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## Article

# A Critique of Neoliberal Urbanization and Its Downsides on Housing Policies

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**Abstract:** This critical study examines the social consequences of neoliberal urbanism, with a focus on housing policies by implementing qualitative approach. The main goal of the study is to identify downsides of the neoliberalism in residential areas and shed light on the potential social challenges caused by this. After reviewing the existing literature in this field and introducing some cases, the findings highlight that the prioritization of market mechanisms in urban development, which is the key characteristic of neoliberalism, has led to unaffordable housing, gentrification, and displacement of marginalized communities, exacerbating socio-economic inequalities. The commodification of housing under neoliberal urbanism has transformed homes into financial assets, and instead of addressing the structural roots of housing insecurity, strategies such as implementing public-private partnerships (PPPs), urban mega projects and deregulation, have perpetuated housing crises in urban areas. The results suggest that alternative methods such as inclusionary zones for having a mix of market-rate and affordable housing in new developments, as well as strengthening tenant protections through rent control, and tenant rights advocacy programs, can remarkably help address systemic inequalities. By prioritizing the needs of vulnerable populations, policymakers can work towards mitigating the detrimental social effects of neoliberal urbanism and fostering more just and inclusive urban environments. Finally, critical engagement with social justice issues is essential to creating diverse and inclusive urban communities.

**Keywords:** neoliberal urbanization; housing policies; public-private partnerships; socio-economic inequalities; gentrification; marginalization; spatial inequalities; urban development

## 1. Introduction

Neoliberal urbanism has had significant social consequences, particularly in the realm of housing policies. The prioritization of market mechanisms in urban development has led to increasingly unaffordable housing, gentrification, and displacement of marginalized communities (Lees, 2008). These neoliberal housing policies have exacerbated existing socio-economic inequalities, creating a widening gap between the wealthy and the marginalized populations (Marcuse, 2017). As public resources are redirected towards market-driven development, access to affordable housing becomes increasingly difficult for low-income groups, leading to a crisis of housing affordability in many urban centers (Harvey, 2013). Furthermore, the commodification of housing under neoliberal urbanism has transformed homes into financial assets, perpetuating a speculative housing market that further marginalizes those unable to compete (Peck, 2012). Overall, the emphasis on profit-driven urban development in neoliberal cities has had detrimental social effects, particularly in the realm of housing policies, where the commodification of housing has deepened social inequalities and threatened the right to adequate housing for all (Kearns & Philo, 1993).

This study aims to examine the social dimensions of neoliberal urbanism by posing some basic questions in this direction and examine its long-term consequences from the perspective of citizens. Accordingly, the questions that this paper seeks to answer are as follows:

1. What are the key characteristics and principles of neoliberal urbanization?
2. What are the short-term and long-term social consequences of neoliberal urbanization on vulnerable populations?

3. How do they contribute to social inequality and housing segregation within urban areas?
4. What insights can be gained from an interdisciplinary perspective?

According to the research questions it is hypothesis that main negative impact on neoliberal urbanization is on low-income families and it will be resulted in marginalizing communities in the long run. Therefore, this economic classification and spatial segregation can lead to enhancing traditional social classes and encourages social dependence through focusing on profit and economic development. However, these consequences are not irreparable and can be helped through alternative programs to the harmful consequences of the commodification of citizens and optimal development in urban areas.

## 2. Methodology

The research methodology used in this study is a qualitative approach, as it involves the evaluation and analysis of existing textual sources and previously published information in order to provide a theoretical overview on neoliberal urbanization. In this regard; the main body of this article is divided into 3 main parts:

1. Firstly, in order to establish a solid knowledge of the notion of neoliberal urbanization, a review of the fundamental literature is presented prior to entering the main part of the study, and the key findings of the primary research on neoliberal urbanization are examined.
2. The next step looks at the nature of neoliberalism and its core ideas have been briefly discussed, following its social consequences on urban fabric, and it is discussed how spatial inequalities can lead to social gaps and the exclusion of a huge part of the society, along with some examples of neoliberal housing policies.
3. The last section includes the presentation of various policy solutions to address the issues identified and enhance social justice in the context of housing policy.

