



COMMUNITIES OVER COMMODITIES

PEOPLE-DRIVEN ALTERNATIVES
TO AN UNJUST HOUSING SYSTEM



MARCH 2018

A Report by Homes For All Campaign of Right To The City Alliance

RIGHT TO THE CITY ALLIANCE



The Right To The City Alliance seeks to create regional and national impacts in housing, human rights, urban land, community development, civic engagement, criminal justice, immigrant rights and environmental justice. Right To The City was born out of a desire by members, organizers and allies around the country to have a stronger movement for urban justice. The Right to the City Alliance asserts that everyone — particularly the disenfranchised — not only has a right to the city, but as inhabitants, have a right to shape it, design it, and operationalize an urban human rights agenda.

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HOMES FOR ALL CAMPAIGN

Homes For All is a trans-local campaign to win affordable, dignified, and sustainable homes for all people, where residents have democratic control over their communities. Homes For All is broadening the conversation of the housing crisis beyond foreclosure and putting forth a comprehensive housing agenda that also speaks to issues affecting public housing residents, homeless families, and the growing number of renters in American cities. The campaign engages those most directly impacted by this crisis through local and national organizing, winning strong policies that protect renters and homeowners, and shifting the national debate on housing. We organize through three trans-local tracks: renters' rights, development without displacement, and community control of land & housing to build power towards a world where people and the planet come before profit and commodities. Since its founding in 2013, Homes For All has grown to include 68 grassroots community organizations in 38 cities and 24 states across the country.

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ACKNOWLEDGMENTS

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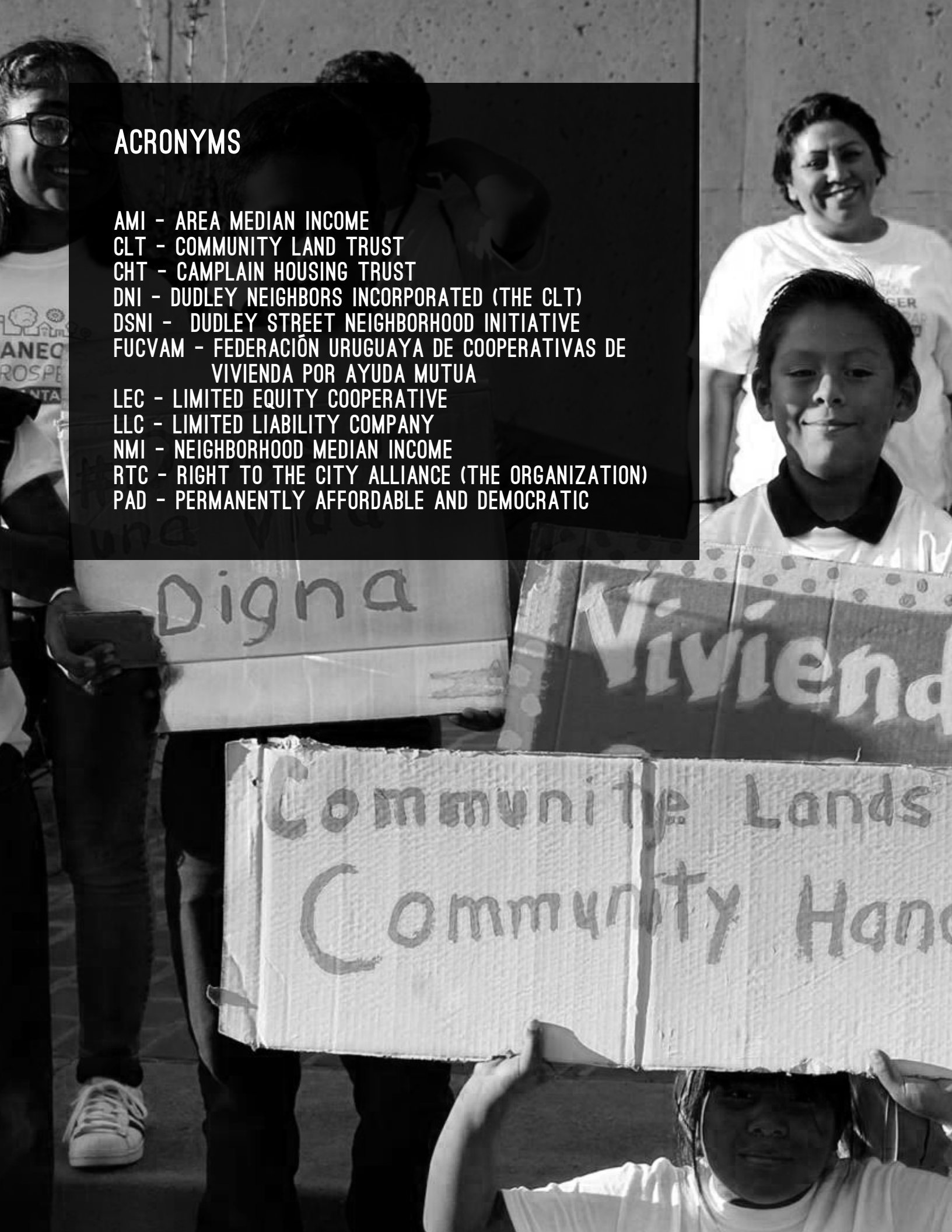
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This report was made possible through the following philanthropic and cross-sector partnerships: Jessie Smith Noyes Foundation, Marguerite Casey Foundation, Fund for Democratic Communities, Perry Family Fund, Unitarian Universalist Veatch Program at Shelter Rock, The California Endowment, Ford Foundation, Pink House Foundation, Regional Plan Association, as well as the support of individual donors and RTC member organizations.



