



What Does a Just Housing Plan Look Like? NYC and National Housing Movements Show the Way

Oksana Mironova and Sylvia Morse

How could we develop a housing plan that is not rooted in capitalism? Oksana Mironova and Sylvia Morse describe how local and federal initiatives could provide the seeds for a more just housing landscape.

The United States does not have a cohesive national housing plan,¹ relying instead on a host of market-based solutions that are planned and implemented locally and predicated on continuous growth, including tax incentives and zoning changes. This system fails to meet the needs of extremely low-income households: 70% in New York State² pay more than half of their income in rent. In New York City, a succession of housing plans by the Koch (252,000 units³), Bloomberg (165,000 units), and de Blasio (300,000 units⁴) mayoralities have not stemmed a ballooning affordability crisis.

Rather than doubling down on a system built on land theft, racial exclusion, and the imagined inevitability of growth,⁵ we must decouple housing tools from the market and restructure our relationship to both property rights and to land. There is momentum toward such a shift. Advocates in Oregon, New York, and California led successful campaigns for greater tenant protections. A growing New Economy movement rooted in racial justice is seeing the growth of local cooperative economies from Jackson, Mississippi,⁶ to New York City.⁷ For the first time in decades, housing inequality is a policy priority in Washington, with Democratic presidential primary candidates calling for multi-billion-dollar investments in housing affordability⁸ and US Representative Alexandria Ocasio-Cortez proposing nationwide rent regulations and tenant protections.⁹

Ahead of New York's state and local elections, with a number of candidates entering from the left, we highlight a set of local policies and organizing interventions that would increase

¹ The Canadian National Housing Strategy (see: www.newswire.ca/news-releases/a-stronger-national-housing-strategy-837699153.html) or the British Labour Party's Housing for the Many (see: <https://labour.org.uk/issues/housing-for-the-many>) proposal are examples of national housing plans.

² See: <https://nlihc.org/housing-needs-by-state/new-york>.

³ See: www.gothamgazette.com/index.php/housing/624-creating-affordable-housing-how-koch-did-it.

⁴ See: <https://www1.nyc.gov/site/hpd/about/housing-new-york-2-0.page>.

⁵ See: www.degrowth.info/en.

⁶ See, for example: <https://cooperationjackson.org>.

⁷ See, for example: <https://bcdi.nyc>.

⁸ See the Sanders (<https://berniesanders.com/issues/housing-all>), Warren (<https://medium.com/@teamwarren/my-housing-plan-for-america-20038e19dc26>), Booker (<https://medium.com/@corybooker/corys-plan-to-provide-safe-affordable-housing-for-all-americans-da1d83662baa>), Harris (www.politico.com/story/2019/07/06/kamala-harris-homeownership-2020-1399253), and Castro (<https://issues.juliancastro.com/people-first-housing>) campaigns' housing plans.

⁹ See: <https://ocasio-cortez.house.gov/sites/ocasio-cortez.house.gov/files/A%20Just%20Society-%20A%20Place%20to%20Prosper%20Act.pdf>.

New York City's housing affordability in the short term, while charting a longer-term path to a more economically and racially just housing landscape. Because this scale of change cannot occur without federal support, we also highlight complementary federal proposals.

Figure 1. Housing Justice for All rally, May 2019



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Redefine housing as a public good, as part of a movement toward economic democracy

Our current system individualizes housing. A more just approach, like a local homes guarantee plan¹⁰ or a universal rental subsidy entitlement, would position housing as a public good like education or transit, implementing advocates' calls¹¹ to make housing a human right. Either approach would address the US's deeply rooted affordability crisis that results in severe rent

¹⁰ See: <https://homesguarantee.com>.

¹¹ Such as: www.nesri.org/programs/what-is-the-human-right-to-housing.

burdens, evictions, and homelessness. Any major housing commitment should be part of a broader movement toward economic democracy,¹² which would also include minimum-wage guidelines¹³ that reflect local housing costs, stronger labor protections, a growing worker cooperative sector, and the cultivation of a democratic¹⁴ and accountable financial sector.

Restructure power over property

New York City's housing market exacerbates the fundamentally inequitable relationship between landlords and tenants. Stronger renter protections not only reorder these power relationships, but also challenge commodification by limiting real estate's extraction potential.

This year, the Upstate/Downstate Housing Alliance¹⁵ successfully strengthened New York's rent laws.¹⁶ However, about 40% of the city's rentals are still unregulated. A truly universal rent regulation system would not only go further to codify tenants' rights but also offer an antidote to the competition for population-specific set-asides in subsidized housing. With the legal system as a primary venue for landlord/tenant disputes, the expansion of the existing anti-harassment statutes¹⁷ and right-to-counsel law¹⁸ would complement rent regulation. The federal government could bolster these systems by making funds contingent on their adoption.¹⁹

Additional expansions of tenants' rights include right-of-first-refusal laws,²⁰ which give tenants negotiating power during the sale or foreclosure of a building. These laws work best with dedicated funds for acquisition and leadership development, as well as landlord revenue caps, which mitigate speculation and thus allow community-led projects to compete for sites. Policies that remove access barriers to housing for undocumented people²¹ and people who have been incarcerated²² extend tenant protections to all renters.