Taken together, these three sections aim to provide an overview of the causes, consequences, and potential solutions to the spatial inequalities caused by neoliberal policies in residential areas. It is worth noting that this research does not necessarily show the best strategies and will only suggest a general perspective for future studies. Deeper analysis is needed in order to develop more precise strategies.

## 3. Literature Review

### 3.1. Historical Development of Neoliberal Urban Policies

The beginning of neoliberal urban planning can be attributed to the end of the 20th century, which was first used in the United States and England. It started its work to focus on the free market and quickly became a model for many other countries worldwide. Neoliberalism as a superior economic and political ideology to improve urban problems, and by applying policies such as privatization and minimizing the role of the government in providing urban services, quickly became widespread (Harvey, 2005).

The primary goals of these policies were to reduce government intervention in the economy, deregulation, and transfer a large portion of public resources to the private sector. However, after some time passed, the results and consequences of this liberalization went in the direction of the opposite of its first goals, and this time in a different way, it fueled the strengthening of inequality and dissatisfaction among the citizens (Slobodian, 2018). A policy prioritizing the development of social welfare and the promotion of private sector participation in urban planning, this time led to the concentration of wealth in certain classes of society and created new national and social crises. It revived class differences and re-established the gap between different groups.

### 3.2. Critical Insights on Neoliberal Urbanization

In the field of neoliberal urbanism, many sociologists and urban planners have conducted extensive studies, and have made significant contributions to our understanding of how neoliberal policies shape urban spaces and influence urban development processes.

One of the prominent names in this field is David Harvey, who is almost the main theorists of the neoliberalism. David Harvey is a prominent geographer and urban theorist, known for his works on neoliberal urbanization, particularly in his book "A Brief History of Neoliberalism". He criticizes neoliberal policies, and argues that they serve to reinforce class divisions and exacerbate inequalities. He believes, "Neoliberalism has deepened the rift between the rich and the poor" (Harvey, 2005, p. 102). According to Harvey (1989) neoliberal urbanization has had significant social consequences, including the aggravation of socio-economic inequalities, the displacement of low-income communities, and the commodification of urban space. Harvey argues that neoliberal policies have shaped urban development through processes of commodification and privatization (Harvey, 2005), and emphasizes the unequal distribution of the benefits of capitalist progress, with certain regions and populations benefiting at the expense of others (Harvey, 1997, p. 78). Harvey's work has also focused on the role of urbanization in the reproduction of capitalist social relations. He posits, "urbanization is a central feature of capitalist development, with cities serving as key sites of economic, social, and political activity" (Harvey, 1989, p. 42).

Neil Brenner, another outstanding and influential critical urban theorist, has conducted extensive research on the global dimensions of neoliberal urbanization and its impact on cities. In his book "New State Spaces," Brenner explores the restructuring of urban governance in the context of neoliberalism. Through a critical analysis of the dynamics of neoliberal urbanization, Brenner highlights the complex interplay between political forces, economic processes, and spatial transformations in contemporary cities. His work sheds light on the ways in which neoliberal policies and practices have reshaped the social, political, and physical landscapes of urban areas, illustrating the power dynamics and inequalities inherent in the neoliberal agenda (Brenner, 2004).

Saskia Sassen is also a significant sociologist in this field, known for her work on globalization and urbanization. She has written extensively on the role of cities in the global economy and the impacts of neoliberal policies on urban inequality. Sassen's extensive writings on the subject address the multifaceted impact of neoliberal policies on urban inequality, shedding light on the social, economic, and political consequences of neoliberal urban restructuring. By examining the ways of integrating cities into global networks and the patterns of exclusion and marginalization associated with such processes, Sassen's research highlights the complexities of urbanization in the contemporary world and emphasizes the urgent need for critical engagement with issues of urban inequality and social justice (Sassen, 1991).

