes – Case 3 (Toronto)

Emergent Theme	Description of theme	Representative quotes
Shared objectives achieved through varied expertise of partnering groups Future residents considered to be partners	Motivation of **partnering groups** work with the united intent of effecting positive change **Varied expertise** allows each partner group to support a different aspect of the project	"You know our partners… that administer our second mortgages, which are the down payment help for everybody? Working with them is fantastic. We're all on the same team, and really when it comes down to the (businesses) model, our partnerships are very passionate, because we're all really excited to be able to combat the marketplace in a way that - Like, this super-hot real estate market, the doom and gloom in the news. That kind of stuff, you can only take it for so long. So, we're like this team that is swimming against the current. And our partners get very passionate about that. And the ability to - like the bank. They have people come in and they're like, "We can't help you." And to be able to empower ourselves and their team to partner with us and be empowered to help those people that they would normally tell they couldn't, to be able to send them to us, it's just a way to win for everybody. So, they're very positive partnerships." – Jessica (NFP hospice/resident support group) "Our purchasers are our main partners. Really. The more I get to know our model, I realize really we are facilitators. We're technically consultants, we're hired to be consultants on behalf of the purchasers…. So, what it really is, is the purchasers that will buy today will pay us back, and pay us back with shared appreciation, who will create the next opportunity for the next two hundred people. So, it's a lovely, sort of virtuous circle that we facilitate, and it's giving people a hand up and not a handout in any way" – Mary (housing professional/property manager for SE)
Inclusiveness and direct interactions with Social Entrepreneur's business (property	A close connection between **social entrepreneur's business and future residents** is seen through participation in project	"So, when a purchaser purchases with Inception Condos, they become part of a cooperative that is the building cooperative. So, the building cooperative hires Inception Condos to help coordinate with them and provide the expertise. But, it means that they meet every two months, and they get to decide on things, like what kind of amenities get to be in the building, what's their lobby going to look like, making sure that they get all the information about the construction updates and all the development updates much more so than perhaps other developers. Just because of that system. It also means they meet

developer) and resident group	(of residents) development. Future residents help to inform	their neighbours, so they're really strong communities by the time they move into their condominium." – Jessica (NFP hospice/resident support group)
Residents decide on their level of participation	how the development is done and participate. Future residents have a heard **voice to inform design**	"So simply you just have to provide a resume and express an interest to the options that you're interested in being a part of a board, and then they assess and see whether you can be invited. I've never been part of that, so I don't know how it works necessarily, but I'd like to be involved in the decision-making a little bit more." – Lydia (future resident) "The other - the way that we create very great communities of homeowners, is when you purchase with an Inception Condo, or Inception Condo's development - which is not yet condo, it's actually a co-op, in its initial phase - because of the co-op, you have a board of directors of sometimes previous purchasers at the beginning. Once we hit 50% of sales, we switch it to actual purchasers who're going to be in the building. And they have a voice at the table, and they're watching carefully what we're doing, and they're making decisions on behalf of all the purchasers to come, and the ones who have purchased. And the nice thing is when we have these meetings every eight weeks, they're getting to know their neighbours" – Mary (housing professional/property manager for SE) "And I think that we are probably more open to considering very collaborative ways of approaching even our designs, whereas another developer might say, "Well, I've got a bottom line and I have to meet it and I have to make this ROI because I have investors", because it's all about maximizing profits. While we can say, "Yes, we could make units that - while we maybe realize we may lose a little bit of square footage, you know, to making the hallways wider or the doorways wider so that wheelchairs can fit, we'll still do that because it's the right thing for the project." Right? Or we'll give priority to selling to the seniors and the disabled market, and if that means sales will go at a bit of a slower pace, that's okay." – Mary (housing professional/property manager for the SE)
Home ownership enabled through design and partner groups who	**Financing** is possible as the **social entrepreneur's business model** is known and	"We have down payment assistance - one of the largest barriers to affordable - to ownership in general is getting a down payment together. So, somebody - a lot of our clients, they have steady jobs, they have good credit, they've been working really hard, but getting savings together is next to impossible. So, we only request that they get 5% together. Still a considerable amount of money. However, it's a quarter of the 20% down payment that you might need for another property

