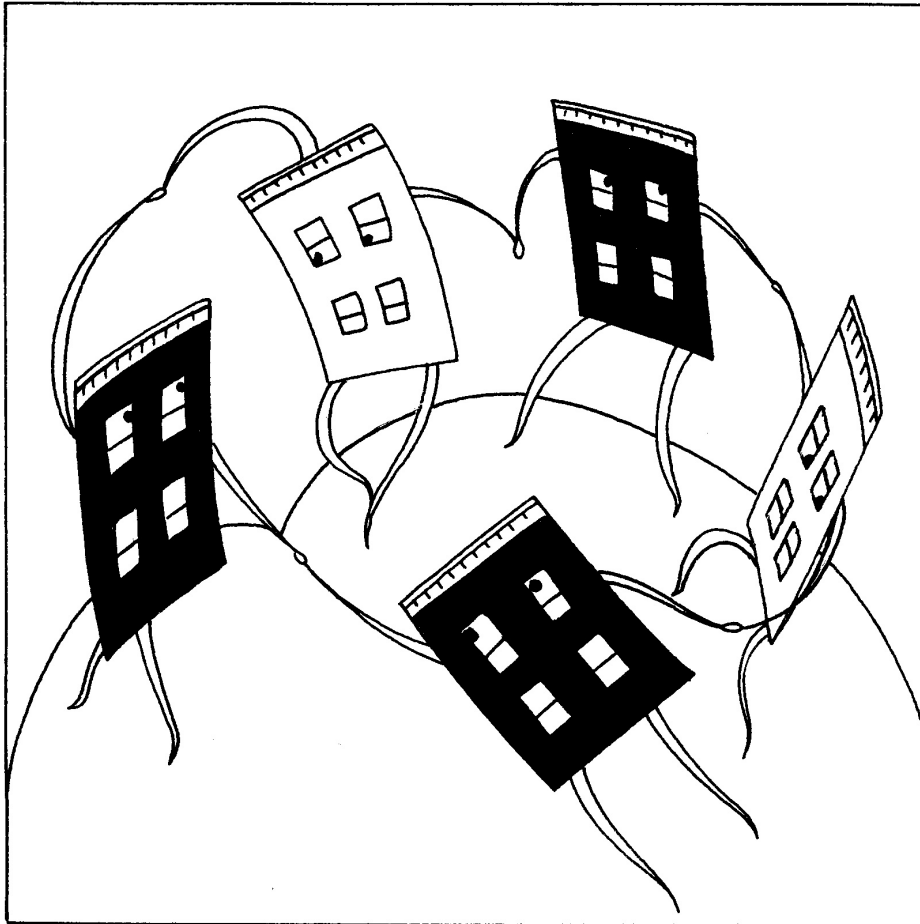


# The Social Housing Question

As New Yorkers look to the past, present, and future of social housing, we find more questions than answers.

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Over the past nineteen years, I have lived in twelve New York City apartments. Nine of them were rent stabilized; in four of those my name was on the lease, and in five of them I was a subletter or a roommate. There were two market-rate apartments, one of which was really an illegal single room occupancy.

I was evicted from one of the subletted rent stabilized apartments. You're supposed to get the landlord's permission when you sublet a rent stabilized apartment, but in this case the leaseholder didn't want to do that because the landlord was in prison for attempting to kill the downstairs neighbor and burn down the building. Before the landlord went to prison, though, he seems to have passed the building—and several others he owned—to his brother, whose limited liability company collected the rent (and at least in my building didn't do much else). Shortly before the old landlord was set to be released from prison, the brother hired a private detective to sniff out any renters whose tenancies weren't 100 percent kosher. The leaseholder got me a lawyer, but all he could secure was time and money to move. On the matter of the lease, the law was on the side of the landlord, who had tried to kill his tenant and destroy his building.

This is antisocial housing. It's an extreme case, but it demonstrates just how psychotic the landlord-tenant power relation can be, even under rent regulation. Landlords not only extract thousands from tenants each month, but they hold a monopoly over tenants' ability to exist in a place, and they will revoke it if their terms aren't met—or, in the absence of rent regulation, whenever they feel like it.

Now I live in what I see as a form of social housing: a limited-equity cooperative run under the Housing Development Fund Corporation (HDFC) model. In 1979, after years of milking his buildings for rent and not paying his taxes, the owner of eight adjacent tenements in Hell's Kitchen abandoned the properties. The city took them over and, through an experimental program of the US Department of Housing and Urban Development, it hired tenants and other nonresident workers to fix up the apartments and, two years later, sold them back to the tenants for cheap under two conditions: when they sold their shares they couldn't make much profit, and the buyers had to be in a similar income bracket. When I moved in thirty-nine years later, the cost of the apartment was more than I wanted to pay but about half the going rate for the area. I pay a reasonable mortgage and a very low maintenance fee, since there's no landlord and no speculative debt on the buildings. I share governance with fifty other households. Because we can't make much profit off the sale of our apartments, we're not concerned about things that will raise or lower our property values. There are plenty of disagreements among neighbors, but the ethos of the place is all about the collective use value of our home.