ACRONYMS

AMI - AREA MEDIAN INCOME

CLT - COMMUNITY LAND TRUST

CHT - CAMPLAIN HOUSING TRUST

DNI - DUDLEY NEIGHBORS INCORPORATED (THE CLT)

DSNI - DUDLEY STREET NEIGHBORHOOD INITIATIVE

FUCVAM - FEDERACIÓN URUGUAYA DE COOPERATIVAS DE
VIVIENDA POR AYUDA MUTUA

LEC - LIMITED EQUITY COOPERATIVE

LLC - LIMITED LIABILITY COMPANY

NMI - NEIGHBORHOOD MEDIAN INCOME

RTC - RIGHT TO THE CITY ALLIANCE (THE ORGANIZATION)

PAD - PERMANENTLY AFFORDABLE AND DEMOCRATIC



CONTENTS

06	1. INTRODUCTION
12	2. A FAILED SYSTEM
22	3. FOUR MODELS OF DECOMMODIFIED HOUSING
23	LIMITED EQUITY COOPERATIVES
28	COMMUNITY LAND TRUSTS
37	TENEMENT SYNDICATES
42	MUTUAL AID HOUSING COOPERATIVES
49	MAKING SENSE OF ALTERNATIVE MODELS
54	4. JUST HOUSING AS AN INTERSECTIONAL STRUGGLE
60	5. THE POLICIES WE NEED
70	6. BREAKING WITH THE MYTHS

1 INTRODUCTION



Ten years after the 2007-2008 housing crisis began, people across race and class are increasingly affected by the protracted crisis of U.S. housing affordability. Many who own homes remain in precarious positions with unaffordable mortgages. Fewer and fewer families and individuals can afford to buy a home and are swelling the ranks of “the renter nation”. Renters find themselves paying more and more of their paycheck to rent while evictions are skyrocketing. Housing stress is a part of life for millions of people. If someone is not experiencing it, they likely know someone who is.

Public housing — a critical safety net against housing insecurity — has been actively dismantled even as the national housing crisis builds. Public housing has been the one of the best examples of truly affordable permanent housing in this country, allowing families and seniors to pay no more than one-third of their income to housing, with rent adjustments as employment and incomes change. But neither U.S. federal or state governments have supported public housing programs sufficiently to maintain either the quantity or quality that is necessary, and decades of disinvestment and demolition means fewer and fewer low-income people benefit from public housing. Today, the reality of public

housing includes long waiting lists, inadequate upkeep, lack of resident control in decision-making, and often, barriers for undocumented immigrants and formerly incarcerated people. And some politicians and developers have found a convenient target in public housing, using racist stereotypes of public housing to justify further funding cuts and elimination of the housing to make way for gentrification.