understand the business model	understood by lending groups – unlocking entry to buying into housing market **Design** as key to affordability	and when we use our non-profit model and be able to keep the marking costs low. And, no profit margin, which then helps to keep the price of the unit lower. So, we have units that are selling for low-income market, instead of high end of the market. We have few amenities, and all those savings get passed on to the customer. Plus, we help them with the down payment. That brings that amount of mortgage they need from the bank down to a much more manageable level and their carrying costs are much less and more manageable. That is a really big impediment, and something that we try to get around. We also have additional help for down payment assistance through various partnerships with government funds, but also Homeownership Alternatives also has a June Coalwood fund (?) which is awesome and is available for larger families, so we can help them further with their down payment, deepen affordability, get those carrying costs to a minimum and manageable point" – Mary (housing professional/property manager for the SE)
Independence of government support and reliance on partners	The **social entrepreneur's business** can move at its own pace due to not needing to follow **funding stipulations** from a **government** level or adhere strictly to stipulations of large governing bodies	"The government has incredible controls in place that do not favour non-profit groups, so it's unfortunate because it's a catch-22. Like, we've ended up very lucky partnering with various churches and landowners that are like, "No, I want to do something that will make a difference with my property now, because I'm at that stage of life." So, we've had great partnerships there." – Jessica (NFP hospice/resident support group) But the beauty is, we don't need the government to do what we do. Where we succeed, the less we need government. The less we need government, the more that government wants to work with us – Mike (social entrepreneur #2). "Well, we - the partnerships that we form are not as important as the knowledge that we carry, because we are true entrepreneurs. An entrepreneur who consults broadly is not an entrepreneur. They're at best a consultant. Committees cannot be entrepreneurial. They can be cautious, they can be thorough, they can be expensive, but they can't be entrepreneurial. Entrepreneurship has to be invented in a smaller corporation. Rarely, more than 20 people. From my perspective, if I were to reach 20 people, I would tend to think about splitting off into two companies. You know. Because you want that nimbleness that comes from being small. So that's the entrepreneurial role." – Mike (social entrepreneur #2)
Community within a community	**Interaction between residents** encouraged and enabled from the	"I think compared to a some of the other condos, aside from the maintenance fee, I liked how it starts off as a coop in community based, and then it's really supporting people from entering into the support system that's there, and the intent of the organization. The changes from the format of just being there for profit. So, most of the people are likely to be owners

	planning stage to occupying	who're going to be living there, rather than rental properties, which is what you see in a lot of other facilities. So, there's probably going to be more care and more interest…From the tenants and participants who live there. Like, for my friends, there's different communities or different things you can be a part of, like the library people or different events that might be happening more?′ – Lydia (future resident) "So, by the time they move in, they already know a lot of people, and there's a "hey!' in the elevator. It's lovely. And as I said, we'll mix communities. So, you have a community that allows for social mobility that you hope happens when someone who doesn't make a lot of money gets to be friends with someone who is very well connected and, you know, maybe works at a very high level at a bank and suddenly can give this kid an internship, that otherwise, if they'd been living in a community where everyone is, quote unquote, 'poor', not poor financially but poor in terms of your social capital as well, right? I just think there is a tremendous value in creating these really rich mixed communities." – Mary (housing professional/property manager for SE) "You know, originally, like I didn't buy the condo to… like make friends or anything, for a sense of community or whatever. But, you know, it's a plus, because in the other place where I was, I didn't try to know anyone when they'd move in…So, in this place, it's going to be like a little bit different because we're very connected before it's built. So, we have kind of like - we're really friends." – Ricardo (future resident)
Neighbourhoods included	**Knowledge** of the development is shared in the **broader community** from planning to completion of build	"Actually, right now I'm working to communicate with the community on an upcoming development getting ready to be in a farmer's market every Sunday to have a booth there and coordinate all the materials that would be needed. As well as getting the information out to the community saying, "We're going to be here. Talk to us about what the change that is coming to your community." So, it's always been very important for us to be connection with the people in the community as well as those purchasing into our communities because having conversations have always been the founding methodology for us". – Jessica (NFP hospice/resident support group) And the reason is, NIMBYism comes up over fear of the unknown. If you're doing subsidized rental housing, the residents are completely unknown to the local residents. And they get afraid of the term affordable housing, subsidized housing. Even

	rental housing. But we got into communities and put 25% extra density in our buildings, because we use different terminology. First of all, we're [inaudible] so we're [inaudible]. Secondly, we're cost-effective homeownership, which is not a scary term." – Mike (social entrepreneur)