Moreover, Jamie Peck a geographer and urban theorist, whose research focuses on the unequal geographies of neoliberal urbanization and the ways in which cities are shaped by economic restructuring. His book "Constructions of Neoliberal Reason" examines the discourses and practices of neoliberal urban governance (Peck, 2010). Through a critical analysis of the ideologies and rationalities that shape neoliberal urban policies, Peck highlights the ways in which cities governed in accordance with neoliberal principles (Peck, 2010). Peck's work offers valuable insights into the power dynamics, inequalities, and social consequences of neoliberal urbanization, emphasizing the need for a nuanced understanding of the complex processes at play in the contemporary urban environment. By interrogating the underlying logics of neoliberal urban governance, Peck's studies contribute to a deeper understanding of the challenges and opportunities facing cities in an era of global capitalism and neoliberal hegemony (Peck, 2010).

Additionally, Jennifer Robinson is also a geographer known for her work on postcolonial urbanism and the impact of globalization on cities in the Global South. Her book "Ordinary Cities" challenges dominant narratives of urban development and highlights the everyday experiences of urban residents (Robinson, 2006). Jennifer Robinson is a renowned geographer who has made significant contributions to the field through her research on postcolonial urbanism and the effects of globalization on cities in the Global South. Robinson's work offers a critical examination of urban

development processes in these regions, with a focus on how colonial histories, economic dynamics, and global forces shape urban spaces and communities. In her book "Ordinary Cities," Robinson challenges prevailing narratives of urban growth and transformation by centering on the everyday experiences and practices of urban residents. By foregrounding the lived realities of ordinary city dwellers, Robinson's work sheds light on the diverse, complex, and often overlooked aspects of urban life in the Global South (Robinson, 2006). Through her scholarship, Robinson seeks to disrupt conventional understandings of urban development and offer alternative perspectives that account for the diversity, agency, and resilience of urban populations in the face of global challenges. By highlighting the intimate connections between the local and the global, as well as the contestations and negotiations that shape urban landscapes, Robinson's work underscores the importance of centering marginalized voices and perspectives in discussions of urbanization and globalization (Robinson, 2006).

Some other prominent names in the field of neoliberal urban planning are; Dr. Edward Soja, and Dr. Patrick Le Galès, Dr. Richard Florida, Dr. Manuel Castells, who have presented important theories and analyzes in this field.

In general, prominent figures in the field of critical urban theory have conducted extensive research on neoliberal urbanization, exploring the impact on cities, urban governance restructuring, and the complex interplay between economic processes and spatial transformations. The most important part of their findings emphasize the gap between rich and poor as a result of unequal distribution of benefits and the power, which underlines the importance of centering marginalized voices in discussions of urbanization and the urgent need for critical engagement with issues of social justice.

## 4. Conceptual Framework

### 4.1. Key Concepts of Neoliberalism on Urban Social Fabric

According to the review of existing literature in this field, the following key concepts highlight the interconnected nature of neoliberalism and urbanization, showcasing how neoliberal policies can shape the spatial, social, and political dynamics of cities.

#### 4.1.1. Privatization

Privatization is a key aspect of neoliberal urbanization, characterized by the transfer of ownership and control of public services and assets to the private sector, leading to a shift towards market-driven approaches to urban development, which is evident in the increasing involvement of private companies in the provision of services traditionally managed by the government (Lees, 2008). This trend has significant implications for the social fabric of cities, as it may result in greater inequality, reduced access to essential services for marginalized communities, and a prioritization of profit over the well-being of residents (Harvey, 2005). The impacts of privatization on urban social structure are complex and multifaceted, highlighting the need for a critical examination of the consequences of neoliberal urban policies on urban residents (Marcuse, 2017) (Peck, 2010).

An example of privatization in the real world is the privatization of water services in Bolivia. In the early 2000s, the government of Bolivia, under pressure from international financial institutions, privatized the water services in the city of Cochabamba, granting a subsidiary of the multinational corporation Bechtel the right to manage and operate the water system. This privatization led to significant backlash from local residents who faced steep increases in water rates, sparking widespread protests known as the "Water Wars" (Harvey, 2005).

#### 4.1.2. Urban Mega-Projects

Neoliberal urbanization often involves the implementation of large-scale infrastructure projects and urban renewal initiatives, aimed at attracting investment and fostering economic growth but may lead to displacement and social exclusion (Harvey, 2005).