Mainstream policy discussion on the question of housing affordability and stability is shaped by the idea that the market should provide housing and that any intervention should not interfere with the ability of owners and investors to profit from ownership of land and housing. Ideas like universal rent control or increasing public housing do not get serious consideration in most mainstream policy debate. Instead, policymakers consider solutions designed to provide very little interference with the market — which also do very little to address the root and scope of the problem. For example, “inclusionary zoning” policies that give credits to developers to set aside some less expensive units in new developments rarely calculate “affordability” to match the means of residents who truly need them and these policies do little to nothing to allow long-time low-income residents to stay in their neighbor-



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ADVANCE A VISION
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AT THE CORE OF THESE
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AND HOUSING.**

hoods.¹ Even housing vouchers, one of the more impactful policy solutions available, make housing more affordable for low-income families but do not ensure stability or decent conditions: vouchers may pad the pockets of slumlords, and those landlords that choose to accept vouchers can change their mind and stop accepting them.

In the United States, and throughout the world, there are other models for providing housing security, and examples where communities have taken charge of housing needs through cooperative and collective arrangements that operate partially or fully outside of the market. These innovations emerged from social movements to address the root causes of housing insecurity, and as we demonstrate in this report, many models have a proven track record of success and some have impacted significant numbers of families and individuals. Despite this, U.S. elected officials and policymakers have been slow to support and explore alternative housing solutions.

We hope this report inspires and informs these very same policymakers and elected officials, as well as housing advocates, tenants and debt-burdened homeowners across the United States, to re-imagine tangible alternatives that are part of a

just housing system that puts people's needs first and foremost. By researching and sharing examples of four housing models, we seek to provoke the discussion, creative thinking, and political action necessary to find our way to new solutions to the deep crisis of housing. The primary obstacle to bringing alternative models to the necessary level of scale is lack of political will and the dominating power of developers, corporate landlords, big banks, and investors. The alternatives demonstrate that ensuring secure, affordable housing for all requires a new vision, one that reconceptualizes housing as something beyond a source of profit.

We discuss concrete steps to learn from here and now, but focus on building solutions for the future. As the Causa Justa :: Just Cause Development Without Displacement² report describes, sometimes the housing struggle demands immediate responses and defensive actions to hold communities in place and assert renters' rights with measures like just cause eviction and rent control, which prevent displacement. But this needs to be balanced with long-term strategies that ensure permanently affordable solutions through community-led development and true community control of resources.

OUR VISION

Our vision is rooted in the belief that housing is a human right, not a commodity to maximize profit. We believe it is possible to create a just housing system in which everyone has affordable and dignified housing.

Our vision is rooted in five interrelated principles which we believe must guide and be ingrained within a housing system if it is to be truly just and provide affordable and dignified homes for all. We call these principles the Just Housing Principles:³

Community Control:

Housing and land should be owned and controlled through democratic structures and processes by those who live there, while upholding all of the Just Housing principles.

Affordability:

Housing must be truly affordable. After paying housing costs including utilities, people must still have enough to cover all other basic needs such that they can thrive now and throughout their life.

Permanence:

People's homes need to be protected from market forces causing displacement and from changes in government policy that jeopardize their housing security over the long term.

Inclusivity:

Housing must be inclusive. Historically marginalized populations including across race, class and gender must be affirmatively outreached to, included as residents, and participate in decision-making related to the housing and community. Housing, by its location and design, must foster the inclusion of its residents.

Health and Sustainability:

Housing should foster healthy, sustainable communities. This includes an approach to maximize the wellbeing of residents, ecological design and construction, climate resiliency and clean, renewable energy and safe, affordable water systems.

OUR VISION IS ROOTED IN THE BELIEF THAT HOUSING IS A HUMAN RIGHT, NOT A COMMODITY TO MAXIMIZE PROFIT. WE BELIEVE IT IS POSSIBLE TO CREATE A JUST HOUSING SYSTEM IN WHICH EVERYONE HAS AFFORDABLE AND DIGNIFIED HOUSING.

COMMUNITY CONTROL

We see community control as the linchpin upon which all the other principles are made possible. For us, community control requires both community ownership and democratic control by those who live in the community. However, community control alone is not enough. We have countless examples throughout history where community control has led to injustice. For example, white communities in cities throughout the United States like Chicago and New York used their control and privilege to carry out their racist beliefs and practices, removing and excluding Black families from their communities using harassment and violence.⁴

We do not see community control in a vacuum; community control as a core principle must exist within a vision and alongside other principles that are rooted in justice and equity. All five of our Just Housing principles must be practiced together to achieve our vision. Community control without racial justice and inclusivity will perpetuate racism, which remains deeply embedded in the current housing model. Furthermore, our vision speaks to community control being absolutely pivotal for the millions of families and people who have not had control over their land and housing to date but instead have been marginalized based on race, gender and/or class.

