

The Sustainability of Affordable Housing in San Francisco

Introduction

1.1 Scope

The U.S. Department of Housing and Urban Development (HUD) initiated a series of measures during the 1970s in response to mounting criticisms regarding the role of assisted housing projects in perpetuating residential segregation. A seminal study titled "Assisted Housing and Residential Segregation" (Rohe & Freeman, 2001) sought to assess the efficacy of these measures by scrutinizing the influence of race and ethnicity in the development of assisted housing during the 1980s. The study revealed that despite HUD's concerted efforts, indicators such as poverty rates and minority concentration continued to exert a significant influence on the planning and execution of certain categories of assisted housing projects.

It is imperative to delve deeper into the disparities inherent in the realm of affordable housing initiatives. Diverse programs exist, encompassing project-based affordable housing projects and market-rate housing developments, with a fundamental determinant of "affordability" being the underlying property valuation associated with apartment complexes. Notably, more economically accessible housing options may not always find placement within the most sustainable communities, potentially leading to an escalation in vehicular travel, among other consequences. A comprehensive examination of affordable housing projects within the context of Chicago (Talen & Koschinsky, 2010) revealed that, on average, affordable housing projects were situated in communities characterized by enhanced sustainability attributes, including heightened walkability and accessibility. However, it is essential to underscore that certain programmatic categories did not conform to this pattern.

Our collective objectives, as a research team, are twofold: firstly, to build upon the foundational research conducted in the aforementioned studies, and secondly, to cultivate a more nuanced comprehension of how both infrastructural elements and the socio-economic milieu of neighborhoods interplay in shaping the dynamics of affordable housing initiatives.

1.2 Literature Review

The extant body of scholarly literature has been dedicated to the comprehensive evaluation of neighborhood sustainability in the context of affordable housing developments. The concept of sustainability, as applied to neighborhoods, is intricately intertwined with the social vulnerability of their respective communities. Factors contributing to social vulnerability have been meticulously defined by Cutter et al. (2003) and have subsequently been incorporated into a broader framework of social exclusion developed by Wash et al. (2017). These factors encompass critical variables such as median age, median income, ethnicity, and the density of the built environment. In an effort to assess the nexus between social exclusion and the accessibility of health and social services within low-income elderly housing communities, Park et al. (2019) conducted a comprehensive study utilizing advanced analytical tools, including

network analysis and principal components analysis, thus enabling them to draw insightful conclusions within the urban landscape of Chicago.

Similarly, research endeavors in the city of San Francisco have delved into the identification of spatial patterns within the city's core areas and their surrounding peripheries. A notable study conducted by Rongerude and Haddad employed spatial regression techniques and spatial statistics to scrutinize shifts in the distribution of Housing Choice Voucher (HCV) households. Their findings unveiled a significant and disproportionate proliferation of HCV households between the years 2000 and 2010, particularly in the urban cores of the San Francisco Bay Area and its rural outskirts. Given the apparent lack of spatial correlation within the data collected between 2000 and 2010, the researchers initially embarked on an exploration to ascertain the clustering patterns exhibited by the variable representing the percentage of HCV households. Subsequently, they aptly employed the kriging interpolation technique, recognized for its adeptness in addressing the change-of-support problem, thus enabling a nuanced characterization of data variance (Rongerude & Haddad, 2016).

Furthermore, sustainability extends its purview to the realm of mobility and transportation. A comprehensive analysis of major U.S. cities undertaken by Barbosa et al. (2021) revealed noteworthy insights. It was discerned that the most populous cities displayed a more equitable and diverse distribution of access to various amenities and points of interest. A notable observation was the closer proximity of wealthier and less wealthy populations in these urban centers, setting them apart from their suburban counterparts. The adoption of public transportation emerged as a plausible explanation for this distribution of amenities, with principal component analysis (PCA) clustering analysis serving to underscore the pivotal role played by transportation infrastructure in distinguishing between urban and suburban areas.

1.3 Context

In pursuit of a comprehensive understanding of the localized distribution of affordable housing, our research endeavors focus on the county of San Francisco. This study undertakes an exploration of various neighborhood-level characteristics that conceivably influence the spatial arrangement of Low Income Housing Tax Credit (LIHTC) and subsidized housing within San Francisco County. Our foundational hypothesis posits that a substantial proportion of low-income housing units are situated within neighborhoods characterized by pronounced poverty rates. Concurrently, our investigation extends to elucidating the strategies employed by the county to facilitate the development of affordable housing within underserved localities.

Among the myriad of determinants that influence individuals' decisions to reside in a particular locale, the cost of housing stands as a paramount consideration. Notably, within the context of San Francisco, an amalgamation of factors, including its socio-economic and cultural allure, contribute to its desirability as a residential hub. In response to the exigent housing crisis, the San Francisco Housing Authority has implemented a spectrum of housing policies, both tenant-based and project-based, in recent years. Nevertheless, driven by an escalating demand for affordable housing options, the county confronts the imperative of introducing innovative, market-driven solutions. The utilization of LIHTC projects represents a pivotal facet of such market-based strategies. However, it is essential to underscore that the allocation of LIHTC

credits to property developers predominantly rests within the purview of state governments. The mechanism through which these allocations occur is commonly delineated by the Qualified Census Tract (QCT) framework. Notwithstanding its utility, this mechanism may inadvertently yield unforeseen repercussions at the neighborhood level.