Urban mega-projects are a common feature of neoliberal urbanization, characterized by large-scale infrastructure developments and urban renewal initiatives that aim to attract investment, promote economic growth, and enhance the international competitiveness of cities. These projects often involve the construction of iconic buildings, luxury developments, transportation hubs, and cultural institutions, in an effort to rebrand and revitalize urban areas (Harvey, 2005).

However, research by Richard Florida (2003) highlights the potential negative consequences of urban mega-projects, particularly in terms of social exclusion and displacement. As these projects often target prime real estate in central locations, they can lead to the gentrification of neighborhoods, driving up property values and displacing long-term residents, particularly low-income and marginalized communities. This process can result in social segregation and the exclusion of certain groups from the benefits of urban development.

Furthermore, (Müller-Mahn, Mkuwu, & Kioko, 2021) have critiqued the role of mega-projects in perpetuating inequalities and promoting a market-driven approach to urban development that prioritizes profit over the needs of local communities. They argue that mega-projects can exacerbate social divisions, reinforce spatial inequalities, and marginalize vulnerable populations, rather than fostering inclusive and sustainable forms of urban development.

The work of these researchers underscores the importance of considering the social implications of urban mega-projects within the context of neoliberal urbanization. It highlights the need for a more equitable and participatory approach to urban development that prioritizes social justice, community engagement, and the well-being of all residents in cities.

#### 4.1.3. Governance Restructuring and Deregulation

Neoliberal urbanization involves a restructuring of urban governance, with the delegation of decision-making powers to private actors and the adoption of market-oriented approaches to urban planning and development (Brenner, 2004). This restructuring of urban governance plays a significant role in shaping the physical and social landscapes of cities, often leading to increased privatization, deregulation, and the prioritization of market forces in urban planning and development processes (Brenner, 2004).

Research by Peck, Jamie. (2010) highlights the influence of neoliberal urban policies on urban governance, emphasizing the role of public-private partnerships in reshaping urban landscapes. These partnerships, often formed between governments and private developers, can result in the prioritization of profit-driven development projects and the exclusion of marginalized communities from decision-making processes. Additionally, scholars like Uitermark, Hochstenbach, and Groot (2023) have highlighted the impacts of neoliberal urbanization on local governments and their ability to address social and environmental challenges. The emphasis on market-oriented approaches can limit the capacity of local authorities to enact policies that promote social equity, sustainable development, and community well-being, resulting in the marginalization of certain populations and the degradation of urban environments. The work of these researchers underscores the complex interplay between neoliberal urbanization, urban governance, and the social and spatial dynamics of cities. It highlights the need for a critical examination of the implications of neoliberal policies on urban development, social justice, and the quality of life in urban areas.

### 4.2. Examples of Neoliberal Housing Policies

#### 4.2.1. Public-Private Partnerships (PPPs)

As previously mentioned, one of the key aspects of neoliberal urbanization is “privatization”. One example of using this policy in a neoliberal city is the implementation of public-private partnerships (PPPs) for affordable housing development. In cities like London, PPPs have been used to leverage private sector investment in affordable housing projects, with the aim of increasing the supply of housing while minimizing government expenditure (Spackman, 2002.). These partnerships often involve developers receiving subsidies or tax incentives in exchange for building a certain percentage of affordable units within their market-rate developments.

However, despite these potential benefits, there are also drawbacks to the privatization of affordable housing through PPPs. One significant concern is the potential for developers to prioritize profit over meeting the housing needs of low-income residents. This can result in the displacement of existing vulnerable populations, as developers may focus on building market-rate units instead of affordable housing options.

Moreover, the use of PPPs in affordable housing development can exacerbate social inequalities and perpetuate spatial segregation within cities. Research has shown that these partnerships often lead to the concentration of affordable housing in specific areas, while marginalized groups, such as low-income residents, minorities, and immigrants, are pushed to the peripheries or less desirable areas of the city. This unequal distribution of resources, investment, and opportunities as a result of neoliberal urban policies can reinforce existing social divisions and create physical and social barriers that further segregate different socio-economic groups within urban areas (Harvey, 2005).