In addition to laws that govern property relationships, limits on real-estate capital's influence over the legislative process²³ strengthen the tenant position.²⁴ So would funding for community leadership development and organizing.

¹² See: <https://bcdi.nyc/economic-democracy>. For examples of integrated economic democracy efforts, see the Bronx Community Development Initiative (<https://bcdi.nyc/our-model>), Cooperative Economics Alliance of New York City (<https://gocoopnyc.com>), and Cooperation Jackson (<https://cooperationjackson.org>).

¹³ See, for example: www.citylab.com/equity/2019/06/affordable-housing-minimum-wage-rent-apartment-house-rental/592024.

¹⁴ See, for example: www.publicbanknyc.org.

¹⁵ Website: <https://actionnetwork.org/groups/upstatedownstate-housing-alliance>. See also: www.thenation.com/article/universal-rent-regulation-new-york.

¹⁶ The full text of New York State Senate Bill S2591A is available here: www.nysenate.gov/legislation/bills/2019/S2591. For additional analysis, see the following links: https://gothamist.com/2019/06/13/albany_rent_reform_deal.php | <https://jacobinmag.com/2019/06/new-york-housing-tenants-universal-rent-control> | www.nytimes.com/2019/06/21/nyregion/rent-laws-new-york.html.

¹⁷ See: <https://www1.nyc.gov/site/hpd/owners/certification-of-no-harassment.page>.

¹⁸ See: www.righttocounselnyc.org/about.

¹⁹ See Warren's plan, which ties tenant protections to transit and infrastructure funding or Sanders' plan which sets a national rent control standard and creates a dedicated federal office and funding stream for local tenant protection implementation.

²⁰ See examples in Washington, DC (<https://wamu.org/story/18/11/15/after-a-decade-of-waiting-d-c-implements-law-allowing-it-to-buy-buildings-to-keep-them-affordable>), and San Francisco (www.sfxaminer.com/the-city/new-law-pushes-property-owners-to-sell-to-nonprofits-not-speculators).

²¹ See, for example: <https://ny.curbed.com/2019/8/21/20826895/nyc-affordable-housing-lottery-credit-check-hpd-immigrants>.

²² See, for example: <https://docs.house.gov/meetings/BA/BA00/20190521/109530/BILLS-116pih-fairchance.pdf>.

²³ See, for example: www.brennancenter.org/closing-new-york-llc-loophole.

²⁴ See, for example: www.nytimes.com/2019/03/29/nyregion/pied-a-terre-tax.html.

Figure 2. Housing Justice for All rally, May 2019



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Expand public and nonspeculative housing with a commitment to racial justice

The removal of housing from the speculative market at scale is central to undoing the commodification that undermines housing affordability. This can be achieved through public

investment²⁵ in, and organizing for, alternative housing models that rely on permanent affordability including limited-equity cooperatives and community land trusts. Immediate investment in public housing preservation and a new municipal housing program²⁶ are complementary paths toward the same goal.

A just housing plan would deprioritize market-driven approaches like the Low-Income Housing Tax Credit (LIHTC), a “dubious trickle-down tax subsidy”²⁷ that is the primary mechanism for developing new affordable housing in the US today. LIHTC does not fund long-term operations, nor is it targeted to extremely low-income tenants. A more effective use of federal funds could include making Section 8 vouchers an entitlement,²⁸ which would provide immediate relief to low-income renters and effectively support long-term operations, especially in community land trusts and other forms of nonspeculative housing.

The development of nonspeculative and public housing would require significant investment. Locally, it could come from tax reform²⁹ and budgeting that privileges housing over incarceration and policing.³⁰ Federally, rolling back corporate tax cuts could fund millions of deeply and permanently affordable units.³¹

Neither nonspeculative housing nor public ownership³² within themselves guarantee a commitment to resident control or racial justice; housing should be democratically governed, with leadership prioritized for people of color.³³ More broadly, a just approach to housing must be developed at all levels of government through an anti-racist and therefore reparative framework. The National Homes Guarantee platform³⁴ calls on the federal government to study and implement forms of reparations, including financial compensation for the harm done to Black and brown people throughout US history, mortgage principal reduction or cancellation for victims of racist predatory lending, pairing nonspeculative housing with access to zero-interest capital to build family wealth, and enforcing and funding municipalities’ responsibilities to advance fair housing.

²⁵ See, for example: www.gothamgazette.com/city/8458-little-used-community-land-trust-model-for-affordable-housing-may-see-big-boost.

²⁶ See, for example: www.peoplespolicyproject.org/2018/04/05/a-plan-to-solve-the-housing-crisis-through-social-housing.