Appendix 6: Table of key representative quotes – Case 4 (Sydney)

Emergent Theme	Description of theme	Representative quotes
Government influence	Receiving **government funding** was dependent on the **partnering** with an NFP **Government bureaucracy** locks many out of contributing to affordable housing	"I would say, generally, it is critical to partner. I think about it in terms of risk allocation and skill set. So, there are certain pieces of risk we're not good at managing and others we are, so on a very large development, say something over a couple hundred units, we wouldn't do that ourselves. We don't have the skillset in-house to manage a development of that scale. If it's got a market sales component, we don't see ourselves as well placed to take market sales risk, but we've got partners that are. And that's their core business as developers, so let them do that. So, they can take that piece of risk and get a commensurate return, and that's great." – CEO, NFP partner "The average developers is just going to bang out the 20 units. We'll bang out maybe 28, but we've got the compliance. So for us, that's 25% uplift in density, which is very attractive to us. We understand the bureaucracy we're entering into, so therefore it's not a barrier to entry for us, but it is a massive barrier of entrance to everybody else." – Jim (entrepreneur/housing developer)
Resident voices were not considered a necessary aspect	**Voices of residents** were found in broad/**non-specific** (to the development) community consultation	"They're just so thankful that they have the option for something affordable. I suppose that's the thing. People just want affordable, clean, like there's not much more… to collaborate on. I think everybody's the same, right? They just want clean, affordable housing that's central. … I think if you're looking for a company like that, you're looking for a company that is literally not trying to turn a profit. You're looking for a not-for-profit company." – Rebecca (SE's assistant)

Appendix 7: Table of key representative quotes – Case 5 - Melbourne

Emergent Theme	Description of theme	Representative quotes
For-profit work in affordable housing is not always for the profit	**Social Entrepreneurs** working in affordable housing, even those in a for-profit capacity are **not always motivated by profits**	"And providing good design to everyone. So rather than it being an elitist thing, that clients who can afford very expensive houses are nice, but I like the idea that good design should be extended to everyone regardless of their socio-economic background, their race, their gender, whatever. And it's certainly, design is a focus in this practice, of getting buildings and spaces and landscapes to work together as much as possible in a design. We're making the dollars work as hard as possible in terms of design. Yes, getting good design out there for everyone. I guess our moral position." – Sophie (social entrepreneur/ architect) We take a hit financially doing this work. It's certainly not the most financially lucrative, and even this year when that dawned on me, I thought, "Is this a very smart move?" Like… financially to start, for this to become such a large part of our work, because you do work for reduced fees, um and often I'll be discounting additional work. I'm very conscious of the money that they have to spend, yeah" – Sophie (social entrepreneur/ architect)
Inclusion or lack of can be at any level of the development	The **ability to be included**, or not, can extend to the business partners	"(community consultation)… it was general consultation with women exiting prisons. It wasn't necessarily the women who ended up in the homes. I would say we haven't had that. That's a very difficult one to have these women saying, you're definitely going to have to have, be able to have that input in something that's going to be built and is six to eight months down the track. Because who knows what's could happen to them in six months to eight months down the track, and they might still be in transitional housing, waiting, but something else might have happened. Yeah, so that's a, yeah, that's really difficult. But trying to get the general consultation some way, but I wouldn't say it would therefore result in them having a better connection to the home itself." – Jeanette (NFP) "I mean I – it would be nice if I could get – I don't get feedback I guess on the people living in our landscapes and our houses, but via my link, the housing association again, because I've asked a number of times, (the NFP), how their women