To elucidate the dynamics at play, our research encompasses two primary objectives. Firstly, we endeavor to discern the extent to which low-income housing units aggregate within the designated QCTs of San Francisco County. Secondly, intrinsically linked to the first inquiry, we aim to delve into the characteristics of locales housing LIHTC projects, irrespective of their QCT classification.

The effective placement of LIHTC projects necessitates a nuanced comprehension of the spatial distribution of previously established initiatives, given that their impacts are region-specific (Oakley, 2008). Consequently, a comprehensive analysis is warranted to discern how neighborhood-specific factors either concentrate or disperse poverty. Within many segments of San Francisco, the pernicious issues of poverty and displacement are glaringly conspicuous. It is vital to underscore that this displacement is not a product of natural forces but rather a man-made process intricately woven into a historical framework of exclusion and dispossession. Central to this narrative is the influence of race and the inexorable logic of capitalism (Moore et al., 2019). The elucidation of this historical continuum is aptly presented in Table 1, thereby providing a contextual backdrop for understanding contemporary spatial patterns.

Period	Nature of Housing Climate and Policy	Description
pre–1850 to post-1970	State Violence and Dispossession	Statutes enacted by Spanish, Mexican, and US (local, state and federal) governments resulting in dispossession of land and exclusion from the right to property, and enforcement of these laws through police violence.
pre–1850 to post-1970	Extrajudicial and Militia Violence	Acts of violence against individuals (e.g. assault, murder) and/or their homes (e.g. arson, vandalism) to force or keep specific racial groups out.
1880–1966	Racially Restrictive Covenants and Homeowner Association Bylaws	Deed restrictions prohibiting the sale or lease of homes to specific racial groups; bylaws restricting HOA membership by race.
1870 to post-1970	Implicitly Racial Zoning	Local land use regulations that are race-neutral on paper but have a racially exclusionary effect.
1890–1917	Explicit Racial Zoning	Land use regulations that explicitly

		exclude certain racial groups.
late 1800s–post 1970	Racial Steering & Blockbusting	A realtor practice of steering homebuyers away or toward certain neighborhoods depending on the race of the buyer
1937–post-1970	Racialized Public Housing Policies	Local housing authority segregation policies & racial quotas, barriers (e.g. voter referenda) to building new public housing, demolition of public housing without replacement.
1950–post-1970	Urban Renewal	1966: Reinstatement of California Fair Housing Act 1968: Passage of Federal Fair Housing Act State acquisition of private land through eminent domain & forced displacement of residents to allow for redevelopment.
1945 to post-1970	White Flight and Municipal Fragmentation	Movement of white households away from urban centers to suburbs, incorporation of new suburban municipalities.

Table 1: Nature of housing climate and policy over time (extracted from: Moore et al. 2019)

In light of the historical record documenting exclusionary housing policies within the San Francisco Bay Area, the observed housing disparities in contemporary times are neither unforeseeable nor unexpected. It is imperative to acknowledge that, despite the enactment of the Fair Housing Act in 1968, persistent practices endured that perpetuated the segregation of neighborhoods within San Francisco along lines of both socioeconomic status and racial composition, as elucidated by the seminal work of Massey and Denton in 1993.

2. Data and Methods

Our research encompassed a two-stage analysis, undertaken with utmost precision and purpose. Initially, we embarked on a nationwide examination of affordable housing, with the intent of discerning spatial and socioeconomic patterns. Based on the insights gleaned from this preliminary phase, we honed our focus onto the city of San Francisco. In this locale, we meticulously evaluated the sustainability of affordable housing, taking into account a combination of socioeconomic and mobility factors. The ensuing sections delineate the intricacies of each facet of our study.

2.1 Preliminary - Teamwork Methodology

Methodical teamwork formed the bedrock of our research endeavors. Each member of our team assumed responsibility for specific aspects of the analysis while offering expertise and collaboration in other areas. Pierre Lucas meticulously scrutinized the socioeconomic characteristics of affordable housing, both at the national and city levels. Calvin Chen undertook the critical task of assessing the density of the built environment and mobility factors. Victor Okoro delved into the intricate interrelationships among neighborhoods, shedding light on their dynamics.

2.2 Nationwide Analysis

Our journey commenced with an exhaustive examination of the nationwide landscape of affordable housing. To facilitate this analysis, we harnessed the comprehensive dataset provided by the U.S. Department of Housing and Urban Development (HUD). This dataset furnished us with essential information concerning an array of 4983 HUD programs, encompassing participant socioeconomic status and pertinent neighborhood attributes.

To discern patterns embedded within this vast dataset, we conducted a meticulous clustering analysis utilizing Principal Component Analysis (PCA). PCA was applied to 29 distinct attributes, meticulously representing the socioeconomic characteristics of households. Employing the K-means algorithm, we identified four distinct clusters, each epitomizing unique facets of the affordable housing programs. These clusters comprised 1120, 1244, 2177, and 442 programs, respectively.

The outcomes of our nationwide analysis unraveled multifaceted spatial and socioeconomic disparities in the domain of affordable housing at the national level. Encouraged by these findings, we subsequently resolved to delve deeper into the city-level dynamics. We endeavored to elucidate the specific characteristics defining affordable housing within urban landscapes, paying heed to both socioeconomic and mobility considerations. In pursuit of this objective, we selected San Francisco as our focal point, given its diverse composition, housing the four aforementioned clusters.

2.3 San Francisco Analysis

In our quest to comprehensively assess the sustainability of affordable housing in San Francisco, we turned our attention to the neighborhood level, employing census tracts as our functional units for analysis.