Besides all, Neoliberal urbanization can disempower communities by delegating decision-making power to private developers and prioritizing market-driven approaches to urban development. This can marginalize local voices, limit community participation in decision-making processes, and undermine democratic principles in urban governance (Robinson, 2006).

#### 4.2.2. Urban Mega-Projects

Urban mega-projects often involve the redevelopment of underutilized or blighted areas, with the goal of revitalizing neighborhoods, attracting investment, and creating more livable and sustainable urban environments (Kotsila et al., 2022). The primary positive aspects of urban mega-projects in residential areas can be economic development. These projects can stimulate economic growth by attracting investment, creating jobs, and increasing property values in surrounding areas. Furthermore, mega-projects can revitalize blighted neighborhoods, improve infrastructure, and enhance the overall quality of life for residents. Besides that, many urban mega-projects incorporate green building practices, public transportation access, and green spaces, contributing to environmental sustainability.

One example of a successful urban mega-project in residential areas is the Hudson Yards development in New York City. This massive mixed-use project includes luxury residential buildings, commercial spaces, parks, and cultural amenities, transforming a once-vacant rail yard into a vibrant and thriving neighborhood. The project has been praised for its innovative design, sustainable features, and contributions to the economic growth of the city.

However, there are also negative aspects to consider when evaluating urban mega-projects in residential areas. The main drawback can be related to gentrification, with displacing existing residents, and leading to social and economic segregation and the loss of affordable housing options. The emphasis on attracting investment and promoting economic growth in neoliberal urban policies can lead to increased property values, rising rents. As a result, low-income residents may find themselves unable to afford to remain in their homes and communities, ultimately facing displacement, and transformation of neighborhoods into upscale, gentrified areas (Lees, 2000).

Additionally, some projects may prioritize high-income residents and commercial interests, neglecting the needs of vulnerable populations and contributing to social inequality. Besides all, large-scale development projects can disrupt ecosystems, increase congestion, and contribute to harmful environmental Impact.

One example of the potential drawbacks is the Habitat 67 development in Montreal, Canada, which was intended to provide affordable housing but became an exclusive luxury residential complex due to rising construction costs and market pressures (The Guardian, 2017). Also, cities like San Francisco have experienced rapid gentrification due to the tech boom, with rising rents and property values pricing out longtime residents and small businesses. Neighborhoods that were once affordable and diverse become homogenized and exclusive, as wealthier newcomers reshape the cultural and social fabric of the community (Lindner et al., 2021).

#### 4.2.3. Housing Vouchers or Subsidies

Another example of housing policies in neoliberal cities is the implementation of housing vouchers or subsidies to allow low-income individuals to access housing in the private rental market. For instance, in cities like New York City, housing vouchers have been utilized as a means of providing housing assistance to low-income households while also promoting tenant choice and mobility (Popkin et al., 2005).

Generally, this approach can be advantageous for low-income individuals, as they provide them with the flexibility to choose housing that meets their specific needs and preferences. By enabling recipients to select their own housing in the private market, vouchers offer a level of autonomy and empower individuals to make decisions about their living arrangements. This approach can help mitigate the concentration of poverty in certain neighborhoods and promote socio-economic integration within cities.

However, there are challenges associated with the use of housing vouchers in urban contexts. One potential drawback is the limited availability of affordable housing options in the private rental market, which can restrict voucher holders' choices and result in housing instability. Additionally, the administration of housing voucher programs can be complex and bureaucratic, leading to delays in processing applications and administrative inefficiencies that may hinder individuals' access to housing assistance.

Furthermore, the reliance on housing vouchers as a primary housing policy in neoliberal cities may not address the underlying structural factors contributing to housing affordability challenges. Research has indicated that housing vouchers alone may not be sufficient to address the systemic issues of housing insecurity and inadequate housing supply, particularly in cities experiencing escalating housing costs and gentrification pressures (Bikomeye et al., 2021).