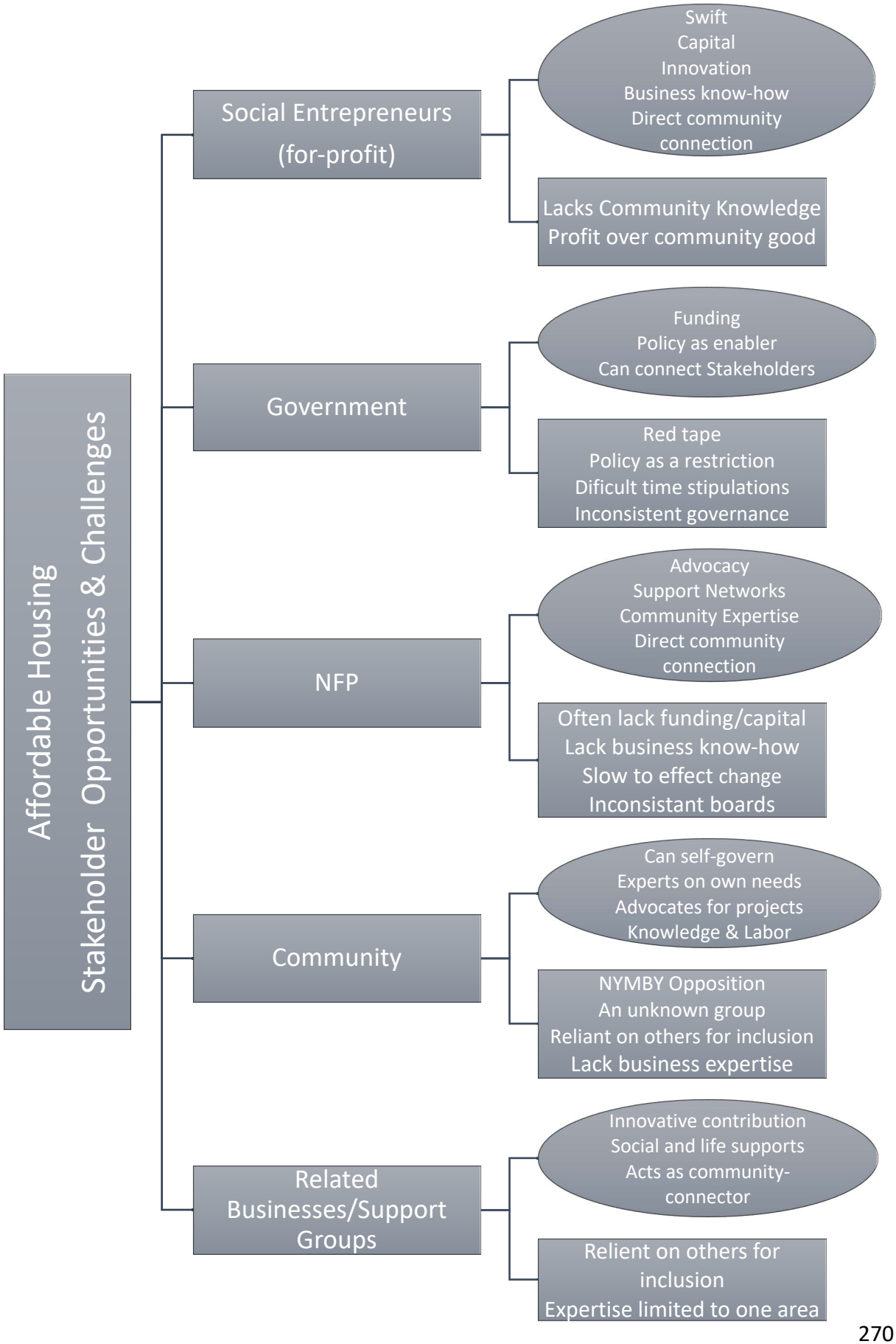
		have settled into _____ Street, and you know every kind of I guess, three or four months, I've checked in with the project manager over the last twelve months that they've been occupied, and all the feedback is positive. But I guess I'm not getting as much, like the detailed feedback, which would be nice." – Sophie (social entrepreneur/ architect)
Government processes and time	**Government processes** can be costly to both the businesses and resident populations involved	"And look - it's really difficult. When you've got control over doing the development you can do those sorts of things (referring to community consultation)...When the government says, "We've got some money. You have to have these homes tenanted within four months." You go, "we have to go out and find something." And yeah, we'll do the assessment as well as we can to make sure that it's suitable for who we're going to house, but yeah so, the timeline's imposed on the funding that's available, and that's from government, you know, other timelines from other sources are not so drastic, but...yeah." – Jeanette (NFP)
Voices of the broader community are not static	Available information can significantly influence **opinions of the broader community**	"There were some people behind, who, they rang me very early in the piece – a couple rang me. They said, "We're really supportive of community housing. We think it's really great and so forth", and fair enough she was worried about how high the development was going to be. They had solar panels on their house. They were worried about a few other things, but the overshadowing seemed to be the most, but so they were prepared to meet with us and talk with us and we were prepared to communicate with them too. I think the majority of things we responded to really well but there were some things we couldn't. So, they were fine, and they were supportive." – Jeanette (NFP) "There was a group of hostile immediate kind of neighbours all in the vicinity… So, they were people in and around that area and, you know they can't officially object on um not wanting these people in our community, but that's what it was all about. They tried to dress it up as um planning issues through like, the amenities that we're providing and anything they kind of could hold on to… at those initial ones, people were standing up and saying, "Well, have you told – like does the local school know?" Suggesting that there's going to be, like, paedophiles. So that whole thing, "there's paedophiles, they're drug addicts, I'm going to get robbed, the value of my house is going to be um, reduced, because of this kind of housing coming into their area"…So one of their arguments was, "you're creating a ghetto." That kind of salt and pepper arrangement. So, there was an objection to the social mix, or not mix, on the side" – Sophie (social entrepreneur/ architect)

