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# Housing and Community Development

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## Housing and Community Development

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## Housing and Community Development

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### Abstract:

Researchers in housing and community development design and evaluate policies regarding access to attractive, affordable and sustainable housing and improving the social, physical and economic infrastructure of communities, especially those in the urban core. Practitioners in this field confront political considerations, administrative guidelines and limited funding.

Decision science can increase the efficiency and effectiveness of market-rate housing development and provide support for policy responses to issues such as affordable housing, race and class segregation, ineffective and/or inequitable economic development, and sustainable development. This research spans many disciplines, including systems modeling, urban economics, multi-criteria decision modeling, stochastic models and decision support systems, and is often interdisciplinary and applied in nature. A common thread in this work is the need to explicitly address the needs of multiple stakeholders, to capture the public and private nature of housing, and to incorporate best-available evidence regarding markets, policies and impacts of housing and community development.

We describe the policy context for this work, review previous research through the lens of descriptive, prescriptive and decision support models, and identify important limitations to work in this area to date. We then describe diverse opportunities for research in this area that can address current policy concerns such as sustainable development, post-disaster reconstruction and individual and group decision support.

### Keywords:

Housing markets, affordable housing, subsidized housing, community development, decision models, decision support systems, sustainable development, urban affairs

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Housing is a key component of the U.S. economy: in 2001, housing comprised more than a third of the nation's tangible assets, and housing consumption and related spending represented more than 21 percent of the U.S. gross domestic product [1]. Housing that is decent-quality and *affordable* is associated with increased household wealth, family stability, mental and physical health, labor market participation, educational achievement and neighborhood quality [2]. Decent and affordable housing also contributes to the improved physical, economic, environmental and social health—the *sustainability*—of communities. These impacts are especially important for lower- income and disadvantaged households.

The benefits of housing, and of sustainable communities, are unequally distributed, however. Examples include: increases in renters in market-rate housing paying excessive fractions of incomes in rent or living in severely substandard housing [3], shortages in affordable and “workforce” housing [4], flat or declining funding levels for public housing authorities [1], persistent gaps in homeownership rates by race and ethnicity [5], excessive housing and transportation burdens on working families [6], [7], [8], challenges in economic revitalization facing older urban centers [9] and displacement of the urban poor as a consequence of public housing renovation and economic renewal [10]. These concerns are summarized as inequalities across class, race and ethnicity in the “geography of opportunity” linking housing, schools, employment and other services [11].

Most recently, the U.S. economic recession of 2007 – 2009 [12] has had adverse effects across the economy, particularly residential housing. Since 2005, there have been substantial decreases in median housing values, home equity, existing home sales, mortgage refinances, total housing starts and new home sales and substantial increases in home mortgage delinquencies and foreclosures [13]. It is estimated that American homeowners have lost more than \$4 trillion in wealth associated with housing equity between July 2006 and July 2008 [14]. Foreclosures resulting from the housing market decline are associated with increased crime, decreased property values and losses in tax revenues [15]. These negative impacts have been borne disproportionately by communities in the west, southeast, upper Midwest and portions of the Northeast, low- and middle-income households, and black and Hispanic households [13]. The foreclosed housing crisis, combined along with longer-term adverse trends in rental housing, has resulted in increased pressure on the rental housing market and a mismatch between affordable rental housing supply and demand [16].

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3 Public policy analysis and design can increase the efficiency of market-rate housing production.  
4 It can also reduce the magnitude of inequities within housing markets, as well as inequalities  
5 related to housing-related social outcomes. Management science and operations research, and  
6 related disciplines, can help determine when, where, what type and by what means affordable  
7 housing and sustainable communities might be built, redeveloped and maintained. This article  
8 argues that current decision modeling research that is interdisciplinary, that combines descriptive  
9 and prescriptive perspectives, and that addresses the needs of diverse stakeholders, policy  
10 objectives and policy actions may provide specific, actionable guidance to address housing-  
11 related social inequalities and housing policy generally. Most of the policy motivation and  
12 definitions, and much of the research described in this article, reflects a U.S. perspective.