Community control operating within our vision and set of principles translates to real power for people and communities to shape and create their homes, their communities, and their towns and cities. This



power lies at the heart of the alternative models we explore in this report, and this power is what makes these models so effective in providing just housing. These models can meet not only housing needs but also, by being rooted in community control over land, they can help to address the multiple needs people have — from healthy, affordable food to recreation to clean, renewable energy to freedom from police and ICE repression.

We will use the Just Housing principles in the form of an Index (see next page) to analyze and assess both the current U.S. model as well as four alternative models. Through this assessment, we seek to understand not only which models are successful in meeting people's housing needs but what in particular makes them work well or fail.

THE REST OF THIS REPORT

The rest of this report explores alternatives that align with this vision of providing decommodified housing that relies on bottom-up community control. First, we explore the current model of housing production in the United States. It has failed to provide adequate and affordable housing to the majority, created cycles of displacement and

homelessness, and exacerbated racist policies and patterns of exclusion in urban and rural areas. From the point of view of our Just Housing Index, this model has been a failure, and tinkering at its margins has not and will not succeed in providing secure, decent and affordable housing for all. We then focus on four successful alternative models: limited equity cooperatives, community land trusts, tenement syndicates, and mutual aid cooperatives. Each provides important lessons about the compromises and trade-offs necessary for establishing housing alternatives in the current moment. These examples also dispel myths that alternative models can never reach scale, that there are no feasible financing mechanisms, and that they stagnate the economy. We discuss how alternative housing can be at the center of an intersectional approach to social justice, as it provides a potential anchor for many of the struggles that define these movements. We offer concrete policy recommendations that would create and sustain permanently affordable democratic housing at a scale that can truly address the severity of the current crisis. And finally, we offer reflections on strategy and why dispelling myths about housing and the “American Dream” is essential to actually moving toward a housing model that provides security and stability for all.

JUST HOUSING INDEX

Throughout this report, we evaluate various housing models, including the current dominant model of housing provision in the US relying on the private market to meet people's needs. But how do we compare and assess them? Traditional means of doing so rarely assess a housing system as a whole but rather aspects of it, such as affordability, the number of people served, number of units built, vacancy rates and/or profitability. Instead, we use the Just Housing Index, a tool that assesses housing based on the degree to which it offers real affordability, is inclusive, is permanent, is healthy and sustainable, and is democratically controlled by the community.



COMMUNITY CONTROL

Are the housing and land controlled through democratic structures and processes by those who live there, while still upholding the other four indices?



AFFORDABILITY

Is the housing truly affordable? After paying housing costs including utilities, do people have enough to cover all other basic needs such that they can thrive? Is affordability determined fairly by looking at one's neighborhood and not an entire metropolitan area? (see Section 5)



INCLUSIVITY

Is the housing inclusive? Is it accessible to historically marginalized populations people of color, including immigrants, those who are formerly incarcerated, gender non-conforming individuals and LGBTQ persons, and accessible by its location and design, does it foster the inclusion of its residents?



PERMANENCE

Are people's homes protected from market forces causing displacement and from changes in government policy that jeopardize their housing security over the long term?



HEALTH & SUSTAINABILITY

Does the housing foster healthy, sustainable communities including an approach to maximize the wellbeing of residents, ecological design and construction, climate resiliency and clean, renewable energy and safe, affordable water systems?



**HOUSING
NOT SHELTERS.**



**HOUSING IS A
HUMAN RIGHT**
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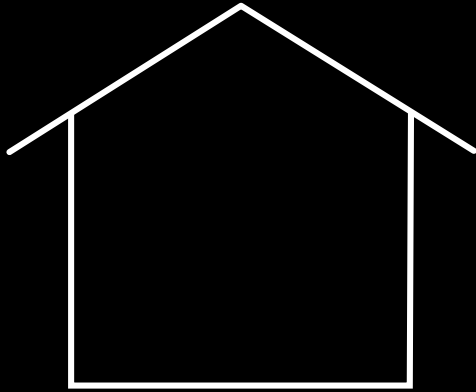
2 A FAILED MODEL

The current housing model in the United States has created wealth and security for some, but it has left the majority of the population with insecure housing. This insecurity is not a bug, but a central feature of the model — it was designed to benefit some at the expense of others. In this section, we look at the current housing model, how it evolved, and how it measures up when assessed by the Just Housing Index.