		"The group did shrink over time, and I think that is because once people heard us, knew what we did, and felt like we were judging them back—we weren't begging their approval, we were doing this anyway – we were saying "you cannot judge these people, you cannot choose your neighbours." I think that group shrunk, but I don't think they were less powerful because they still held up our project. And it wouldn't have made, they only had to have a minimum number to do that, and they did it, so I think the community voice is there, I'm just not sure it's directed towards social housing. Really." – NFP Launch
Residents as disconnected from social entrepreneur and design process	**Connectivity** can be hindered between groups to protect **'privacy'** of future residents	"Well, they're essential – they all stand – so the housing associations stand between me and, or us, and the people we're essentially working for, so all their future residents and tenants. I never get to meet them. I just learn about them as kind of a group I guess through my clients or through the housing associations. And they all have, they all deal with specific groups." – Sophie (social entrepreneur/ architect)
	Privacy as a reason for disconnection	"So, the (partnering NFP – the developer/property manager), all their tenants are women and their children. So, um, we design specifically for that kind of group and think about what their needs are…" – Sophie (social entrepreneur/ architect)

Appendix 8: How community voice is enabled

Case number	Position of social entrepreneur	Participant groups	Group to be housed	Enablers of community voice	Community voice direct or advocated	Key outcomes
Case 1 Saskatchewan	For-profit developer	NFP Hospice Government funders Outreach support groups Residents	Homeless men with HIV	Social Entrepreneur NFP Hospice Outreach support groups Residents	Directly with entrepreneur and advocated for by NFP at government level	• Direct resident input to development (such as safety) • Direct resident involvement throughout occupancy • Specific resident group advocated for at a government level via the NFP • Residents able to be employed on building site • Residents able to voice needs directly to developer • Residents able to voice needs directly to support groups
Case 2 Saskatchewan	For-profit developer	Government funders Outreach support groups Local businesses Residents	Seniors	Community member's action Social Entrepreneur	Directly with entrepreneur	• Community members advocating for project at government level • Direct resident input to social entrepreneur on what development would provide (such as meals and mental stimulation) • On-going resident involvement throughout occupancy • Residents able to voice needs directly to developer • Residents able to voice needs directly to support group/businesses involved in project
Case 3 Toronto	For-profit developer	Co-op resident group Preferred lending organisations/banks	Low-income individuals Key worker groups	Social Entrepreneur's business Co-op of (future) residents	Directly with entrepreneur and advocated for via entrepreneur's business	• Residents supported and enabled administratively by developers' business • Residents able to advocate for themselves via co-op in development meetings • Connecting with business in neighbourhood
Case 4 Sydney	For-profit developer	NFP Housing providers Government funders	Low-income individuals	NFP Housing provider	Advocated for by NFP partner	• General community consultation via NFP within low-income communities - not specific to this project
Case 5 Melbourne	For-profit architect	NFP Housing providers Government funders	Single women/mothers	NFP Housing providers	Advocated for by NFP partner	• Specific resident individuals unknown during development stages • General community consultation via NFP with 'representative' groups • Through Broad community protest – NIMBY groups

Appendix 9: Key Stakeholder opportunities ( ) and challenges ( )



Appendix 10: Informed consent forms and participant information sheets

UTS
UNIVERSITY OF TECHNOLOGY SYDNEY

INFORMED CONSENT FORM

For Academics

Social Entrepreneurship and Community Connections in Affordable Housing Projects

ETH16-0930,

I _____ *(participant's name)* agree to participate in the research project **Social Entrepreneurship and Community Connections in Affordable Housing Projects** *ETH16-0930,* being conducted by Natasha Bobyreff, University of Technology, Sydney, phone: +61 [redacted]. Funding for this research has been provided by The University of Technology, Sydney.