Affordable Housing Characteristics:

We harnessed data from the Low-Income Housing pipeline provided by the San Francisco Housing Authority. This dataset comprised 307 low-income properties, rich with 70 attributes delineating the nature of affordability within these structures. Key data fields encompassed project status, geographical location, unit allocation among diverse subgroups (families, homeless individuals, seniors), as well as units earmarked for market rates vis-à-vis those designated for affordable rates. To elucidate the relationship between housing units and neighborhood characteristics, we juxtaposed this housing data with the aforementioned

neighborhood attributes. Noteworthy aspects under scrutiny included housing density per census tract, the total number of units per housing, and the proportion of units designated as affordable.

Socio-economic Characteristics of the Neighborhood:

We further enriched our analysis by scrutinizing the 2010 census data for San Francisco, a treasure trove of attributes spanning varying scales, from neighborhood blocks to national levels. Echoing prevailing research on neighborhood sustainability, we meticulously selected four socioeconomic indicators at the tract level. These metrics encompassed median income, educational attainment, poverty rates, and racial distribution. Educational attainment was defined as the percentage of the population without a bachelor's degree. The poverty rate was quantified as the percentage of residents residing below the poverty threshold, while racial distribution accounted for the proportion of minority populations.

Density of the Built Environment and Mobility:

Here, we leveraged the SafeGraph dataset. This comprehensive dataset included Points of Interest (POI) data, encompassing an exhaustive list of businesses and amenities within San Francisco, Oakland, and San Mateo. Rich with information regarding the popularity and visitation frequency of these POIs throughout the day and month, this dataset was augmented by pertinent details about each business, such as location, industry, and operating hours.

Our methodological approach entailed an initial examination of the spatial relationship between affordable housing units and transportation routes. This assessment aimed to ascertain the availability of public transportation within reasonable commuting distances of affordable housing units. Subsequently, we embarked on the task of identifying affordable housing units within a 10-minute travel radius of the most frequented POIs. This strategic analysis allowed us to pinpoint popular areas and potentially inform future housing development projects. In tandem, we meticulously examined the density of the built environment across census tracts, further corroborating our holistic definition of sustainability.

Sustainability:

The crux of our research revolved around the multifaceted concept of neighborhood sustainability. We operationalized sustainability as a composite metric, integrating five key attributes: (1) population residing above the poverty threshold, (2) population with educational attainment beyond a bachelor's degree, (3) median income of the population, (4) ethnic diversity, and (5) built environment density (per square meter). Higher values for each characteristic connote a more sustainable neighborhood. To ensure uniformity, each attribute was normalized within the range of 0 to 1 or as a percentage. For ethnic diversity, a score of 1 denoted a neighborhood comprised of 50% minority populations.

We employed two distinct methodologies to compute the sustainability metric: dimensionality reduction via Principal Component Analysis (PCA) and a weighted sum approach. The latter was deemed more representative and comprehensive, thus retained as the primary method for our assessment.

Neighborhood Relationships:

Our research extended beyond the confines of individual neighborhoods to examine their interrelationships, with a particular focus on fostering community integration. Leveraging the insights gained from our sustainability metric, we underscored the imperative of considering neighborhood dynamics in affordable housing provisioning. Our findings underscored the need for a nuanced approach to housing policies and interventions, one that mitigates the perpetuation of cycles of poverty and segregation.

To delve deeper into neighborhood relationships, we harnessed the Local Moran statistic, a potent tool for identifying local clusters and outliers. This statistic facilitated an exploration of patterns and spatial associations relative to three socioeconomic variables: poverty levels across census tracts, distribution of non-white populations, and educational attainment levels. The utilization of Local Moran's I enriched our understanding of the localized dynamics that underpin these variables within the context of census tracts.

Local Moran's I is calculated as: $I_i = Z_i \sum_j w_{ij} Z_j$

Consider the variables denoted as Z_i and Z_j , which represent observed values deviating from the mean. These variables, when analyzed in conjunction with the spatial weight matrix element w_{ij} , offer valuable insights into spatial relationships and patterns. It is essential to note that positive values of I_i indicate the presence of a spatial cluster characterized by similar values, signifying a degree of spatial homogeneity. Conversely, negative values of I_i signify the existence of a spatial cluster characterized by dissimilar values, thus indicating spatial heterogeneity.

Furthermore, the Local Moran statistic serves the purpose of categorizing data points into specific clusters. These clusters can be broadly classified as high-high, high-low, low-high, and low-low. This classification is instrumental in visualizing and comprehending localized relationships and associations among data points within a spatial context. Such insights are invaluable for unraveling complex spatial patterns and informing subsequent analytical decisions.

3. Results

3.1 National-Level Examination

The outcome of our analysis revealed the existence of four discernible clusters within the affordable housing landscape. These clusters are delineated based on considerations of the ethnic composition and economic affluence prevailing within neighborhoods, as well as characteristics pertaining to the ethnicity, household size, and sources of income of program beneficiaries (see Figure 1). Notably, factors such as monthly rental rates and household income exhibited relatively minor variations in their influence on the clustering outcomes. Furthermore, the spatial distribution of these distinct clusters is vividly depicted in Figure 2.