²⁷ For an analysis of LIHTC in light of the 2018 tax reforms see here: <https://prospect.org/power/harm-affordable-housing>. NPR and PBS analyzed the growing costs and lack of financial transparency associated with LIHTC here: www.npr.org/2017/05/09/527046451/affordable-housing-program-costs-more-shelters-less.

²⁸ Demos (www.demos.org/policy-briefs/affordable-housing-all#Toward-Progressive-Investments-in-Affordable-Rental-Housing), People’s Action (<https://homesguarantee.com>), Castro (<https://issues.juliencastro.com/people-first-housing>), and Sanders (<https://berniesanders.com/issues/housing-all>) have proposed turning Section 8 into an entitlement program.

²⁹ See, for example: <http://fourthplan.org/action/nyc-property-taxes>.

³⁰ See: <https://drive.google.com/file/d/1dDNc5I-vLsY2eVRXZBNJz2OPbsw5lft5/view>.

³¹ See Warren’s proposed American Housing and Economic Mobility Act of 2018 (www.warren.senate.gov/imo/media/doc/Moody's%20Report%20on%20American%20Housing%20and%20Economic%20Mobility%20Act1.pdf) and Demos’s housing platform (www.demos.org/policy-briefs/affordable-housing-all#Toward-Progressive-Investments-in-Affordable-Rental-Housing) for specific tax-reform proposals.

³² Most examples of tenant management and governance in public housing were driven not by goals of tenant control over public land and housing, but by efforts towards privatization. Still, these cases may provide some precedent or structures that could be adapted to implement new forms of tenant control in public housing. In Toronto, the conversion of the Alexandra House public housing development to a hybrid public housing/co-op scheme, though controversial, offers a legal and organizing model for tenant self-governance and management in public housing. Tenant-led social-housing governance systems (see: www.iut.nu/wp-content/uploads/2017/07/Resident-Involvement-in-Social-Housing-in-the-UK-and-Europe.pdf) in Denmark could be adapted to the US context. People’s Action Homes Guarantee proposal (<https://homesguarantee.com>) suggests a process for both preserving public housing and strengthening tenant governance.

³³ See the community control (<https://policy.m4bl.org/community-control>) and economic justice (<https://policy.m4bl.org/economic-justice>) planks of the Movement for Black Lives’ policy platform and the governance models of the Boston Ujima Project and Dudley Street Neighborhood Initiative.

³⁴ See: <https://mk0homesguarant73iku.kinstacdn.com/wp-content/uploads/Homes-Guarantee--Briefing-Book.pdf>.

Figure 3. Housing Justice for All rally, May 2019



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Create equitable tax policies for renters

Tax policy should reflect renters' critical economic role and significant cost burden. Local and federal tax policies reward property owners and punish renters, privileging "income from capital" over "income from work."³⁵ A fairer tax system would rechannel tax benefits³⁶ to low-income renters. For example, a renter tax credit could symbolically elevate renters and help offset rent burdens,³⁷ as would increasing and expanding the Earned Income Tax Credit.

³⁵ See: www.demos.org/policy-briefs/affordable-housing-all.

³⁶ See, for example: www.cssny.org/news/entry/css-report-421-a-costing-city-one-million-per-affordable-apartment-created.

³⁷ Booker's (<https://medium.com/@corybooker/corys-plan-to-provide-safe-affordable-housing-for-all-americans-da1d83662baa>), Castro's (<https://issues.juliancastro.com/people-first-housing>), and Harris's (www.harris.senate.gov/news/press-releases/harris-reintroduces-legislation-to-provide-relief-to-americans-facing-skyrocketing-cost-of-rent) housing plans all include a renter tax credit.

Address regional inequality

Regional cooperation is needed to fully combat racial and economic housing inequality. Jurisdictions in the New York City metropolitan region could implement tax sharing, looking to models like the Twin Cities Fiscal Disparities Program.³⁸ Efforts to combat low-density zoning and other exclusionary land-use ordinances are vital to addressing regional segregation but should focus on white-majority suburbs over dense metropolitan areas or diversifying exurbs. Upzonings should be used to expand nonspeculative and public housing models.

A transformative housing plan must not only protect and expand low-income housing now but also challenge underlying structures of racial and economic inequality. Laws and policies that redefine housing as a public good, restructure property relationships and tax policy to favor renters, expand nonspeculative and public housing under the leadership by people of color, and address regional inequality can help achieve these goals. Such a plan would not only depend on a significant retargeting of local and federal public capital and greater accountability from private institutions that profit from predatory practices, but also on sustained housing-justice movement building as both a spur and a safeguard for new policies.

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³⁸ See: www.cleveland.com/news/2019/04/a-region-divided-the-minneapolis-plan-what-if-we-shared-the-wealth-sharing-the-tax-base-keeps-twin-cities-region-flush.html.

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