Under this model, housing is primarily held as private property. Privately owned housing that is in the market represents 96.3% of the total housing stock in the United States. The remaining 3.7%, referred to as social housing, includes government-owned housing — which is mostly public housing — as well as not-for-profit-owned housing — which includes community land trusts, limited equity cooperatives and Low Income Tax Credit housing.⁵ Those who seek to own a home contend mostly with big banks and mortgage companies to obtain loans requiring interest. Those who rent have landlords. Given the profits to be made in the rental market, private equity firms and other large corporations have gotten into the business of the post-foreclosure single-family home rental market. Investors scrutinize these rentals in order to maxi-

mize speculation; this is akin to the course of action that allowed for the speculation and profit from residential mortgage-backed securities.

The market is the primary regulator of housing costs — and not a very good one. The federal government's intervention in this market has emphasized homeownership, paying far less attention to renters and low- and moderate-income families and people. Since the federal government regulated and expanded credit availability in the 1930s, U.S. homeownership rates have surged from 43.6% in 1940 to 66.2% in 2000.⁶ This began to shift following the burst of the housing bubble in 2007/2008. Homeownership rates fell to 63.4% by 2016, their lowest since 1967.⁷ The largest drop was among Black households, whose homeownership rate dropped by seven percentage points, compared with a decline by four percentage points among whites. The future challenges of housing affordability in the United States will largely affect those of lower income levels who rent, including Black households, which lost the greatest proportion of household wealth during the foreclosure crisis.⁸



FEATURES OF THE CURRENT MODEL

AFFORDABILITY

Housing is increasingly unaffordable. Almost half of all renters cannot afford their monthly payment, with more than 30% of their income spent on housing.⁹ One in four renters pays more than half of their income to housing.¹⁰ Homeowners are not faring well either. Forty-one percent of all homeowners in metropolitan areas cannot afford their mortgage payment.¹¹ Many also face severe cost burdens: 7.6 million homeowners spend at least half of their income on housing costs.¹² Most homeowners (63%) do not own their home outright; rather, they have mortgages and are subject to foreclosure if they miss payments.¹³ Banks have taken millions of homes from families and seniors since the housing crash in 2007.¹⁴ In 2015, despite rising housing prices in some areas, 3.2 million households were underwater, owing more on their mortgage than their home was worth.¹⁵ Even some homeowners who have paid off their mortgage and own their home outright are losing their homes due to inability to pay rising taxes, especially those whose communities are being gentrified.¹⁶ Some lose their homes because they miss utility bills and have a tax lien placed on their home.¹⁷

Nine million do not have a home to call their own.¹⁸ Two million people sleep in shelters, transitional housing and public places.¹⁹ Seven million have lost their own homes and are doubled-up, living with friends, family or others due to economic necessity.²⁰ The number of people in poor households living doubled-up with someone is 52% higher now than in 2007, prior to the recession.²¹

Federal housing spending meets only a fraction of low-income and at-risk housing needs, and by design largely benefits the already well-off. Most federal housing spending supports homeowners, not renters, in the form of tax breaks. Among all homeowners, the wealthiest receive the largest share of federal subsidies. The richest one-fifth of U.S. homeowners, who do not face burdens of housing affordability, reap the greatest share at 72.6% of the \$68.1 billion (projected 2017) mortgage interest deduction benefits.²² Of all federal housing spending, which totaled \$190 billion in 2015, high-income households with annual incomes of \$200,000 or more received four times the amount of housing subsidy than low-income households.²³

Renters do not benefit from homeowner subsidies. Despite comprising 60% of all U.S. households facing severe housing cost burdens, not including doubled-up homeless households, renters received less than 30% of all federal housing spending in 2015.²⁴ This spending includes the federal government's Section 8 program that provides vouchers to subsidize low-income renters finding housing on the private rental market, as well as public housing, which has received systemic under-investment nationwide. These federal supports reach a mere one out of four low-income at-risk renters, leaving unassisted three out of four low-income households who reside in overcrowded or substandard housing.²⁵