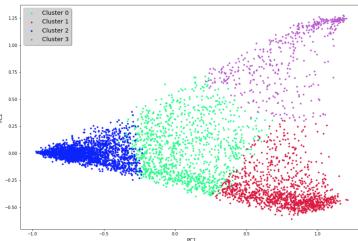


Figure 1: HUD programs clustering

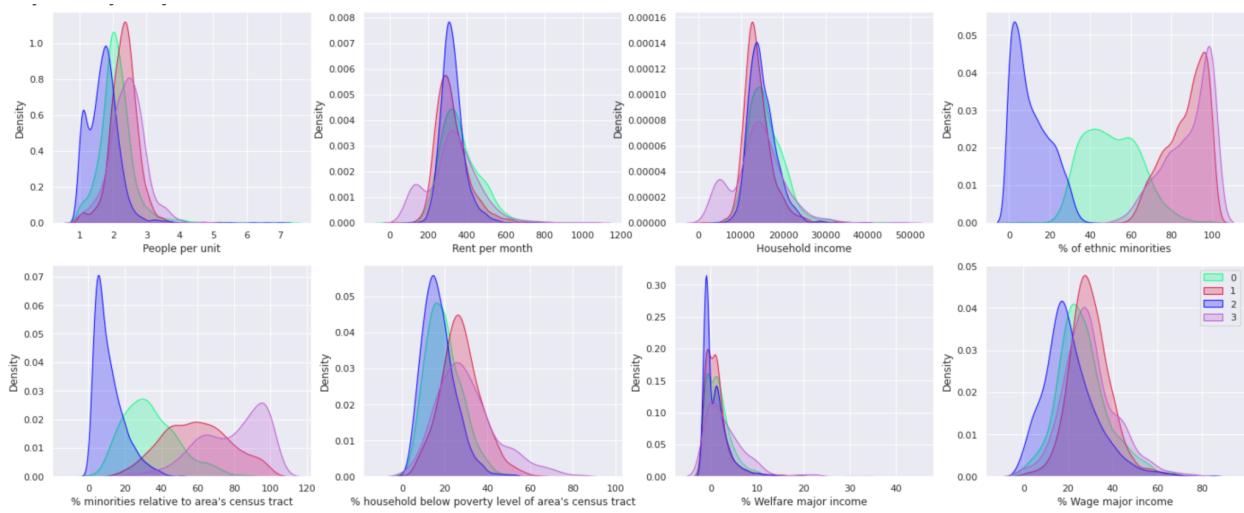


Figure 2: Distribution of 8 characteristics of the clusters

The distinctive characteristics of each cluster are delineated as follows. Clusters 1 and 3 are emblematic of programs characterized by a notably high proportion of minority participation, with median figures surpassing 60%. These programs are predominantly situated within communities exhibiting a confluence of high minority populations and elevated poverty rates. As depicted in Figure 3, their geographical distribution predominantly encompasses the southern regions of the United States, with a notable presence in major metropolitan centers such as San Francisco, New York, and Chicago. Remarkably, these clusters exhibit a pronounced divergence in terms of neighborhood demographics, with Cluster 1 primarily concentrated in the Southeastern corridor, and Cluster 3 prevailing in the Southwestern sector.

Cluster 2 stands apart from its antecedent clusters; it encompasses programs characterized by a discernibly lower proportion of minority representation, located within locales featuring fewer minority residents and a reduced prevalence of households residing below the poverty threshold. Notably, these programs are geographically dispersed across the Northern expanse of the United States.

Concluding the cluster analysis, Cluster 0 is emblematic of programs exhibiting a moderate level of ethnic diversity, situated within neighborhoods characterized by a commensurate degree of

diversity, albeit falling short of the pronounced levels observed in Clusters 1 and 3. The median representation of minorities within Cluster 0 hovers around 32%.

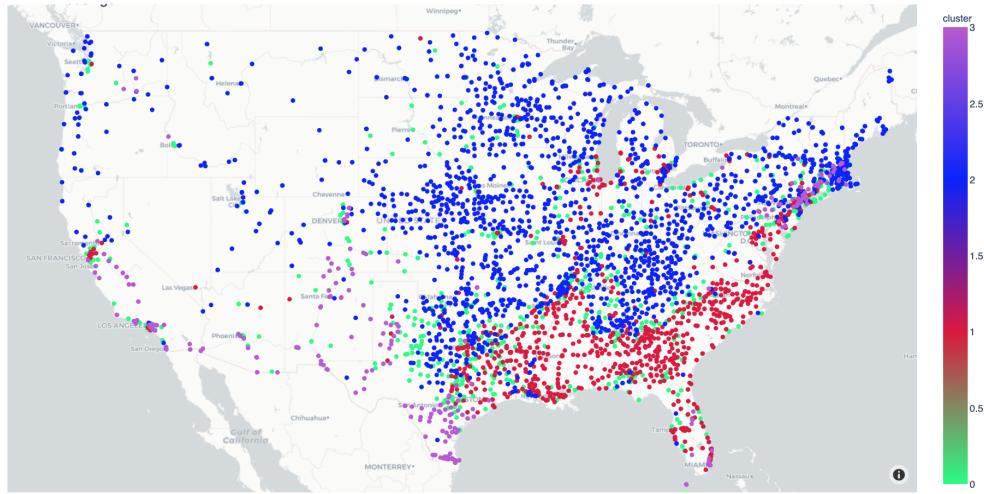


Figure 3: Map of the affordable housing programs per cluster

3.2 San Francisco Analysis

We saw a robust and significant correlation between neighborhood sustainability and the prevalence of affordable housing. Notably, our findings indicate that approximately 80% of affordable housing units are concentrated within neighborhoods falling within the first and second quintiles of sustainability, denoting those areas characterized by lower sustainability levels.