#### 4.2.4. Market-Rate Housing

Another example is the prioritization of market-rate housing development over affordable housing in urban planning policies. This ultimately leads to prioritizing upscale development at the expense of affordable housing and community cohesion. In cities like Los Angeles, there is a strong emphasis on promoting luxury condominiums and upscale developments, often at the expense of affordable housing projects. This approach exacerbates social inequalities, as lower-income residents are increasingly priced out of their neighborhoods and pushed to the margins of the city (Zuk et al., 2017). In cities like Chicago, large-scale urban renewal initiatives in neighborhoods like the South Side have displaced longtime residents and eroded the social and cultural identity of historically marginalized communities (Dluhy et al., 2002b). The construction of luxury condos and commercial spaces can exacerbate inequalities and push out vulnerable populations, leading to increased segregation and exclusion.

To be specific about the housing segregation, in cities like New York City, the process of housing segregation has been exacerbated by neoliberal policies that prioritize market-driven development. For example, the practice of redlining, where certain neighborhoods were systematically denied access to mortgage lending based on race or income, has led to persistent segregated housing patterns that continue to marginalize communities of color (Rothstein, 2017). The lack of affordable housing options in desirable neighborhoods further perpetuates segregation, as low-income residents are pushed to more impoverished areas with fewer resources and opportunities (Desmond, 2016).

Generally speaking, besides the primary constructive goals of neoliberalism within the urban areas, the neoliberal policies on housing policies, has not been effective and mostly have negative social effects, such as housing insecurity for vulnerable populations increasing homelessness, long-term displacement of marginalized communities, and deepening social inequalities. By prioritizing market-driven solutions and deregulation of rent control, these policies often fail to address the structural roots of housing insecurity and perpetuate housing crises in urban areas. This situation raises questions about social justice, equitable access to housing, and the preservation of diverse and inclusive urban communities. The impacts of gentrification and displacement on urban social fabric

underscore the need for a critical examination of the social and economic consequences of neoliberal urban policies on vulnerable populations and the overall fabric of cities.

**Table 1.**

| <b>Neoliberal Housing Policies</b>        | <b>Positive Aspects</b>   | <b>Negative Aspects</b>   |
|---|---|---|
| <b>Public-Private Partnerships (PPPs)</b> | Increasing the Supply of Housing  | Prioritize Profit over Meeting the Housing Needs<br>Displacement of Existing Vulnerable Populations<br>Social Inequalities<br>Spatial Segregation<br>Social Divisions   |
| <b>Urban Mega-projects</b>                | Economic Growth<br>Attracting investment<br>Creating Jobs<br>Improve Infrastructure<br>Public Transportation Access<br>Green spaces<br>Livable Environments<br>Environmental Sustainability | Displacing Existing Residents<br>Social and Economic Segregation<br>Gentrification<br>Loss of Affordable Housing<br>Increased Property Values<br>Increase Congestion<br>Disrupt Ecosystems<br>Harmful Environmental Impact<br>Rising Construction Costs   |
| <b>Housing Vouchers or Subsidies</b>      | Advantageous for Low-income Individuals<br>Flexibility to Choose<br>Empower Individuals to make Decisions   | Limited availability of Affordable housing options<br>Complex Programs and Bureaucratic   |
|   | Mitigate the Poverty<br>Promote Socio-Economic Integration  | Delays in Processing Applications<br>Not Addressing the Underlying Structural Factors   |
| <b>Market-Rate Housing</b>                |   | Promoting Luxury Condominiums and Upscale Developments<br>Expense of Affordable Housing Projects<br>Exacerbates Social Inequalities<br>Eroded the Social and Cultural Identity of Historically Marginalized Communities<br>Segregation and Exclusion<br>Market-Driven Development<br>Lack of Affordable Housing |

## 5. Discussion and Result

In order to effectively address the challenges and optimize the advantages of urban policies, policymakers must establish mechanisms that ensure the prioritization of an equitable and inclusive urban environment across all programs. Therefore, it is necessary to explore alternative approaches and other strategies that emphasize the needs of the most vulnerable populations and tackle issues in a truly equitable manner. As a result, the most beneficial options will be presented next section.