Many New Yorkers want exactly what I have found, and since moving in I've worked with many others in the housing movement on proposals to produce dramatically more of it. Indeed, in cities throughout North America, the demand for social housing is growing more intense. The term, which is in common usage just about everywhere else in the world, was last taken up in the US in the 1920s and '30s by the housing left. But the idea has come to be embraced again by people who seek an alternative to our hypercommodified and financialized housing market and to bring attention to the failures

of much existing affordable housing policy, which, contrary to its stated agenda, seems to produce too little and too expensive housing.

For better and for worse, “social housing” can be a slippery term, with different people using it to mean different things. One of the first documents to spark this resurgence of US left interest, Saoirse Gowan and Ryan Cooper’s 2018 People’s Policy Project report [Social Housing in the United States](#), does not define it at all but imagines a network of mixed-income municipally owned rental buildings. A 2020 report produced by the Community Service Society of New York (where I now work) called [How Social Is That Housing?](#) characterized social housing as having three core features—decommodification, social equality, and resident control—that can be found to varying degrees in housing models ranging from public rentals to limited-equity cooperatives on community land trusts. Sociologists Gianpaolo Baiocchi and Jacob Carlson [added decarbonization](#) as a fourth feature to aspire to, given that many calls for social housing now specifically preface the term with the word *green*.

These definitional debates are important, but the lack of consensus around the term has not slowed its growing popularity as a political demand. There are many factors that account for this rise in social housing energy on the American left: a real desire for the housing movement to shift from organizing against what we don’t like (high rents and shitty landlords and developers) to what we truly want (homes for all); a rising awareness that some other cities have much better housing for a lot less money than we do, with Vienna and Singapore being common frames of reference; and democratic socialist and socialist-aligned elected officials spreading the word about social housing to a larger audience. In New York, organizers are building a movement for social housing, knocking on doors, producing policy proposals, publishing reports that explain the idea, and sponsoring [a visit to Vienna](#) by a delegation of tenants, homeless people, politicians, and researchers like me. Around the country, there are several social housing campaigns at different stages: Montgomery County, Maryland, has a public developer that’s building new housing; Rhode Island and Atlanta are about to do something similar; residents of Seattle voted to create a new public developer; and there are multiple legislative proposals to do so in California, Hawaii, and elsewhere. While it would be an exaggeration to say that social housing is on the American political agenda, there is more energy being put toward the idea than there has been for several decades.

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WHATEVER YOUR DEFINITION of social housing, most would agree that New York has more of it than any other city in the United States. Part of the reason is just the size of the city—New York has more of most things than most places in this country, even if we also don’t have nearly enough of many things we need. But there has also been a historic commitment to social housing (if not always under that name) among working-class organizations and elements of the state, as well as fractions of capital that invest in such limited-profit projects.

Probably the longest standing form of social housing in New York is union-built limited-equity cooperatives. From the 1920s to the 1970s, unions and leftist political organizations built roughly 50,000 apartments that would be bought and sold without profit, managed by residents, and priced for the working class. (Many—but not all—of these co-ops were built using the Mitchell-Lama program, which we'll come to shortly.) At first, union co-ops were concentrated in The Bronx, south of Van Cortlandt Park, and were developed mostly by Jewish leftists with varying political tendencies—the United Workers Cooperatives for the Communists, the Sholem Aleichem Houses for the Bundists, the Farband Houses for the Labor Zionists, the Amalgamated Houses for the social democratic garment workers unionists. The developments were built in a neo-Tudor style with generous outdoor and indoor public spaces dedicated to all aspects of social life. Over time, unions became the primary developers, spreading to Manhattan, Brooklyn, and Queens and throwing up large-scale complexes that ranged from ornate designs of midrise courtyard buildings to more minimalist towers in the park, culminating finally in the northeast Bronx's massive [Co-op City](#), with over 15,000 homes. Most were built by the garment workers union through its nonprofit United Housing Foundation, but other unions got in on the project, too. The electricians developed Electchester in Pomonok; the meatcutters made Patrick E. Gorman Housing in Crown Heights; the typographers built Big Six Towers in Woodside; the furriers sponsored Sam Burt Houses in Coney Island. The last union-sponsored project—which the union itself didn't complete—was 1199 Houses in East Harlem, an architecturally ambitious project sponsored by the city's biggest health care workers union.

These projects were financed with union pension dollars, but they also benefited from state support in the form of favorable tax status and mortgages and sometimes discounted land. Union-friendly banks provided additional financing for the projects. Many of the projects, especially after the early years filling in formerly pastoral parts of The Bronx, were built on federal urban renewal sites. A lot of the time, that meant the government evicted large numbers of poorer people to make room for new developments that, while geared toward the working class, were not as cheap as the subpar housing they replaced. Few who were displaced were rehoused in the resulting projects. In other words, rather than building new housing for those suffering the worst conditions, these developments often built very nice housing for low-wage workers on land where even lower-wage workers lived before. Take the case of Penn South, the United Housing Foundation's megaproject in Chelsea: nearly 7,000 people were displaced to house a different 7,000 people, pitting worker against worker and tenant against tenant. It is a historical irony, however, that housing created through displacement of the poor is some of the last remaining affordable housing in that hypergentrified neighborhood.

Not all the labor co-ops remained affordable. Some failed fairly quickly, becoming regulated rentals instead. Much later on, after their initial mortgages were paid off, some "cooperators" voted to exit the Mitchell-Lama program and become market-rate homeowners. That meant their taxes went up, but they were then able to sell for a windfall profit. It also meant the stock of social housing shrank by several thousand units, particularly in neighborhoods where potential sales prices were highest. A slew of labor co-ops in the Lower East Side, for example, went private as the neighborhood gentrified.