We also identified a discernible spatial clustering of affordable housing units, particularly in close proximity to Market Street, San Francisco. This spatial distribution appears to align with the bustling activity and vibrancy synonymous with the area. These findings collectively shed light on the complex interplay between housing affordability and neighborhood sustainability, offering valuable insights for urban planning and policy considerations.

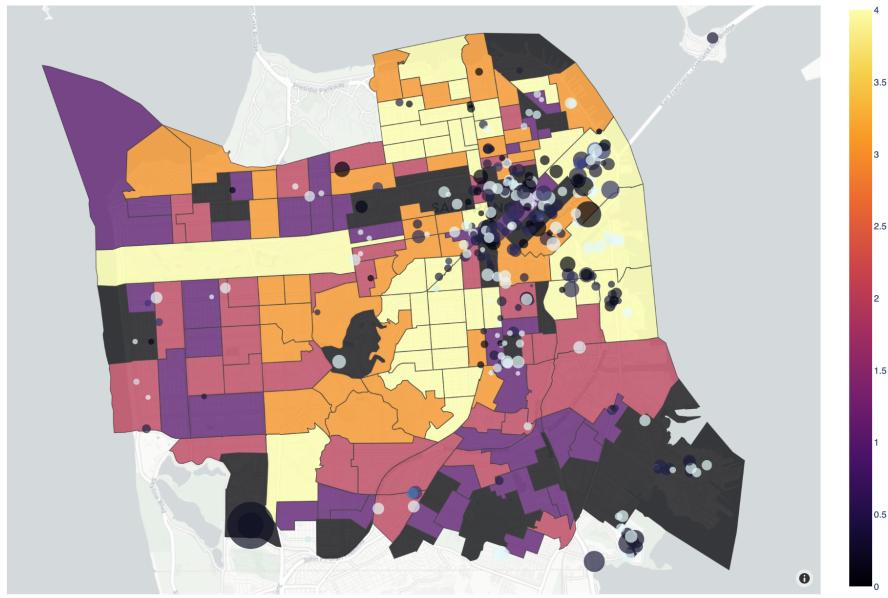


Figure 4: Affordable units and neighborhood sustainability (5 quintiles — the darker the less sustainable). Scatters correspond to affordable housing (size represents the number of units and color the percentage of affordable units — the brighter the higher)

The investigation yields intriguing insights regarding the distribution of affordable housing units in low-income housing complexes, particularly those comprising a greater number of housing units. This analysis focuses on various dimensions, including socio-economic factors, the density of the built environment, mobility considerations, and the relationships within neighborhoods.

Socio-economic Factors and Density of the Built Environment:

Examining individual attributes, our findings reveal a significant correlation between neighborhood characteristics and the density of affordable housing, with one notable exception being the built environment, as depicted in Figure 4. Notably, our observations indicate that low-income housing units tend to be situated in areas characterized by specific socio-economic features:

1. Educational Attainment: Figure 5a illustrates that these areas typically have a lower percentage of residents with advanced educational backgrounds.
2. Demographic Composition: As shown in Figure 5b, these neighborhoods often exhibit a higher representation of minority populations.
3. Poverty Incidence: Figure 5c highlights a prevalence of residents living below the poverty level within such localities.
4. Income Levels: Lastly, Figure 5d demonstrates that these areas are associated with lower income levels among their inhabitants.

These socio-economic indicators collectively underscore the intricate relationship between the socio-economic landscape of neighborhoods and the density of affordable housing units, offering valuable insights into the prevailing housing dynamics within low-income communities.