I understand that the purpose of this study is to find out how community members and social entrepreneurs interact to inform outcomes in social /affordable housing projects.

I understand that I have been asked to participate in this research because of my relevant expertise as an academic and that my participation in this research will involve participating in an interview that will take 30 minutes to 1 hour to complete and will be audio/video recorded and transcribed. I may be asked to participate in a follow up interview of approximately 30 minutes and, may be contacted in the future to clarify information I provide.
I understand that if I feel uncomfortable in any way reflecting upon the process taking place and the interactions involved I may choose not to answer the question and may stop the interview, or my participation at any time.

The information I provide will be de-identified and I am free to adopt a pseudonym (false name) for the purpose of the research and my identity will always remain confidential. At no time will I be identified. Observations and any audio or video recordings will be used to inform the research only and not be published in any way that identifies me.

I agree to be:
☐ Audio recorded
☐ Video recorded
☐ Photographed

I agree to keep confidential all information including all conversations and discussions, materials and methods provided to me by the UTS research team (if applicable).

I agree that the research data gathered from this project may be published in a form that:
☐ Does not identify me in any way
☐ May be used for future research purposes

I am aware that I can contact Natasha Bobyreff if I have any concerns about the research. I also understand that I am free to withdraw my participation from this research project at any time I wish, without consequences, and without giving a reason.

I agree that Natasha Bobyreff has answered all my questions fully and clearly.

_____ ____/____/____
Name and Signature (participant) Date

_____ ____/____/____
Name and Signature (researcher or delegate) Date

NOTE: This study has been approved by the University of Technology Sydney Human Research Ethics Committee (UTS HREC). If you have any concerns or complaints about any aspect of the conduct of this research, please contact the Ethics Secretariat on ph.: +61 2 9514 2478 or email:

INFORMED CONSENT FORM

For Community Members

Social Entrepreneurship and Community Connections in Affordable Housing Projects

ETH16-0930,

I _____ *(participant's name)* agree to participate in the research project:
Social Entrepreneurship and Community Connections in Affordable Housing Projects
ETH16-0930, being conducted by Natasha Bobyreff, University of Technology, Sydney, phone: +61 [redacted]. Funding for this research has been provided by The University of Technology, Sydney.

I understand that the purpose of this study is to find out how community members and social entrepreneurs interact to inform outcomes in social /affordable housing projects.

I understand that I have been asked to participate in this research because of my relevant experience as a community member involved in an entrepreneur-led project, that my participation in this research will involve participating in an interview that will take 30 minutes to 1 hour to complete and will be audio/video recorded and transcribed. I may be asked to participate in a follow up interview of approximately 30 minutes and, may be contacted in the future to clarify information I provide.
I understand that I may be asked to participate in focus groups, that will take approximately 30 minutes to 1 hour to complete, and I give my permission to be observed.
I understand that if I feel uncomfortable in any way reflecting upon the process taking place and the interactions involved I may choose not to answer the question and may stop the interview, or my participation at any time.

The information I provide will be de-identified and I am free to adopt a pseudonym (false name) for the purpose of the research and my identity will always remain confidential. At no time will I be identified. Observations and any audio or video recordings will be used to inform the research only and not be published in any way that identifies me.

I agree to be:
☐ Audio recorded
☐ Video recorded
☐ Photographed

I agree to keep confidential all information including all conversations and discussions, materials and methods provided to me by the UTS research team (if applicable).

I agree that the research data gathered from this project may be published in a form that:
☐ Does not identify me in any way
☐ May be used for future research purposes

I am aware that I can contact Natasha Bobyreff if I have any concerns about the research. I also understand that I am free to withdraw my participation from this research project at any time I wish, without consequences, and without giving a reason.

I agree that Natasha Bobyreff has answered all my questions fully and clearly.