But most are still affordable and commonly owned, with the same kinds of workers they were built to house occupying the apartments.

As unions were building cooperatives, the City of New York also built some of the country's first government-owned and -operated housing. This model would go on to inspire the federal public housing program, which would become the country's largest—and eventually most maligned and underfunded—social housing program.

In 1935, New York City opened its first public housing development, First Houses, named both to mark the occasion and to express the ambition that more was on the way. Mayor Fiorello La Guardia and the newly formed New York City Housing Authority (NYCHA) originally planned to buy a block of crumbling tenements owned by an exploitive slumlord and renovate them into modern housing in the heart of the Lower East Side. Setting the scene for dynamics to come, however, NYCHA found it was too difficult and costly to renovate existing buildings and so instead knocked them down and built new structures. While later public housing would be characterized by relatively low-density towers in the park, First Houses more or less re-created the streetscape that was there before, with four- and five-story buildings lined up in a neat row. Shortly thereafter, the New Deal's Works Progress Administration set out to construct larger public housing complexes in Williamsburg and Harlem, putting a good deal of care into their design and setting them up as public campuses with plenty of usable outdoor space.

Following the Housing Act of 1937, NYCHA began building a massive amount of public housing, which, while not touching every corner of the city equally (there is very little of such housing in Staten Island, south Brooklyn, or eastern Queens, for example), went on to cover about 80 percent of the city's fifty-nine community districts. As of 2023, the city's public housing stock comprises 274 developments, with 2,103 buildings holding 161,585 apartments. Officially, 324,253 people live in this housing; however, everybody knows that the real number is far higher, given that many households take in additional people off lease. Even based on the official count, though, more people live in public housing in New York than the respective populations of Newark, Pittsburgh, Cincinnati, or St. Louis. In part in exchange for scale and in part to prevent competition with powerful real estate actors, the federal government limited all public housing authorities' design and material budgets and restricted the housing to very low-income city dwellers.

Just under 9 percent of New York City's housing stock is social housing, and 91 percent is not. Compared with other US cities, that's a lot; compared with cities known for their social housing, like Singapore or Vienna, it is not.

Though often derided for its simple tower in the park designs, the architecture of New York City public housing is not all that dissimilar from that of more valorized housing models, like much of the Mitchell-Lama housing stock or rent stabilized complexes like Stuyvesant Town. (One conspicuous commonality? Nearly all share similarly patterned brickwork, and lots of it.) The difference, however, is that developments like Stuyvesant Town were relatively well funded, whereas public housing has been continuously disinvested. The federal government stopped building public housing at a large scale in

the 1970s, shifting first to private subsidies and next to tax credits. Over the course of the '80s and '90s, the federal public housing budget was slashed repeatedly. Ever since, the federal government has refused to pay what it costs to operate public housing, while simultaneously imposing rules on public housing authorities, making their operations more costly and difficult. While public housing developments slowly deteriorated over this time, the yawning budget gaps and unhealthy living conditions accelerated in the early 2000s during the Bloomberg mayoralty. In 2011, when Obama's Department of Housing and Urban Development (HUD) offered public housing authorities a program to raise money by privatizing building ownership, NYCHA did not immediately join in. Before long, however, the de Blasio administration committed to privatizing one-third of the public housing stock. More recently, the state of New York created a public preservation trust as an alternative pathway—essentially turning management over to a new public entity that is eligible for the same federal funding and debt sources that a private developer might receive—but this model is so far untested. Polling among public housing residents is scant, but what we have suggests a high degree of frustration with declining services and crumbling architecture; a great amount of distrust of the institutions that maintain it; and an even split over desires for the future, with some residents fighting to preserve its public character while others push for private management.

As NYCHA was building public housing and as unions were building limited equity co-ops, the New York State Legislature created a new program that would combine elements of the two. Named after the bill's principal sponsors, Mitchell-Lama housing would be of two varieties: limited-equity cooperatives and subsidized rentals, both built by limited-profit housing companies. Some were built by unions, while others were built by spin-offs of insurance companies and other private actors with money to invest in mass housing. From 1955 to 1981, New York City saw the construction of 69,000 Mitchell-Lama co-op apartments and 66,000 rentals.

Under this program, developers received low-interest loans and property tax abatements and could earn up to 6 percent annual profits. In the co-ops, the apartment prices were and are priced far below market rates (though still higher than some workers can afford), but the shareholders cannot make any profit on them upon resale and in the meantime pay a monthly maintenance fee pegged to their buildings' operating costs. In the rentals, monthly rents are based on building operating costs, plus no more than the profit cap allows. Though the program was envisioned for middle-income workers, many Mitchell-Lama rentals were subsumed into the federal Project-Based Section 8 program, allowing more low-income people to afford the rents. The profit cap, however, was raised from 6 percent to 7.5 percent in 1969 as an added benefit to owners.