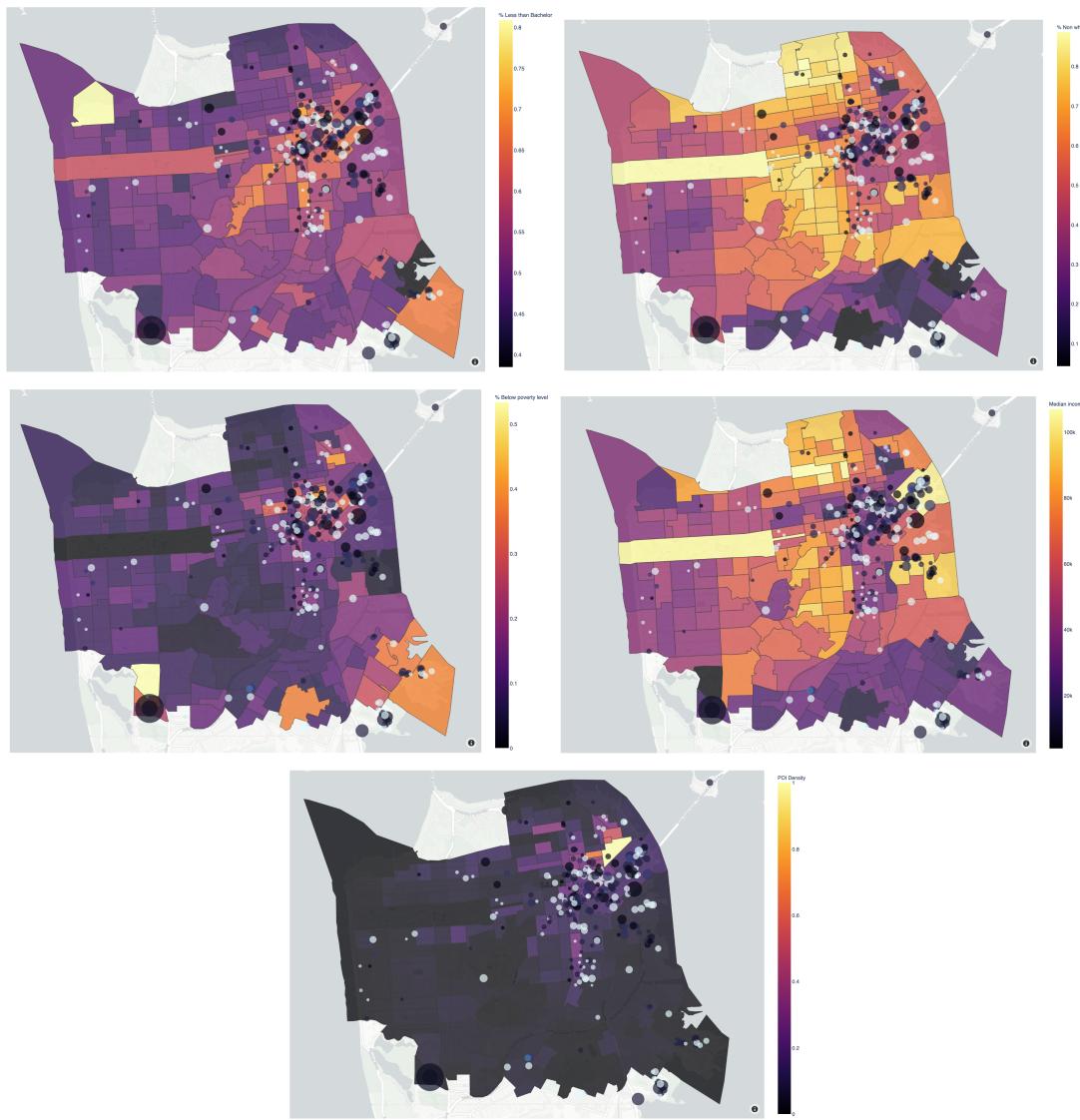


Figure 5: Affordable Units and a. Education (top left), b. Ethnicity (top right), c. Poverty (middle left), d. Income (middle right), and e. POI Density (bottom)

Mobility:

The examination of the San Francisco transit system's visualization unveiled a correlation between transit stations and affordable housing units, albeit with minor variations observed in the southeastern region, particularly in the Candlestick neighborhood. In general, the geographical distribution of affordable housing units predominantly converges towards the

central core of San Francisco, which aligns with the concentration of major transit routes within the city.

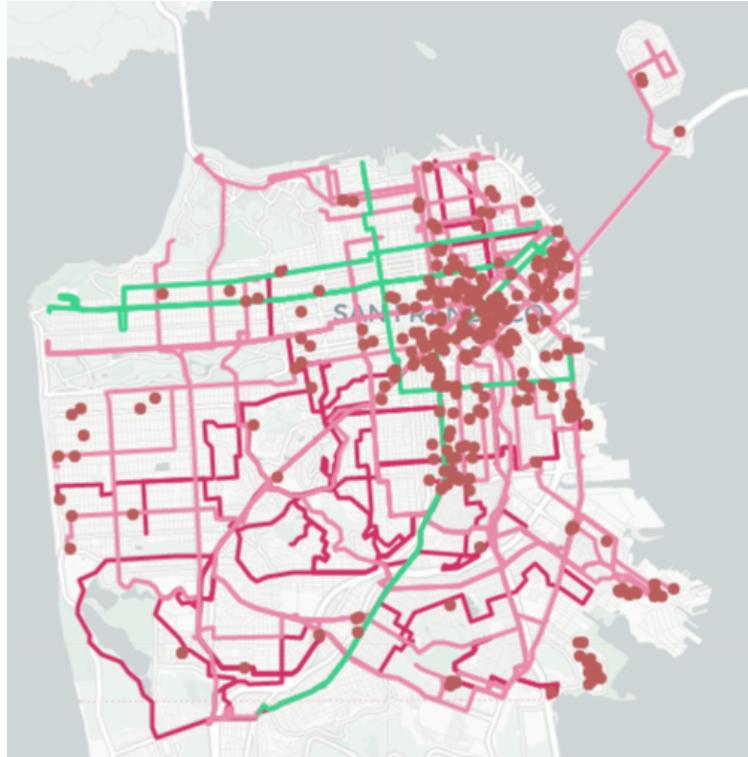


Figure 9: Map of transit routes and affordable housing units within San Francisco

The limited disparities observed between affordable housing units and the proximity to transit lines alleviate concerns regarding the accessibility of certain affordable housing options. Instead, the desirability of specific housing units may be influenced by their reduced travel times to access densely populated neighborhoods. An examination of Points of Interest (POI) densities within a 10-minute travel radius of affordable housing units revealed a noteworthy trend. Units located in close proximity to the Market District exhibited a significantly higher ability to access POIs, surpassing those in South San Francisco and West San Francisco by more than 35%. This suggests that while the city is making commendable strides in promoting sustainable mobility within the Market District, there remains a pressing need to enhance accessibility across all areas of San Francisco.

Neighborhood's relationships:

The neighborhood analysis provided us with more insights on the neighborhoods inter-relations.