_____ ____/____/____
Name and Signature (participant) Date

_____ ____/____/____
Name and Signature (researcher or delegate) Date

INFORMED CONSENT FORM

For Entrepreneurs and Business People

Social Entrepreneurship and Community Connections in Affordable Housing Projects

ETH16-0930,

I _____ *(participant's name)* agree to participate in the research project:
Social Entrepreneurship and Community Connections in Affordable Housing Projects
ETH16-0930, being conducted by Natasha Bobyreff, University of Technology, Sydney, phone: +61 [redacted]. Funding for this research has been provided by The University of Technology, Sydney.

I understand that the purpose of this study is to find out how community members and social entrepreneurs interact to inform outcomes in social /affordable housing projects.

I understand that I have been asked to participate in this research because of my relevant expertise as an entrepreneur or business person, that my participation in this research will involve participating in an interview that will take 30 minutes to 1 hour to complete and will be audio/video recorded and transcribed. I may be asked to participate in a follow up interview of approximately 30 minutes and, may be contacted in the future to clarify information I provide.
I understand that I may be asked to participate in focus groups, that will take approximately 30 minutes to 1 hour to complete, and I give my permission to be observed.
I understand that if I feel uncomfortable in any way reflecting upon the process taking place and the interactions involved I may choose not to answer the question and may stop the interview, or my participation at any time.

The information I provide will be de-identified and I am free to adopt a pseudonym (false name) for the purpose of the research and my identity will always remain confidential. At no time will I be identified. Observations and any audio or video recordings will be used to inform the research only and not be published in any way that identifies me.

I agree to be:
☐ Audio recorded
☐ Video recorded
☐ Photographed

I agree to keep confidential all information including all conversations and discussions, materials and methods provided to me by the UTS research team (if applicable).

I agree that the research data gathered from this project may be published in a form that:
☐ Does not identify me in any way
☐ May be used for future research purposes

I am aware that I can contact Natasha Bobyreff if I have any concerns about the research. I also understand that I am free to withdraw my participation from this research project at any time I wish, without consequences, and without giving a reason.

I agree that Natasha Bobyreff has answered all my questions fully and clearly.

_____ ____/____/____
Name and Signature (participant) Date

_____ ____/____/____
Name and Signature (researcher or delegate) Date

INFORMED CONSENT FORM

For Housing Organisations and Housing Experts
Social Entrepreneurship and Community Connections in Affordable Housing Projects
ETH16-0930,

I _____ *(participant's name)* agree to participate in the research project:
Social Entrepreneurship and Community Connections in Affordable Housing Projects
ETH16-0930, being conducted by Natasha Bobyreff, University of Technology, Sydney, phone: +61 [redacted]. Funding for this research has been provided by The University of Technology, Sydney.

I understand that the purpose of this study is to find out how community members and social entrepreneurs interact to inform outcomes in social /affordable housing projects.

I understand that I have been asked to participate in this research because of my relevant expertise as a an individual working in a housing organisation or with expertise in housing projects and that my participation in this research will involve participating in an interview that will take 30 minutes to 1 hour to complete and will be audio/video recorded and transcribed. I may be asked to participate in a follow up interview of approximately 30 minutes and, may be contacted in the future to clarify information I provide.
I understand that I may be asked to participate in focus groups, that will take approximately 30 minutes to 1 hour to complete, and I give my permission to be observed.
I understand that if I feel uncomfortable in any way reflecting upon the process taking place and the interactions involved I may choose not to answer the question and may stop the interview, or my participation at any time.

The information I provide will be de-identified and I am free to adopt a pseudonym (false name) for the purpose of the research and my identity will always remain confidential. At no time will I be identified. Observations and any audio or video recordings will be used to inform the research only and not be published in any way that identifies me.

I agree to be:
☐ Audio recorded
☐ Video recorded
☐ Photographed

I agree to keep confidential all information including all conversations and discussions, materials and methods provided to me by the UTS research team (if applicable).

I agree that the research data gathered from this project may be published in a form that:
☐ Does not identify me in any way
☐ May be used for future research purposes

I am aware that I can contact Natasha Bobyreff if I have any concerns about the research. I also understand that I am free to withdraw my participation from this research project at any time I wish, without consequences, and without giving a reason.

I agree that Natasha Bobyreff has answered all my questions fully and clearly.