Mitchell-Lama housing—particularly the co-ops—remains incredibly popular among New Yorkers, who often endure years on waiting lists to access the housing. The prices are far lower than market rate, the quality (again, especially in the co-ops) tends to be fairly high, and those long waiting lists suggest that plenty of people would trade the possibility of windfall profits for the opportunity to live decently without paying exorbitant prices. The buildings are often high-rises, sometimes in clusters and

sometimes as stand-alone towers. Some are simple slabs with balconies; others are more experimental, such as the Brutalist Tracey Towers in Jerome Park, with its gigantic concrete tubes and setback balconies or Waterside Plaza in Kips Bay, east of FDR Drive, whose geometrical brick high-rises look as if they were twisted like Rubik's Cubes. The interiors tend to be more generous than those in public housing, with greater attention paid to ventilation, light, and entryway spaces. The original law imagined that these complexes would remain affordable in perpetuity, but just a few years after the program began, a new governor—Nelson Rockefeller—introduced an insidious element: after some time, the owners could buy their way out of the program. As a result, of the roughly 105,000 homes created through the Mitchell-Lama program, 45,841 rental apartments and 6,479 co-op apartments have left the system.

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## **THE SOCIAL HOUSING WE HAVE**

- **Labor Co-Ops**

From the late 1920s to the early 1970s, unions and labor-affiliated organizations built roughly 50,000 homes in twenty-five developments across the city. Intended primarily for union workers, these apartments were sold at below-market costs and were not intended to be profitable for residents upon resale.

- **Public Housing**

From the 1930s through the 1970s, New York City and the federal government built over 175,000 public housing apartments in 335 developments around the city. These public rentals are available to low-income New Yorkers and charge 30 percent of income as rent.

- **Mitchell-Lama**

From the 1950s to the 1980s, developers (often backed by union pension funds, insurance pools, or other sources of collective capital) built 269 “Mitchell-Lama” developments (named after the sponsors of the enabling legislation) containing 69,000 co-op apartments and 66,000 rentals. The co-ops operated under similar rules to labor co-ops, while the rentals charged rents based on buildings' operating costs, plus a capped profit margin.

- **The Housing Development Fund Corporations (HDCFs)**

During the 1980s and 1990s (and sometimes before and sometimes afterward), the city took possession of roughly 1,100 tax-delinquent for-profit rental buildings with 25,000 apartments and converted them into tenant-controlled limited-equity co-ops known as HDCFs. While some have notoriously skirted the rules and spirit of the program, most remain affordable homes for low-income households.

- **Community Land Trusts (CLTs) and Mutual Housing Associations (MHAs)**

Community groups around the city are calling for land to be put into CLTs (nonprofit ownership with resident, community, and expert guidance) and for buildings to be put into MHAs (nonprofit rental housing where tenants control the board of the ownership entity) in order to expand affordability and resident democracy. Two neighborhoods (the Cooper Square section of the Lower East Side and a stretch of East Harlem) are now known for success with this practice, but CLTs have formed around the city in search of opportunities to take over land and buildings.

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SO FAR, ALL THESE social housing programs have involved the construction of new buildings and often the demolition of old ones. But New York also has a history of converting existing for-profit rental housing into social housing. One of the most predominant models is the Housing Development Fund Corporation.

HDFCs took off during a moment of crisis for the city and its real estate market: the late 1970s and early '80s, when landlords were abandoning their properties in droves. Many burned their buildings for insurance money. Often those who didn't racked up tremendous tax debts, which put the city in the position of foreclosing on them while its own coffers were running low. Some of these buildings were sold off to speculators. Others became squats. Tenants around the city—and particularly in rent-stabilized buildings in hot spots of abandonment such as the South Bronx, northern Manhattan, Hell's Kitchen, the Lower East Side, Williamsburg, and Central Brooklyn—organized and demanded that the buildings be legally turned over to them. And in many cases, they were: today there are about 1,100 HDFC co-ops across the city, with roughly 25,000 apartments.

The rules in HDFCs are different from co-op to co-op, and therefore their degree of sociality varies wildly. Some remain very cheap to buy into, are serious about buyers income caps, and are operated with a commitment to democratic self-governance. Others sell for nearly market rate to voluntarily unemployed trust fund kids or look the other way when cooperators turn their apartments into permanent Airbnbs. But in the best examples, HDFCs demonstrate the possibility of transforming antisocial housing into social housing, giving hope to tenant activists who want to seriously pursue conversions and acquisitions in addition to new construction.

Architecturally, most HDFCs are indistinguishable from the contemporaneous housing that surrounds them. On a block of tenement town houses in neighborhoods (like my Hell's Kitchen) with lots of HDFCs, there may be no visual markers whatsoever to distinguish social from antisocial housing. This reflects one of the most exciting—but also in some ways conservative—aspects of social housing programs premised on converting existing structures: They are made of the stuff of the city as we know it already. They do not seek to transform the built environment so much as the social relations within it. In his book about life on my exact street, [\*Urbanism Without\*](#)



[\*Guarantees\*](#), geographer Christian Anderson compares the way residents of two similar tenements dealt with a common New York City scourge: bed bugs. A renter had to appeal to her landlord, who wanted to do as little as possible to appease the complainer and as a result dealt with the problem (poorly) in only the one apartment. The social housing cooperator, however, got the board not only to ameliorate the problem in the home in question but also to prevent it from spreading to the entire building. Both, in a sense, are organizing problems for the residents, but the HDFC offers more possibilities for holistic action.