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14 We review a number of key definitions used throughout this article. “Subsidized” and “assisted”  
15 housing refers to housing intended for low- and moderate-income families (in the U.S., typically,  
16 those with incomes at or below 80% of the area median income). Such housing is produced with  
17 funds or incentives provided by Federal, state or local governments. Means by which this is done  
18 for rental housing include government ownership and operation of newly-built housing;  
19 government contracts or tax credits with private developers to produce housing, or direct  
20 subsidies to families to secure private-market housing on their own [17]. Owner-occupied  
21 housing can be produced using mortgage interest and real estate tax deductions, below-market  
22 interest rate mortgages and mortgage insurance and support for government-sponsored  
23 enterprises that increase market demand for affordable housing financing instruments [4].

24  
25 “Affordable” housing is targeted at middle- and lower-income families (typically, those with  
26 incomes at or below 120% of the area median income) and which does not consume more than  
27 30% of a household’s income. Such housing, whether renter- or owner-occupied, may receive  
28 direct support from government sources, as for subsidized/assisted housing, or may be provided  
29 in exchange for economic incentives provided by political jurisdictions or entities responsible to  
30 them, or to conform with zoning rules [4]. “Workforce housing” is affordable housing intended  
31 specifically for households whose members provide essential municipal services [18].

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33 Housing and communities can be economically, socially or environmentally “sustainable” [19].  
34 For example, public policies or design standards may reduce the negative environmental impacts,  
35 such as energy consumption or pollution, of residential and community development [20]. Also,  
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3 public policies or design standards may enable diverse families to live in housing and  
4 neighborhoods that allow broad access to economic and social mobility. Such communities may  
5 have the potential to smoothly adapt to changes over time in employment, infrastructure and  
6 demographics.  
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11 Decision models for housing and community development build on research and best practices in  
12 supply and demand analysis, land acquisition, construction and management. However, these  
13 models, though numerous, diverse, and well-represented in high-quality scholarly research  
14 outlets, have not achieved their potential in policy and practice. Why, then, are they worth  
15 studying?  
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20 First, these decision models are policy-relevant. They address problems that affect choices or  
21 resources of individual families (“person-based” strategies) as well as problems that affect  
22 physical infrastructure or human resources of entire communities (“place-based” strategies) [21].  
23 They address important policy and practice concerns such as minimizing costs, maximizing  
24 benefits, maximizing geographic deconcentration, and maximizing fair access to affordable  
25 housing and sustainable communities. Second, decision models may provide direct assistance to  
26 urban and regional planners who rely on more traditional methods such as land-use zoning,  
27 subdivision regulation, growth management, smart growth, equitable development, and  
28 inclusionary zoning [22]. Finally, decision models may generate recommendations that balance  
29 national-level policy priorities, such as: creating new housing choices, protecting current housing  
30 choices, and changing attitudes and preferences regarding housing choice [11].  
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41 Analysis of the research literature in decision models for housing and community development  
42 yields a number of insights. First, while long-lived, rich and diverse, this literature is relatively  
43 thin and disconnected within the research community and disconnected from practice: innovative  
44 models and applications are published in diverse journals, often with non-overlapping  
45 disciplinary audiences. Second, the lack of validation of decision models makes the research less  
46 attractive to policy-makers (who demand evidence that an innovative program is likely to  
47 improve outcomes) or to field managers (who seek guidance regarding routine scheduling and  
48 resource allocation decisions). Third, the primary importance of these decision models for  
49 practitioners is not their specific prescriptions or methodological innovations, but instead the  
50 potential for improved systems and process knowledge that makes better use of training and  
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3 expertise. Finally, the current crisis in housing markets provides opportunities for novel  
4 applications for acquiring and redeveloping foreclosed housing units, designing more socially  
5 and economically sustainable housing construction and community development strategies, and  
6 enabling non-profit housing providers to collaborate more effectively.  
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11 The remainder of this article is organized as follows. Section I is a review of the literature of  
12 decision modeling applications in housing and community development, with an emphasis on  
13 those that address issues of affordability and sustainability. Section II synthesizes the previous  
14 research and identifies key unanswered questions. Section III contains a research agenda for  
15 decision models in housing and community development. Section IV concludes.  
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## 20 21 22 **I. Survey of Decision Modeling Applications**