Additional federal funds provide subsidies and support to housing development. Community Development Block Grants represent a relatively small amount of housing dollars, \$840 million in 2015, to help people buy and rehabilitate their first home. The Low Income Housing Tax Credit, which represents about a third of the amount allocated to Section 8, relies on public-private partnerships for affordable unit construction, albeit at questionable investment manager fees.²⁶ The Low Income Housing Tax Credit subsidized 634 projects in 2015, its lowest number since 1995.²⁷ Affordability requirements of units covered by the tax credit typically expire after 30 years, allowing them to become market-rate.

Other affordability programs attempt to mitigate unmet needs through local regulations. Some states and cities have implemented rent regulations that help keep a portion of the rental housing stock below market, and some cities incentivize developers by requiring a certain percentage of new units to be set aside as affordable. Since the 1990s, vacancy decontrol loopholes have circumscribed rent stabilization, as in the case of California, where new leases under rent control can be set to the market rate.²⁸ In the case of inclusionary zoning, which gives credits to developers to produce a relatively small percentage of moderately affordable units compared to the large number of unaffordable luxury units constructed, the terms of affordability generally target households of moderate income, at 80% and 120% of Area Median Income (AMI).²⁹ Moreover, expiration limits end affordability requirements for inclusionary units in most cities.

"Trickle-down" housing policies assume that freeing up the private market will increase the supply of housing and thereby drive down the overall price of it. In this view, the reason that there is not enough

housing for low-income families is because that housing has been occupied by the more affluent. The assumption is that expanding the supply of high-end luxury housing will trickle down and free up the supply of affordable housing. Advocates of this strategy, sometimes referred to as "YIMBY" — short for "yes in my back yard" — argue that regulations against new construction hurt affordable housing, and zoning restrictions should be lifted to encourage more construction. This theory has not played out in practice. Most of the new supply has been at the higher end of the market.³⁰ These are unlikely to be made affordable, and in recent years they have been matched by permanent losses at the low end of the market.³¹

The future is not looking much brighter. Between 2000 and 2014, median household income declined by approximately 7%, while rents rose by about 13%.³² Rents have consistently outpaced inflation since 2012.³³ The policies and programs that try to mitigate unaffordable housing are being eliminated or cut each year, including public housing and Section 8 vouchers.³⁴ Section 8 vouchers are supposed to make housing more affordable, yet in reality landlords often raise the prices on those with vouchers³⁵ or use them to fill their less-than-desirable properties.³⁶

AMI has determined housing assistance eligibility for most affordable housing programs since its first use in 1947. For example, in its current use, the Low Income Housing Tax Credit deems eligible households with incomes at 30-60% of AMI; Section 8 and public housing typically use 30% of AMI to determine household eligibility. However, AMI refers to broad geographic areas that may include much higher income households that do not reflect the affordability needs of the lowest-income households of the location. This is especially problematic in New York City, where extremely high incomes skew AMI, making the median income far above those in most need of affordable housing. Instead, a targeted Neighborhood Median Income would address income discrepancy by location and increase housing assistance opportunities for lower-income households. Moreover, standard measurements of affordability have increased the threshold of what the Department of Housing and Urban Development (HUD) defines as housing cost-burden, or affordability, from 20% of household income in 1940, and 25% in 1968, to 30% in 1981.³⁷ This last figure remains the standard today. Yet, depending on the amount of one's income, the 70% remaining income not attributed to direct rental or mortgage payments may be extremely low, or quite substantial. A one-size rule does not

account for the fundamental household costs that also impact and burden lower-income families and individuals who have no budget margin. Related household expenditures such as housing maintenance, commute costs, healthcare costs, childcare and food access impact one's income. A more realistic view of income, such as the Neighborhood Median Income, and a more realistic view of housing costs that considers all fundamental household costs, would provide stronger measures of income eligibility and housing affordability.

INCLUSIVITY

The "American Dream" of owning a home has never been inclusive of everyone. When the U.S. Treasury began to guarantee residential mortgages in the 1930s, the Home Owners' Loan Corporation (HOLC) created maps to determine lending risk. HOLC deliberately excluded people of color from mortgage access by making race the nexus of its risk assessment. These maps valorized white-occupied properties for affordable mortgages by devalorizing Black-occupied housing as higher risk.