Alongside HDFCs (and sometimes in combination with them), New Yorkers have used two other tools to pursue social housing conversions: community land trusts (CLTs) and mutual housing associations (MHAs). Of all the forms of social housing present in New York City, perhaps none of the forms command as much activist enthusiasm today as the CLT.

Though the form traces back to the southern civil rights movement, and although other forms of land trusts have been in place in New York for a long time, the housing-focused urban CLT came to the city through tenant organizing in the Cooper Square section of the Lower East Side. In the 1960s, residents rallied against urban renewal demolition of their homes and replacement with more expensive housing (in this case including social cooperatives most residents couldn't afford). As narrated in the recent documentary *Rabble Rousers*, Cooper Square organizers first demanded that public housing be built on a nearby vacant lot. Once the housing went up, residents of the worst buildings in the area could move into the new housing. Their old buildings would be torn down, and the process could repeat on the new site. For a variety of reasons, this didn't happen. So the activists pivoted to a new strategy: turning the existing buildings over to an MHA (a form of nonprofit ownership in which tenants form the majority of the board); getting money from the city (in part from the construction of high-end housing elsewhere, in part from standard capital and operating subsidies) to renovate the buildings; putting the land beneath them into common ownership through a separate entity—the CLT; and converting the buildings into limited-equity cooperatives. It's a wildly complicated set of maneuvers, but the key points are that the housing is decommodified and managed under resident control; the land is decommodified and managed under the control of a different nonprofit, with tenant participation but broader community input; and neither party can take action without the other, locking in affordability and sociality in one corner of the Lower East Side.

As a geographer and an urban planner working in the housing movement, I often find myself dwelling on the problem of *where* social housing might be built. In a city without a ton of empty space, with a bad history of urban renewal, with a diminished stock of publicly owned land, and with rising sea levels all around us, this is no simple question.

For a while, Cooper Square was one of the only residential CLT/MHAs in the city. Now there are dozens in neighborhoods across the five boroughs. Most of them are aspirational, organizing people to be ready to take over land. A few, however, already have buildings under their belts. The East Harlem/El Barrio CLT took over a set of

buildings that the city had long held and is working on repairs and renovations. Meanwhile, the Interboro Community Land Trust—a project of larger and more established nonprofits with an interest in CLTs, including the Mutual Housing Association of New York (MHANY, which grew out of a movement of organized squatters in East New York and is now one of the largest nonprofit owners and developers in the city), Habitat for Humanity (Jimmy Carter’s postpresidential project), and the Center for NYC Neighborhoods (a nonprofit that was formed with city support to deal with the effects of the 2008 financial crisis on homeowners). Interboro has focused on small sites—including single-family homes that have gone into foreclosure—but is growing, with new projects initiated by Habitat putting their land into the CLT.

Like HDFCs, housing that’s in a CLT in New York City is usually indistinguishable from housing that’s not. Though we could build new social housing on top of CLT-owned land, our city’s CLTs have mostly been used as tools to preserve affordability in existing buildings and expand resident democracy. While the external architecture might not change much, the culture of a place often does. The Cooper Square CLT, for example, sponsors the Fourth Street Arts Block, a stretch that includes several experimental performance spaces and galleries that likely couldn’t survive without discounted rents. The institutions on the block often support the work of local artists and do so without raising the property values and rents of those who live above them. There is a palpably different feeling on that block than on many of those that surround it, which are increasingly corporate and inhospitable. It’s too soon to measure such an impact in El Barrio and other CLT sites, but it bodes the possibility of social development and preservation at a scale larger than the building.

Counting all the models listed above, New York City has roughly 311,000 homes that could be considered some form of social housing, out of a total of 3,644,000 units. By that rough estimate, then, under 9 percent of the city’s housing stock is social housing, and 91 percent is not. Compared with other US cities, that’s a lot; compared with cities known for their social housing, like Singapore or Vienna, it is not. Most of New York City’s residents live in housing that ranges from mansions and luxury condos on the antisocial end of the spectrum to rent regulated or subsidized private apartments closer to the social side. As a direct result of that fact, most New Yorkers can’t afford the housing they’ve got, and more than 100,000 are living in the city’s shelter archipelago.

A lot of New York’s public housing is in rough shape, in terms of both physical and fiscal distress, and there is a tremendous amount of pressure—both from the federal government and from various quarters of the real estate industry—to privatize it. Some Mitchell-Lama cooperatives are being pushed by city government to convert to HDFCs, which would not constitute privatization but would shift them from being deeply decommodified, zero-equity cooperatives into somewhat more commodified, limited-equity co-ops and, in the process, raise purchasing prices for future residents. Meanwhile, though many HDFCs are well-functioning and stable, others face crises of either poor building conditions, limited cash reserves, or both. The same condition faces the city’s remaining stock of labor-built limited equity cooperatives. The Amalgamated Housing Co-operative in The Bronx is approaching its centenary, but last year its board had to [beg](#)

[the state government for support](#) to keep it viable as affordable housing. Rent stabilized housing—which is not a form of social housing in and of itself but offers the opportunity for tenants to organize and the potential for tenant takeovers—is under attack from landlords crying poverty and politicians buying their bullshit.

In other words, the situation is not stable. The social housing we have needs more support in order to survive. The antisocial housing we have is driving residents into homelessness, debt, or deprivation. Fewer and fewer among us have faith in the status quo.