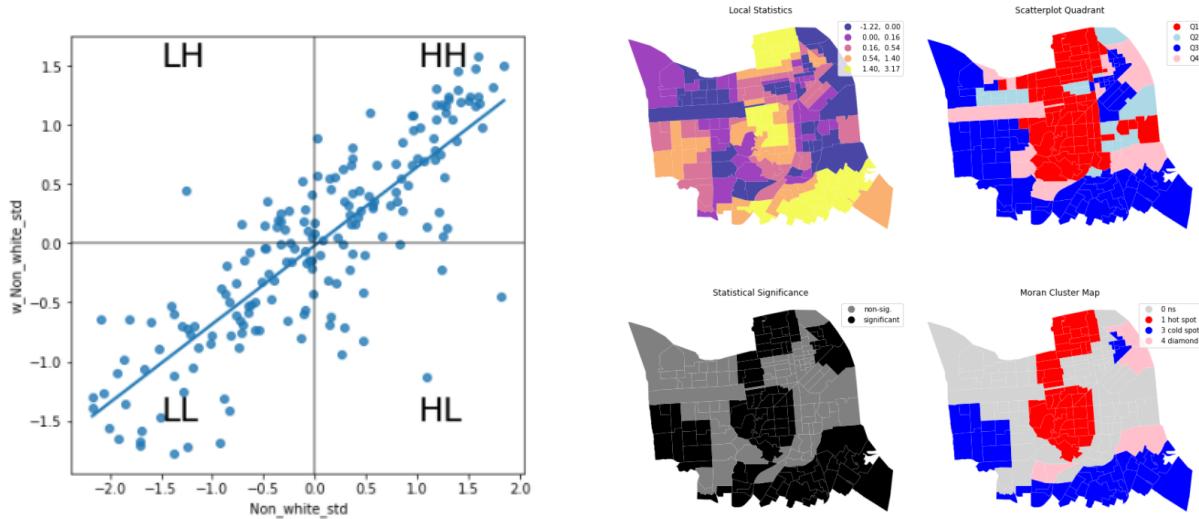


Figure 6: Local Moran Clusters based on the Distribution of Non-White Populations

Upon scrutinizing the variational disparities in the distribution of non-white populations across census tracts, a discernible pattern emerges. It becomes evident that neighborhoods characterized by a high concentration of non-white residents are invariably enclosed by neighboring areas sharing a similar demographic composition. Conversely, locales exhibiting a low non-white population tend to be geographically contiguous with other regions sharing a comparably low non-white demographic makeup. This empirical observation substantiates our initial conjecture, indicating the presence of a discernible degree of neighborhood segregation within the urban landscape of San Francisco.



Figure 7: Local Moran Clusters based on Poverty Levels

The examination of poverty levels within the city of San Francisco reveals a pronounced manifestation of the disparate socio-economic dynamics prevalent across its neighborhoods. A conspicuous observation is the spatial clustering of neighborhoods characterized by exceptionally low poverty rates, frequently found in close proximity to one another. This phenomenon underscores the spatial concentration of affluence, whereby affluent neighborhoods tend to cluster together. Such a spatial pattern of neighborhood segregation can exert profound and deleterious influences on the formulation and execution of public policies, potentially exacerbating the perpetuation of poverty on a broader scale.

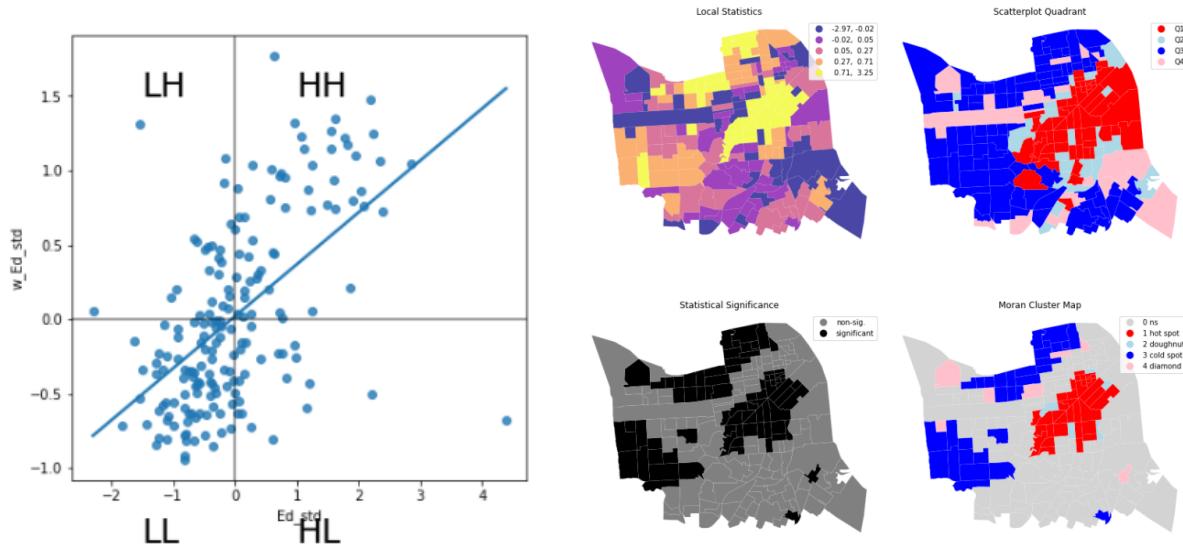


Figure 8: Local Moran Clusters based on Bachelor Education Levels

Once again, our investigation underscores the veracity of our working hypothesis, emphasizing the imperative need for a paradigm shift in policy formulation to address the issue of persistent poverty within specific communities. It is evident that regions characterized by markedly low levels of bachelor's education attainment are invariably situated in close proximity to neighboring areas sharing similar deficiencies in bachelor's education attainment. Furthermore, it is noteworthy that these regions displaying low levels of educational achievement exhibit a pronounced and statistically robust correlation, further emphasizing the urgency of reevaluating policy strategies.