### *Suggested Strategies*

One key aspect that policymakers should consider is the investment in affordable housing, social services, and infrastructure that benefit low-income and marginalized populations. As it was mentioned before, it is essential to promoting equity and addressing systemic inequalities within cities. Hence, by targeting resources towards those most in need, policymakers can create a more just and inclusive urban environment that provides opportunities for all residents to thrive. A proposed way could be considering some Housing Mandates and Implementing policies that require developers to include a certain percentage of affordable housing units in new construction projects can help address the lack of affordable housing in rapidly gentrifying areas. This can help prevent the displacement of low-income residents and promote social diversity and integration in neighborhoods (Machline et al., 2020). This approach can bridge the social gap between low-income families and the upscale class of each community.

In addition, this method can enhance the inclusionary zone in residential areas. Therefore, another important factor which should be consider is inclusive design. Enacting inclusionary zoning ordinances that mandate a mix of market-rate and affordable housing in new developments can foster more inclusive and equitable communities. By requiring developers to include affordable units or contribute to affordable housing funds, cities can ensure that all residents have access to housing options regardless of income level (Jha et al., 2013).

Furthermore, for tacking the potential challenges of public-private participations programs, policymakers should prioritize community engagement and participation in the decision-making process to ensure that policies are responsive to the diverse needs and perspectives of urban residents. By fostering collaboration and dialogue with local communities, policymakers can create more inclusive and responsive urban policies that reflect the priorities and values of those directly impacted by these initiatives. Through this participatory planning local communities will engage in decision-making about urban development can ensure that residents have a voice in shaping the future of their neighborhoods. By empowering marginalized groups to participate in planning and decision-making, cities can promote social equality, spatial justice, and community empowerment (Brown & Kyttä, 2014).

Moreover, supporting community land trusts, where land is owned collectively and managed by a nonprofit organization, can help stabilize housing prices and prevent speculative real estate development that leads to gentrification and displacement. Community land trusts can offer affordable housing options and preserve neighborhoods for long-term residents (Fennell & Keys, 2017)

Additionally, to enhance the effectiveness of housing voucher programs in neoliberal cities, besides investing in affordable housing development policymakers should consider other implementing complementary strategies, such as strengthening tenant protections. Strengthening tenant protections through rent control, eviction prevention programs, and tenant rights advocacy can help safeguard the rights of renters and prevent unjust displacement. By addressing issues such as unfair evictions, rent hikes, and substandard living conditions, cities can promote housing stability and social justice for all residents (Desmond, 2016).

All in all, by adopting these approaches to urban policy-making, urban planners can create more resilient, inclusive, equitable, and livable cities and residential areas will emphasize on dignity of all residents, benefiting all members of the community.

**Table 2.**

| <b>Methods</b>          | <b>Description</b>   |
|-------------------------|--|
| <b>Housing Mandates</b> | Implementing policies that require developers to include a certain percentage of Affordable housing units in new construction projects |
|                         | Inclusionary zone: A mix of market-rate and affordable housing in new developments   |

|                                       |   |
|---------------------------------------|---|
|                                       | Strengthening tenant protections through rent control |
| Implementing Complementary Strategies | Eviction prevention programs                          |
|                                       | Tenant rights advocacy                                |
|                                       | Stabilize housing prices                              |
| Community engagement                  | Community land trusts                                 |

## 6. Conclusions

In conclusion, neoliberal urbanism has had significant social consequences, particularly in the realm of housing policies, as explored in this critique. The prioritization of market mechanisms in urban development has led to increasingly unaffordable housing, gentrification, and displacement of marginalized communities, exacerbating existing socio-economic inequalities. The commodification of housing under neoliberal urbanism has transformed homes into financial assets, perpetuating a speculative housing market that further marginalizes those unable to compete. Through a qualitative analysis of key literature and examples of neoliberal housing policies, it is evident that these policies have deepened social inequalities and threatened the right to adequate housing for all. Despite these challenges, alternative strategies such as investment in affordable housing, social services, and infrastructure, as well as the implementation of inclusionary zoning ordinances, can help address systemic inequalities and create more just and inclusive urban environments. By prioritizing the needs of the most vulnerable populations, policymakers can work towards mitigating the detrimental social effects of neoliberal urbanism and fostering more equitable and sustainable urban development. In the face of these challenges, it is essential to recognize the urgent need for critical engagement with issues of social justice and the preservation of diverse and inclusive urban communities.

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