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WHILE EXISTING SOCIAL HOUSING faces serious challenges, the movement to produce more of it is stronger than it has been in decades. Producing more social housing—both through preservation of the existing stock and acquiring and developing new housing—is on the agenda of several important groups in the state. Housing Justice for All, a coalition of organizations representing tenants and homeless New Yorkers across the state, has social housing as one of its core demands. The Democratic Socialists of America put social housing in both its New York and national planks. Even the city’s primary YIMBY organization, Open New York, included social housing in its 2023 legislative agenda. Several elected officials at the city and state levels have backed the cause, including the city’s comptroller and public advocate and various city council members, state assembly members, and state senators. That’s a pretty big tent, but it’s not yet enough to secure a program. There isn’t yet a consensus around what kind of social housing program to pursue, and were there one, it would be tough for a new program to take off without the support of either the governor or the mayor, who both favor private production over social housing as their solutions to the housing crisis.

At this point, there are two major models being discussed by New York housing activists, which could be pursued solo or in tandem. Both build on existing vehicles but would require new public actions. Both also contain significant internal contradictions, which their supporters and detractors are already debating.

The first model is new construction, or building the kind of housing the market will not provide. Depending on who is proposing it, the resulting projects could combine some of the features of public housing (public ownership, elected tenant leadership, deep affordability) with some of the features of Mitchell-Lama co-ops, HDFCs, and CLTs (greater resident control) and some of the features of mixed-income housing (for some supporters to combat segregation, for others to bring in more rent money, and for all to build a broad political base for the housing). This housing could comprise public rentals or resident-owned co-ops or a combination of the two. It could take the form of anything from towers in the park to town houses or even single-family homes in some parts of the state.

Such projects could be conceived and managed by New York’s many existing housing agencies and authorities—such as local public housing authorities (NYCHA in New York

City), the city's housing agency (Housing Preservation and Development), the state's housing agency (Homes and Community Renewal), or the state's catchall public development authority (Empire State Development)—or the national housing agency (HUD). Alternately, New York City or New York State could create a new public agency or authority whose sole and explicit mission would be to produce social housing. There is a city council bill (Intro 0932, sponsored by Sandy Nurse) that, if passed, will mandate the city's agencies to study the feasibility of establishing a new social housing agency. There is also work underway to draft legislation that would create a state-level social housing development authority, which could have both the broad powers of a public authority (like the ability to acquire land and override zoning) and the representative function of an elective agency (a board that includes a major role for tenants and workers). In addition to public entities, there are a large number of private, "mission driven" institutions like nonprofit housing developers and community-development financial institutions that could play a supportive role, depending on how the model is crafted.

Now is not the first time New Yorkers have demanded that the state create a social housing development authority. In fact, the state *did* create one in the late 1960s, in large part in response to the civil rights movement's housing demands. The Urban Development Corporation (UDC) had broad powers to build social housing across the state, including the power to override local zoning and issue its own bonds. It was responsible for 33,000 homes across the state, including co-ops and rentals at small and large scales, from one-off developments to much of Roosevelt Island. But after eight years of success in building social housing, the authority was blocked from confronting some of the most trenchant suburban segregationists and eventually had its work diverted from building social housing to the most dystopic form of housing: prisons. It was then absorbed into the larger Empire State Development, which has functioned as a gubernatorial black box for favored private development projects. Many New Yorkers don't know this history at all; others know it but believe we can repeat the best parts of the UDC legacy while preventing the worst parts from being repeated. To do so will require not just care in the crafting of new policy, but a large, ongoing, and politically engaged movement, with adherents both inside state government and anchoring parties and coalitions that will keep a close eye on the authority and push back against mission creep.

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Another issue that often arises is whether new social housing should be targeted or universal—whether it should house those least served by the current housing system or whether it should aim to house everybody, from the poor to the well-off. This may be a false dichotomy, as there's plenty of room in between the two extremes, but different camps are organizing toward different and sometimes mutually exclusive visions. All our existing social models are means tested, to varying degrees. New social housing could operate like public housing, which is mostly available for those the city calls "extremely

and very low income,” thus ensuring that those most excluded from the current housing market are prioritized in the new alternative. But it could also operate more like private housing, with some percentage designated as “affordable” and the rest renting at market rates, thus allowing for more independence from often-insufficient public operating revenue streams. Both sides have their supporters, but many activists fall somewhere in the middle, seeing a role for both—something like the reverse of inclusionary housing, in which the bulk of homes would be low-cost rentals or co-ops for low-income households, while a smaller portion would be for people making and paying more. This question has roiled social housing campaigns in other places (no surprise, California is the most visible and vitriolic example) and won’t be easy to resolve here either.

As a geographer and an urban planner working in the housing movement, I often find myself dwelling on the problem of *where* social housing might be built. In a city without a ton of empty space, with a bad history of urban renewal, with a diminished stock of publicly owned land, and with rising sea levels all around us, this is no simple question. It’s easy to say, “We’ll eminent domain Billionaire’s Row,” or something on that order, but pulling that off would mean having much more power and money than the left has ever had in this city or state, so without a plan to attain that power it’s not much of an answer. Considering this program on a state rather than a city level helps to some extent, but it would be hard to tell tenants in Crown Heights that beautiful new social housing was being built for them in Syracuse.