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24 Our survey of decision modeling applications in affordable housing and sustainable community  
25 development is divided into three areas. *Descriptive* research seeks to explain what we observe,  
26 specifically, evidence regarding policy initiatives or strategies. *Prescriptive* research supports the  
27 identification of a most-preferred policy alternative or set of alternatives. *Decision support*  
28 *systems* are information technology applications that automate the policy analysis and  
29 recommendation processes.  
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### 35 36 *Descriptive Research*

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38 Descriptive research provides increased understanding of social phenomena that motivate or are  
39 influenced by policy initiatives. This research can identify the causes of specific events or  
40 observed outcomes, provide evidence regarding the efficacy of policy initiatives or social  
41 interventions, and can motivate and justify policy-relevant decision models. Descriptive research  
42 for housing and community development encompasses disciplines within the social sciences  
43 (economics, policy analysis, urban and regional planning), engineering (civil engineering,  
44 industrial and systems engineering) as well as operations research and management science,  
45 broadly defined. The literature in these areas is vast, and we make no effort to provide a  
46 comprehensive review. In particular, we acknowledge that entire research journals and books are  
47 devoted to the study of housing, community development, urban economics and urban affairs.  
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49 The purpose of this brief review of a portion of this domain is to identify that subset of research  
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3 which appears intended to, or can be readily adapted to, support the design of prescriptive  
4 models for systems design/redesign. Nearly all of the research discussed in this section describes  
5 social phenomena in developed countries, especially the U.S.  
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9 We distinguish between descriptive research that is *retrospective* (analysis of particular datasets,  
10 or literature reviews) and that which is *prospective* (systems models, sensitivity analyses and  
11 simulations). Certain descriptive OR/MS models, such as stochastic processes, are for the  
12 purposes of this article classified as ‘prescriptive’ because they are situated within a research  
13 tradition of analysis for system design/redesign.  
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18 Retrospective policy-analytic research relevant to housing and community development includes  
19 a historical survey of U.S. low-income housing policy culminating in a proposal to  
20 fundamentally redesign housing policy to better meet the needs of low- and moderate-income  
21 families and communities [23] and a survey of current trends in transit-friendly, mixed-use  
22 development and redevelopment of distressed inner-city neighborhoods into mixed-income  
23 communities via public-private partnerships [24]. In addition, it is demonstrated in [25] that U.S.  
24 consumers still overwhelmingly prefer the traditional suburban model of detached, single-family  
25 owner-occupied housing. A research review asserts that presence of low- and moderate-income  
26 families in low-density suburbs of Australia that lack certain amenities such as transit access is  
27 not in itself evidence of ‘locational disadvantage’ justifying social interventions; the role of  
28 individual social status and locational decisions balancing multiple criteria must be considered as  
29 well [26]. An examination of the Canadian rental housing sector since World War II [27]  
30 distinguishes markets for housing stock and for rental housing accommodations, describes trends  
31 in market outcomes, and identifies social policies that may have produced these outcomes.  
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44 There are many applications of housing construction engineering to increase affordability,  