3.3 Analysis of Existing Policies in San Francisco

Our examination, as illustrated in Figure 10a and 10b, reveals two significant observations. Firstly, the majority of affordable housing units are concentrated within qualified census tracts. Secondly, it is apparent that qualified census tracts are predominantly associated with neighborhoods that exhibit lower levels of sustainability, a correlation that aligns with our preceding findings. Consequently, an inference can be drawn that governmental policies have historically favored the proliferation of affordable housing within neighborhoods characterized by diminished sustainability. It is, however, our contention that a reconsideration of affordable housing policies is imperative to enhance the overall sustainability of these neighborhoods.

The prevailing approach in the form of qualified census tracts has primarily aimed at fostering the development of affordable housing within neighborhoods that exhibit a lower degree of sustainability. This approach, while well-intentioned, has perpetuated a pattern whereby economically disadvantaged individuals continue to cluster in neighborhoods that are already grappling with economic challenges.

We advocate for a modification of the current policy framework, which we delineate as follows: the expansion of low-income housing initiatives into more affluent and inherently sustainable areas, facilitated in part through the provision of tax incentives. This strategic reorientation is envisioned to mitigate segregation patterns and foster a more seamless integration of socioeconomically disadvantaged communities within economically robust and sustainable neighborhoods.

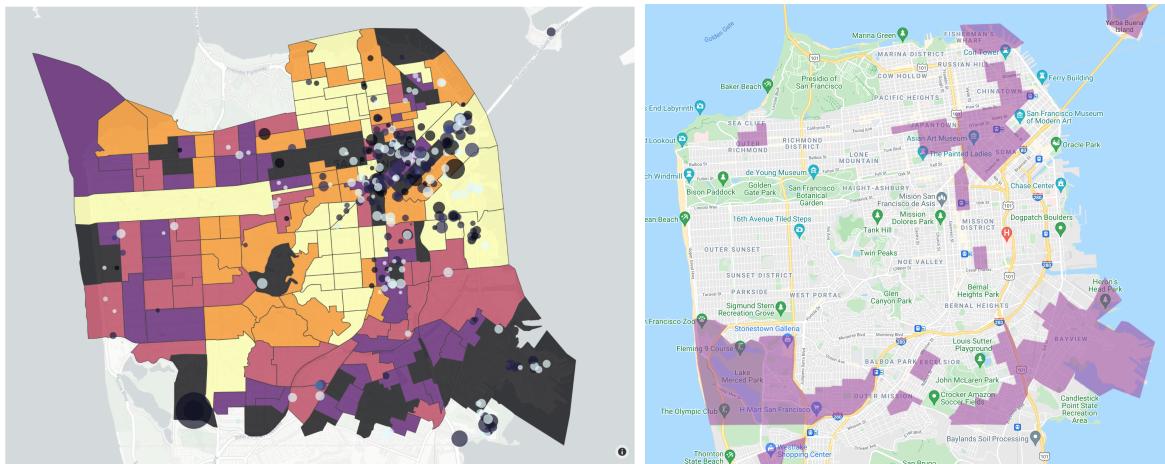


Figure 10: Maps of (a) affordable housing (left) and (b) qualified census tracts (right)

4. Future Research and Conclusions

Throughout the course of our study, we have emphasized the persistent challenge of socioeconomic segregation despite government initiatives aimed at enhancing the availability of affordable housing. This phenomenon manifests itself in multiple facets such as economic disparities, ethnic compositions, and disparities in accessibility and mobility. Importantly, these patterns emerge not only at the national level but are also discernible within urban centers.

Within the context of the United States, our analysis has delineated distinct demographic clusters with discernible spatial distributions. Specifically, we have scrutinized the case of San Francisco, a city of particular interest, where we raise concerns regarding the long-term sustainability of neighborhoods characterized by affordable housing. These neighborhoods often find themselves situated in less diverse, economically disadvantaged, and educationally underserved areas. While the city boasts an extensive public transportation network, the commute times between workplaces and affordable housing units remain unduly protracted. Despite some affordable housing units being within a 10-minute radius of points of interest

(POIs), others are located in less densely populated and less developed regions, particularly in South San Francisco. Addressing these disparities in transportation between central areas like Market Street in San Francisco and South San Francisco necessitates a strategic enhancement of the San Francisco Municipal Transportation Agency (SFMTA) through the introduction of more frequent train services and the establishment of express lines.

We recognize that the historical context has played a pivotal role in shaping the existing landscape. Nevertheless, we contend that certain policies, such as the utilization of qualified census tracts for subsidies, often direct resources toward neighborhoods characterized by limited long-term sustainability. Consequently, we question the efficacy of such measures. In charting a course for future policy development, it is imperative to prioritize neighborhood diversification over the continued concentration of affordable housing units in economically disadvantaged areas, as the latter can inadvertently exacerbate gentrification dynamics.

To navigate these complex challenges and pave the way for more sustainable urban development, we propose a multifaceted approach. This approach should encompass efforts to overcome not-in-my-backyard (NIMBY) sentiments, the formulation of policies designed to mitigate exclusionary zoning practices, and proactive advocacy for the initiation of affordable housing projects in affluent neighborhoods. By adopting these measures, we aim to foster a more equitable and sustainable urban landscape for the future.

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