_____ ____/____/____
Name and Signature (participant) Date

_____ ____/____/____
Name and Signature (researcher or delegate) Date

PARTICIPANT INFORMATION SHEET
Interviews

Social Entrepreneurship and Community Connections in Affordable Housing Projects

UTS APPROVAL NUMBER HREC REF NO. *ETH16-0930*

WHO IS DOING THE RESEARCH?

I am Natasha Bobyreff a PhD. candidate at UTS Business School. My principle supervisor is Emeritus Professor Jenny Onyx.

WHAT IS THIS RESEARCH ABOUT?

This research is to find out how community members and social entrepreneurs interact to inform outcomes in social /affordable housing projects.

IF I SAY YES, WHAT WILL IT INVOLVE?

I will ask you to participate in an interview that will take approximately 30 minutes to 1 hour to complete and will be audio/video recorded and transcribed. If you agree, you may be asked to participate in a follow up interview of approximately 30 minutes and, may be contacted in the future to clarify the information you provide.

I will ask about your perceptions of social housing, or how your community or organisation understands and makes meaning about a project led by an entrepreneur. These will be about areas such as: how the community or entrepreneur engages with each other, how each assesses leadership within a complex environment and how the entrepreneur or community members within this environment are supported (or not supported) by the processes of the project.

The research will include observation. This will be of the physical environment and of interactions in meetings between community and business members and groups.

Your personal information will be de-identified and you are free to adopt a pseudonym (false name) for the purpose of the research with my assurance your identity will always remain confidential. At no point, will you be identified. Observations and any audio or video recordings are to be used to inform the research only and not be published in any way that identifies participants.

ARE THERE ANY RISKS/INCONVENIENCE?

There are very few if any risks because the research has been carefully designed. However, it is possible that you might feel uncomfortable reflecting upon the process taking place and the interactions involved. If you feel uncomfortable in any way you may choose not to answer the question or may stop your involvement at any time.

WHY HAVE I BEEN ASKED?

You are able to provide insight about how social entrepreneur's projects affect communities. Through this research it may be possible to better understand some of the ways entrepreneurs can better help communities progress.

DO I HAVE TO SAY YES?

You don't have to say yes.

WHAT WILL HAPPEN IF I SAY NO?

PARTICIPANT INFORMATION SHEET
For Interviews and Focus Groups

Social Entrepreneurship and Community Connections in Affordable Housing Projects

UTS APPROVAL NUMBER HREC REF NO. *ETH16-0930*

WHO IS DOING THE RESEARCH?

I am Natasha Bobyreff a PhD. candidate at UTS Business School. My principle supervisor is Emeritus Professor Jenny Onyx.

WHAT IS THIS RESEARCH ABOUT?

This research is to find out how community members and social entrepreneurs interact to inform outcomes in social /affordable housing projects.

IF I SAY YES, WHAT WILL IT INVOLVE?

I will ask you to participate in an interview that will take approximately 30 minutes to 1 hour to complete and will be audio/video recorded and transcribed. If you agree, you may be asked to participate in a follow up interview of approximately 30 minutes and, may be contacted in the future to clarify the information you provide.

I will ask about your perceptions of social housing, or how your community or organisation understands and makes meaning about a project led by an entrepreneur. These will be about areas such as: how the community or entrepreneur engages with each other, how each assesses leadership within a complex environment and how the entrepreneur or community members within this environment are supported (or not supported) by the processes of the project.

Alternatively, I will ask you to complete a survey or participate in a focus group in which you will be asked to reflect on the project, as it takes place, and any challenges or opportunities related to the community and entrepreneur relationship/interaction.

The research will include observation. This will be of the physical environment and of interactions in meetings between community and business members and groups.

Your personal information will be de-identified and you are free to adopt a pseudonym (false name) for the purpose of the research with my assurance your identity will always remain confidential. At no point, will you be identified. Observations and any audio or video recordings are to be used to inform the research only and not be published in any way that identifies participants.

ARE THERE ANY RISKS/INCONVENIENCE?

There are very few if any risks because the research has been carefully designed. However, it is possible that you might feel uncomfortable reflecting upon the process taking place and the interactions involved. If you feel uncomfortable in any way you may choose not to answer the question or may stop your involvement at any time.

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You are able to provide insight about how social entrepreneur's projects affect communities. Through this research it may be possible to better understand some of the ways entrepreneurs can better help communities progress.

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