45 energy efficiency and structural integrity, and decrease negative environmental impacts. Best  
46 practices are presented in [28] for increased use of alternative energy sources and more efficient  
47 heating and air conditioning systems. Advanced computer simulation methods and architectural  
48 methods to maximize passive solar exposure and minimize building footprints have resulted in  
49 significant potential energy savings [29]; similar technologies can be applied to rehabilitation of  
50 existing housing in low-income areas [30]. Process engineering methods such as concurrent  
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3 engineering [31] and knowledge management [32] can increase the speed and quality of housing  
4 construction.  
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7 Descriptive models that are more prospective in nature can be classified according to the unit of  
8 observation and the level of aggregation. We consider first those models that take a systems  
9 view, without explicit consideration of individual housing units, or of individual households. A  
10 systems dynamics approach may be used to identify variables to measure environmental  
11 sustainability of different development strategies [33]. A critical review of conceptual models  
12 and planning frameworks for sustainable affordable housing results in a proposal of a new  
13 approach for affordable housing planning that addresses different development phases, is cross-  
14 disciplinary and involves multiple experts and stakeholders [19]. Systems dynamics is used to  
15 model the social, economic and environmental sustainability of housing and community  
16 development [34]. Alternative national-level policies for renovation of the public housing stock  
17 are evaluated on the basis of empirically-estimated survivor functions for housing estimated at  
18 the city level [35]. A proposed research agenda for social development—including housing—lies  
19 at the intersection of systems analysis, sustainable development and MS/OR [36].  
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31 Another descriptive modeling approach addresses local, regional or national markets using  
32 housing units or households as the basis of analysis. Variations in economic relationships  
33 between private developers and public housing managers, and physical configurations of  
34 subsidized and market-rate housing are shown to have impacts on regional housing markets [37].  
35 Analysis of production levels of social (subsidized) housing in Ontario is used to determine  
36 whether individual planning areas are receiving their “fair share” of social housing [38]. Housing  
37 mobility programs, which enable low-income families to choose housing in socially and  
38 economically diverse neighborhoods, may decrease regional-level well-being even if they  
39 achieve their programmatic goals [39]. Agent-based models (see Article 2.4.1.7, “Agent-based  
40 Simulation”) may be used to simulate the spatial impacts of residential location on urban sprawl  
41 [40].  
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51 Other descriptive models use individual housing units, or families, as the unit of observation, and  
52 aggregate these actors to derive characteristics of larger systems. The relationship of an  
53 individual housing unit to its environment is used to define measures of environmental  
54 sustainability, and thus to measure sustainability impacts of housing-level performance targets  
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[20]. Observations of individual housing units in a city are inputs to estimated survivor functions based on actuarial methods [41]. A life-cycle analysis of housing using a stocks-and-flows-based model supports the evaluation of the benefits and costs of different housing construction and maintenance practices [42]. Observations of homes advertised for sale can help identify clusters of housing with shared attributes, as well as key physical determinants of housing choice [43]. Surveys and focus groups of residents in affordable housing are used to build and validate a neural network model of residential satisfaction [44].