Another way to answer the “where” question, though, is “wherever you already live.” This model would get the city back into the business of social housing conversions, but under drastically different market conditions than in the heyday of tax foreclosures and HDFC conversions. As described in a 2022 report by Oksana Mironova, Celeste Hornbach, Jacob Udell, and me entitled [\*Pathways to Social Housing in New York\*](#), the concept would be to simultaneously strengthen tenants’ rights, ramp up housing code enforcement, raise revenue through progressive taxation and fees, and expand opportunities for public and community control of land and buildings. Taken together, these four streams could combine to squeeze out exploitive landlords while building up state and movement power to take control of housing.

Because there is a history of these kinds of practices in New York City—my own home is part of its legacy—there are some institutional mechanisms already in place. There are public programs at the city level to buy buildings, but they are all underfunded and are not necessarily geared toward resident management. There are also ways for tenants to sue for receivership if their building is falling apart, but there is no clear mechanism to transition from there into full and permanent social ownership. Part of the work, then, is expanding current practices and programs. The other part is to pass new laws like the Tenant Opportunity to Purchase Act, which would kick in when a rental building goes up for sale and would allow tenants to either buy the building and turn it into a social cooperative or to name a preferred buyer, which could be a CLT, MHA, or even a public housing authority. Relatedly, the city must permanently abolish the practice of selling liens on tax-delinquent land and housing and instead reinstitute public foreclosure with preferential paths for CLT acquisitions.

To some extent, this is an easier path forward than new construction. Organizers can work with tenants in existing buildings to build support for an acquisition strategy and a conversion model, and elected officials can help deliver social housing to voters who already live in their districts. But it also presents significant challenges, distinct from those of the new construction model.

First, not all the housing that exists is housing that anyone should be living in. Much of the time, social housing conversions would take place in heavily exploited rent-stabilized buildings that landlords have milked for rents and sold for elevated prices again and again, leaving building systems in disrepair and tenants at their wits' ends. This situation is reminiscent of the one that produced the HDFCs, and some buildings absorbed into that program never were quite able to recover from their distress. This may be even more of a problem outside New York City, where the housing stock in many severely disinvested cities tends to be in even worse condition. It's not always clear tenants would want to remain in their homes if new social housing construction were a serious alternative.

Second, the program could be a victim of its own success. Since the model is built on taking taxed for-profit housing off the market and replacing it with tax-exempt social housing, and given that real estate taxes make up over 40 percent of the city's annual revenues, the model could financially implode without some other major source of progressive taxation to make up for the lost revenue. The state of New York controls most decisions around tax policy in New York City, so any solution would have to have both city and state buy-in.

Nonetheless, conversions probably present a less daunting form of social housing production. Bills to enable these conversions—like the Tenant Opportunity to Purchase Act at the state level and the Community Opportunity to Purchase Act at the city level—have already been introduced, and vehicles (albeit imperfect) already exist to fund them. But it would be a mistake to forego the construction model altogether. Doing so would relegate responsibility for new housing construction to market actors who have already shown their unwillingness or inability to build housing most New Yorkers can access. Just as importantly, focusing exclusively on conversions would leave New Yorkers in the conservative position of solely preserving the housing we have rather than envisioning and building new spaces for the public good. None of it is easy, but our best hope is to do it all.

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## **SO YOU WANT TO BUILD MASS SOCIAL HOUSING. FIRST ASK YOURSELF THESE QUESTIONS:**

- **What models of social housing are there?**

Should we build new housing or convert existing buildings? Do we want to see public rentals, limited-equity co-ops, or something else?

- **Where will you put the housing?**

In a city without a lot of open space, surrounded by rising tides, and with a bad history of both urban renewal and quasi-suburban exclusion, how can we make social housing siting equitable and ubiquitous?

- **Who will fund/run it?**

Should it be built and run by the government? If so, can the existing institutions handle it, or do we need to build a new social housing authority? Should there be a role for nonprofits or unions?

- **When can we get it?**

Is new mass social housing something the left can pursue and win today, or is it something we must build toward over a longer timescale?

- **How can we get it done?**

What kind of a state would we need to win? Do we need new executives (president, governor, or mayor), or can we secure it with progressive legislators?

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THE DEEPER WE GO WITH large-scale proposals for social housing, the more questions arise. This, however, is a strength, not a weakness, of the pursuit. No one can seriously think it will be simple or straightforward to create large amounts of decommodified, socially equitable, decarbonized, resident controlled housing in the context of hypercommodified housing and a mature real estate state and a worsening climate catastrophe. Anyone peddling one neat trick to resolve the housing question is a huckster marketing an alluring illusion. If we're confronting these contradictions, it means we're taking seriously the proposition of mass social housing.

Some aspects of social housing are clearer to us than others. We have some idea of what decommodification means, even if it's hard to achieve. We have some idea of what social equality means, even if it's hard to achieve. We have some idea of what decarbonization means, even if it's hard to achieve. But we have a far weaker grasp of what resident control really means in practice.

The answer is perhaps clearest in co-op models, where residents vote for a board and take votes on certain other major matters. There are plenty of examples of co-op boards running amok, in both social and market-rate housing, but at least in the co-op system, there is an appeal to democracy: if board members have violated the co-op's rules or the government's laws, they can be deposed, and shareholders have a chance to elect new members whenever regular elections are held.