Much descriptive research relevant to decision models derived from observations of individual units and households has a policy focus on affordable and assisted housing. A method for evaluating the benefits and costs of housing mobility programs is applied to early evaluations of a housing mobility experiment [45]. The American Housing Survey is used to estimate the likelihood of homeownership as a function of a variety of affordable lending policies [46] and to demonstrate that regulations that restrict the supply of newly-constructed, market-rate housing can reduce the size of affordable housing stock [47].

### *Prescriptive Models*

Prescriptive models for housing and community development can be classified as to their temporal and geographical scope and programmatic and spatial specificity. Certain systems models abstract away the details of specific markets or population regions to concentrate on mathematical properties. A systems model of population flows between living arrangements in the wake of a natural disaster is used to formulate multiple partial differential equations whose transient solutions allow evaluation of different public policies [48]. An optimal control model (see Article 3.1.9.11, “Solving Deterministic Optimal Control Problems”) of a generic housing mobility initiative is used to identify stable and unstable long-term equilibria associated with different housing mobility policies [49], [50].

Other models introduce limited spatial as well as programmatic specificity. Optimization of the social surplus associated with stylized land use alternatives, subject to allocation and capacity constraints yields insights regarding the influence of a parameter governing maximization of individual utility or of community utility [51].

Some prescriptive housing models are motivated directly by policy initiatives in defined geographic regions, but place less emphasis on specific spatial characteristics. Formula-based

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3 allocations and a gravity model are used to derive proposed allocations of affordable housing to  
4 portions of a metropolitan statistical area [52]. A linear programming model to allocate low-  
5 income households to zones in order to minimize total commuting and housing costs can  
6 contribute to the design and implementation of a fair housing policy [53]. Multiobjective math  
7 optimization is used to generate alternative potential allocations of households using rental  
8 vouchers to Census tracts across a county that balance net social benefit and equity (see Article  
9 1.1.1.11, “Solving Multicriteria Problems”) [54], [55]; a variation of this model [56] incorporates  
10 uncertainty as to the actual locational outcomes of voucher recipients. A multiobjective model  
11 for location of project-based subsidized rental housing optimizes social efficiency and equity  
12 measures [57]; this model is extended to address affordable housing produced by government  
13 and non-governmental organizations [58]. Production levels for affordable housing can be  
14 chosen to minimize total costs while accounting for environmental impacts and construction  
15 technology requirements [59].  
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19 Another stream of research develops regional planning strategies using detailed representations  
20 of programs and/or planning units. Urban renewal programs are designed based on the  
21 assignment of specific building types, levels and prices to land parcels to optimize net social  
22 benefit [60]. A multiobjective land acquisition problem is solved on a grid to optimize  
23 compactness and acquisition and development cost as well as land area [61], and proximity to  
24 high- and low-amenity communities and compactness [62]. A multicriteria planning problem for  
25 “smart growth” using actual, non-uniform land parcels that reflects the perspectives of a  
26 government planner, an environmentalist, a conservationist and a land developer yields a  
27 nonlinear integer multiobjective math program whose nondominated solutions provide specific  
28 guidance to diverse decisionmakers and stakeholders [63].  
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45 Tactical planning models for housing construction or redevelopment in specific, localized areas  
46 include [60], as well as others where spatial concerns are less important. The Analytic Hierarchy  
47 Process (see Article 3.1.8.13, “Analytic Hierarchy Process and Critique”) is used to incorporate  
48 customer requirements for industrialized housing [31]. Math programs related to production  
49 scheduling problems (see Section 4.1.4, “Production Scheduling”) are used to design policies for  
50 relocating families in public housing communities undergoing renovations to minimize total  
51 development time while ensuring that as few families as possible are displaced [64], [65], [66].  
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Operational models for real estate practice are relatively rare. Multi-attribute utility theory (see Article 3.1.7.19, “Multiattribute Utility Theory”) is used to rank applicants to a large commercial development; such a model could easily be applied to residential housing [67]. An application of queueing theory (see Section 2.2.2, “Single-Station Queues: CTMC Models”) evaluates the impacts of race-based versus non-race-based tenant assignment policies in public housing on levels of racial segregation and waiting times for available units [68].

### *Decision Support Systems*

Research applications of decision support systems (DSS)(see Section 1.8.1, “Decision Support Systems”) for housing and regional planning are numerous (see, e.g. [69]), but those focusing specifically on affordable housing and/or sustainable communities are less common.

Computerized applications assist the U.S. Army in forecasting demand and allocating resources for military housing [70], [71]. Using an application for housing mobility planning [54] as the model engine, a spatial DSS (SDSS) can provide strategic guidance to planners and counselors regarding housing mobility policy design [72]. A “proof of concept” DSS for individual housing mobility counseling is developed using the Analytic Hierarchy Process [73]; this work is extended in [74] to develop a Web-accessible prototype SDSS that reflects the needs of housing clients, counselors and landlords. A spatial DSS supports property management and sales, as well as identification of potential properties for purchase [75].

## **II. Synthesis of Previous Research**

There is a strong base of evidence from descriptive models upon which to develop prescriptive models and decision support systems for housing and community development planning, construction and management. While there is no single ‘canonical’ prescriptive model that captures all elements of housing and community development, a generic multiobjective math programming model for this purpose might be presented as follows. Suppose  $\mathbf{X}$  is a vector of decision variables that represent that location, type and number of housing units to be built. Let  $B(\mathbf{X})$  represent the net social benefit associated with housing provision strategy  $\mathbf{X}$ .  $B(\cdot)$  can be nonlinear and capture impacts to residents of the housing under consideration, other community residents and taxpayers. Let  $E(\mathbf{X})$  represent the environmental impacts of housing provision

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strategy  $\mathbf{X}$ . Let  $F(\mathbf{X})$  represent the perceived fairness, or equity, of the housing provision strategy. Then a social planner would wish to solve

$$\text{Optimize}\{B(\mathbf{X}), E(\mathbf{X}), F(\mathbf{X})\} \quad (1)$$

s.t.

$$C(\mathbf{X}) \leq B \quad (2)$$

$$D_{\text{Min}} \leq N(\mathbf{X}) \leq D_{\text{Max}} \quad (3)$$

$$\mathbf{X} \in S \quad (4)$$

where objective (1) balances social, environmental and political considerations, constraint (2) ensures that development strategies obey resource limitations and constraint (3) ensures that level of housing provided lies within given estimates of minimum and maximum demand. Constraint (4) ensures that the decision variables obey all relevant spatial and programmatic constraints. This model could address policy design over multiple periods and incorporate uncertainty in housing markets. A large research literature addresses the solution of model (1) – (4): well-known ‘classical’ approaches include the weighting method and the constraint method [76]; more recent approaches include interactive methods, fuzzy optimization and evolutionary algorithms [77] (see also Article 1.1.1.11, “Solving Multicriteria Problems”). Models such as (1) – (4) could be incorporated into spatial decision support systems.

As discussed above, other modeling approaches, such as agent-based simulation, optimal control and queueing theory could equally well generate alternative housing provision strategies. The practical utility of these planning models is a function of the quality of evidence provided by descriptive research which generates insight into the social, environmental and political impacts of housing and community development policies.

Research in housing and community development described in the previous section and summarized in model (1) – (4) above faces significant limitations. Prescriptive planning models which are partial-equilibrium, deterministic and single-period in nature may be insufficiently flexible to address the diversity of problems typical of housing and community development. There does not appear to be a “theory” of affordable housing or sustainable community development that can be adapted to diverse regions, economies or housing types. There are few examples of explicit modeling of stakeholder values to generate decision models that achieve

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3 social goals shared across stakeholders (see e.g. section 3.1.3, “Normative Structuring of  
4 Decision Problems”). Few models attempt to jointly and explicitly address social welfare and  
5 equity (see e.g. articles 3.1.15.3, “Assessing Social Welfare and Utility Functions from Survey  
6 Data” and 3.1.15.5, “Fairness and Equity in Social Decision Analysis”) and environmental  
7 impacts. There is little research on models linking strategic, tactical and operational concerns  
8 that correspond to the process of policy planning, design, implementation and evaluation, though  
9 [47], [53] and [70], and [72] address, separately, strategic, tactical and operational aspects of  
10 housing mobility programs. With some exceptions (e.g. [66], [71]), most models have neither  
11 been applied in the field nor rigorously evaluated according to best practices and specific real-  
12 world data.  
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21 These limitations motivate many questions that future research might address. Some of these  
22 include: How can descriptive models for policy analysis address multiple policy alternatives  
23 simultaneously? What types of prescriptive planning models are most appropriate for housing  
24 and community development? When are spatial versus aspatial models most appropriate? What  
25 barriers prevent consistent use of prescriptive models? How can prescriptive models explicitly  
26 address the “geography of opportunity”? How can speculative, forward-looking models be  
27 validated? How can modelers trade off model realism and detail against tractability?  
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### 37 **III. Research Agenda**

38 We discuss a number of promising extensions to the decision modeling research described in this  
39 article.  
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#### 42 *Descriptive Models*

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44 It was argued above that a key element of prescriptive models for affordable housing and  
45 community development is the formulation and measurement of social welfare. Despite  
46 innovative models for measuring regional impacts of housing mobility programs that incorporate  
47 scale economies and variations across neighborhood types [39] and estimates of individual-level  
48 impacts of housing mobility programs [45], no similar work has addressed similar impacts  
49 associated with housing redevelopment programs. In addition, there is no research known to this  
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author that evaluates the full range of social benefits and costs of housing and community development initiatives.