Resident control in rental buildings is somewhat less defined. Public housing residents are legally entitled to elected leadership, which can speak to management on issues of concern to tenants. Many privately owned buildings have tenant associations with elected leadership as well. But resident leaders in rental housing usually face a structural problem: They often do not have the money or power to do what their residents need. The Citywide Council of Presidents—New York City’s body of elected public housing resident leaders—can lobby congress and the president for more funding through the HUD budget, but it cannot itself secure the money needed to address constituents’ most pressing problems. In an MHA, at least, elected tenant leaders form the majority of the association’s governing board, giving renters a real leadership position. But there, too, control over the board does not guarantee access to adequate funding, which can put tenant leaders in the position of having to go back to their neighbors and explain why they cannot address the problems at hand.

Resident democracy also raises issues beyond the scale of the building or the housing complex. Sometimes residents’ individual desires conflict with the needs of the system as a whole. The region may need to prioritize decarbonization, but some residents may want to use their democratic rights to assert their preference for fossil fuel-based heating and cooling systems in their respective buildings. The region may need more social housing, but some residents may say there’s enough (or too much) in their town already. This is not a hypothetical in New York City; consider, for example, the decades-long struggle around the Seward Park Urban Renewal Area on the Lower East Side and the actions of residents in union-built co-ops to prevent the construction of more public housing in an area that, they argued, already had enough.

The social housing we have needs more support in order to survive. The antisocial housing we have is driving residents into homelessness, debt, or deprivation. Fewer and fewer among us have faith in the status quo.

These kinds of site fights demonstrate the tension between two ideals commonly held on the housing left—community control and comprehensive planning. In theory, comprehensive planning should be grounded in community planning, but in practice one might have to bend to the other. Many on the left feel that low-income areas facing disinvestment or gentrification should get to plan for themselves what kind of social housing will be produced in their area. That level of control would be necessary to build trust and support for the program among those who need it most, but it might result in less housing getting built than some planners desire and the city or state as a whole needs. Meanwhile, many on the left also believe that any social housing authority should have the power to override local zoning laws and land use regulations. That power would be necessary to build much-needed social housing in low-density, high-income, transit-served areas in the city and especially in its suburbs, but it would mean limiting those communities’ control over their surroundings. To put these two values together, we would need to design a system that differentiates between areas with uneven levels of power. Such a system is possible to plan but can be difficult to implement on the ground, where the line between one type of community and another is often blurrier than we imagine and where these power dynamics shift over time.



Any attempt to grapple with these tensions must take place within social movements, not just in academic or policy circles. Early labor cooperatives, public housing, HDFCs, and CLTs all came out of movement contexts, but in many cases the housing models have, over time, become more removed from any active political project. Without a strong movement attached to the housing, individual residents can become disillusioned with any social model and seek to maximize their personal profits as homeowners through privatization or may come to believe in the mainstream notion that governments are inherently bad developers and landlords. Many of the most successful social housing models around the world are closely tied to labor movements and left parties, which can help build a political base and armature around the housing, rather than using the housing to stand in for a political program.

The kind of state that can equitably and efficiently parse out that kind of program while also competently executing the functions of social housing production and management is, to say the least, not the kind of state we have today. I often need to remind myself of the difference between “the state” in the abstract and “this state” we have today. The state could do all of the things discussed here—seize property from bad landlords, build social housing in the suburbs. This state as we know it today (in New York City, New York State, or the United States of America) will do none of them.

So what would it take to transform the latter state into the former? Social democrats often look to examples like Vienna to show that it doesn’t necessarily take a revolution to win the kind of state that can support a mass social housing program. That city’s Social Democratic Party has remained popular in large part because of the success of its [majoritarian social housing program](#), which 80 percent of city residents qualify for and 60 percent choose to live in. But [the Red Vienna program](#), which established this paradigm starting in 1918, was damn close to a revolutionary outcome, coming into existence only after World War I, the fall of the Austro-Hungarian Empire and the Habsburg monarchy, the rise of socialist movements throughout the continent and around the world, and the country’s first-ever popular election. It might have been an electoral achievement, but it was an election that looked pretty different than anything like New York’s next mayoral or gubernatorial races. It was then overthrown by one of the most horrifyingly violent regimes in human history, only to be moderately rebuilt after the Second World War. This is not just the stuff of door knocking and persuasion. On glum days—and to be honest, that’s most of them for me of late—it’s hard to see how the political repertoire we’ve developed in New York might lead to the scale of change capable of delivering the mass social housing we need.

It’s no shortcoming that the New York housing left has no definitive solutions to the quandaries raised by the social housing question, which, in its basic parameters, isn’t so different from that posed by Friedrich Engels in his famous 1872 pamphlet [The Housing Question](#). Contradiction is intrinsic to capitalist society, no less so today than 150 years ago. Perhaps hewing too closely to historical models of change, however, is itself a liability. What we need is a theory of the way things are and the way we want them to be; a grasp of how these ideas have worked in past cycles of struggle; a willingness to look closely at the present conjuncture and understand the complexities of the balance of

forces; and the determination to go forward with campaigns that will have to be revised and rerun many times over. This may not be a satisfying answer, let alone an expedient one, but it's the only honest one.

[Samuel Stein](#) is the author of *Capital City: Gentrification and the Real Estate State*. A few years ago, he wasn't so sure about the term *social housing*, but look at him now!