It would be of interest to formulate multi-state dynamic models of affordable housing and community development programs that incorporate multiple transitions over space, class and time associated with policy interventions such as particular assisted housing programs but also normal class and household mobility; there has been initial limited effort in this area [78].

Another approach could extend current research on agent-based models for residential location such as [40] to affordable housing and community development policy design. Here, agents could be individual families who participate in a housing mobility or housing redevelopment initiative.

The field of construction engineering and architecture also can also benefit from research that applies current technologies to the design of sustainable housing units and communities. Agent based modeling and cellular automata are applied to the design of virtual cities [79]. These designs are based on simulation models for energy-efficient residential housing based using data from daily activities of residents [80].

### *Prescriptive Models*

Housing providers and community development experts can choose from many affordable housing planning and management tools [81]. A multi-criteria decision analysis could assist organizations in choosing the methods that are best-suited to their technical capabilities, funding streams and service area characteristics. Another application might adapt methods from human-computer interaction research to evaluate the benefits perceived by housing and community development practitioners of decision models.

U.S. hurricanes Katrina and Rita in 2005, as well as the Indian Ocean earthquake/tsunami of 2004 are examples of natural disasters that can result in immense human and physical losses. While the urban planning profession has performed admirably in developing redevelopment strategies for New Orleans in the wake of hurricane Katrina (see, e.g. [82]), there are opportunities for OR/MS to provide prescriptive planning models for urban redevelopment in the wake of natural disasters (and see related articles 4.6.3.1 “Disaster Preparedness” and 4.6.3.2, “Evacuation Planning”). [83] is an initial effort in this direction, but much more research is needed.

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Affordable housing providers face intense competition for increasingly limited development resources. A regional decision model could provide guidance regarding alternative strategies for collaboration across jurisdictional boundaries, service categories and client populations.

Of great interest in the current foreclosure crisis is the development of strategies to select foreclosed housing units for purchase, redevelopment and resale or ongoing management. A multi-objective discrete math programming model for strategy design in foreclosed housing acquisition is developed and applied to a small suburban municipality [84]. Current extensions derived from observations of a community practitioner include solving the tactical problem of choosing specific foreclosed units to acquire that addresses risk, strategic nature of physical location and social impacts, and incorporating uncertainty and risk into the strategic multiobjective acquisition model.

#### *Decision Support Systems*

Information technology-enabled decision support is ubiquitous. However, practitioners in affordable housing and community development, especially those serving distressed communities, have limited access to IT applications that might help them make better decisions about services to use, or provide a means for them to participate in the policy design. Spatial decision support systems for affordable housing and community development could be developed that are easy for inexperienced users to master, that use detailed housing market and community-level data, that allow users to identify and rank decision alternatives with a variety of methods, and that facilitate collaboration between multiple stakeholders. Preliminary analysis [85] has described the prospects of a professional-quality SDSS that might fulfill the promise of the prototype [74]. DSS might also be used to facilitate the design of energy-efficient residential units using engineering and architectural best practices. Finally, a recent graduate student service learning project has developed a decision support system for management of services for the homeless [86, p. 3].

#### **IV. Conclusion**

In this article we have reviewed models for housing and community development, especially those that to address issues of affordability and sustainability. The research literature in this area



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3 is large, diverse and long-lived, but with substantial opportunities to perform research across  
4 disciplines, develop a general theory of prescriptive modeling and decision support and generate  
5 real-world applications. A number of promising extensions may both shed light on dynamics of  
6 real-world behaviors of actors in the housing and community development process and provide  
7 specific guidance to allow them to more fully enjoy the benefits of affordable housing and  
8 sustainable communities.  
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### 14 15 16 17 **Acknowledgements**

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