In the postwar period of the 1940s, the GI Bill expansion of homeownership was overwhelmingly an expansion of white homeownership. Moreover, private banks would provide easy access to mortgages, but discriminatory practices like "redlining" institutionalized the HOLC maps. These practices,

along with restrictive covenants, would systematically segregate Black families and exclude them from the economic opportunity of homeownership.

The Community Reinvestment Act of 1977 eventually prohibited discrimination in lending by race and location. Where lenders once discriminated, by the 1990s they aggressively sought out Black and Latin@ households for mortgages under predatory terms.³⁸ Mortgage disclosure data demonstrate that unlike their white counterparts, wealthier households of color who qualified for prime loans were also disproportionately targeted for subprime lending.³⁹ The gap in homeownership rates between Black and white households in 2016 was the largest it has been since World War II, at 29.7 percentage points.⁴⁰ Remarkably, not until 1970 did the Black homeownership rate reach the level of the white rate at the turn of the century, 46%.⁴¹ Never has the Black homeownership rate exceeded 50%.⁴² At all times in history, the majority of Black and Latino families and individuals were renters or houseless.⁴³ The recession in 2007-2009 showed just how fragile homeownership was for everyone, including white families. An estimated 15.5 million homes were foreclosed on in America between 2007 and 2014.⁴⁴ Furthermore, new "redlining" cases, despite the existence of the Community Reinvestment Act, are on the rise today in cities across the country.⁴⁵



For low-income renters, long waitlists for housing assistance leave families without secure, affordable housing. In 2015, most Housing Choice Voucher programs had waitlists that exceeded nine months, and were closed to new applicants.⁴⁶ For public housing, the median waitlist time was one and a half years, and a quarter of waitlists were more than three years.⁴⁷ In some cities, the shortages were even more acute: In Charlotte, 31,000 households applied for one of 240 Housing Choice Vouchers.⁴⁸ In Baltimore, 74,000 households applied for 1,500 vouchers.⁴⁹ Even when someone receives a Section 8 voucher, they still face difficulties: not every place accepts vouchers — particularly in more affluent neighborhoods — and finding housing in the stipulated time frame is difficult.⁵⁰

Tight housing markets with unmet affordability needs exacerbate discrimination. Annually, more than 1 million people leave federal and state prisons and county jails.⁵¹ Given the shortage of affordable housing, landlords can and often do deny housing to those with criminal records. Most landlords conduct criminal background checks on prospective tenants. For many leaving prisons or jails, public housing, Section 8 and other federally assisted housing are the only options. However, strict admission policies mean many formerly incarcerated individuals cannot access federally assisted housing or even reside with family members without records.⁵² One in five people returning from prison becomes homeless; this estimate may be as high as 30-50% in major urban areas.⁵³

Undocumented immigrants have very limited housing options, because private landlords often require Social Security numbers to do background checks and obtain credit reports. Some are even denied access to homeless shelters.⁵⁴ Mixed-status households face vulnerability to landlord harassment, including retaliation and threats of calling the Department of Homeland Security. There are indicators of increasing discrimination in housing that can be expected to continue to rise with anti-immigrant policies at the national level. The NYC Commission of Human Rights reported double the number of complaints of discrimination in housing based on immigrant status or national origin in 2016 than the year prior.⁵⁵ Immigrants are especially vulnerable because they have few other options. Federal housing programs including public housing and Section 8 have restrictions based on immigration status.⁵⁶

Multiple forms of discrimination operate at the intersection of gender, class, and the federally

protected statuses of race, color, age, sex (including LGBTQ and gender nonconformity)⁵⁷, national origin, familial status, religion and disability. Transgender and gender non-conforming individuals have difficulty finding housing due to discrimination.⁵⁸ Also, families with children, especially larger families, find few options — and the ones that do exist are often unaffordable.⁵⁹ People of color and lower-income people are denied housing due to their credit rating or eviction record and/or cannot afford it because of high application fees.⁶⁰ Among the 30.1 million U.S. households that include at least one person with a disability, of whom 43% are age 65 and over, 57% face ambulatory problems, only 1% of the national housing stock meets the design specifications of accessible housing.⁶¹

PERMANENCE

The current model leaves families with precarious housing. In rental settings, the landlord's effort to maximize the returns on their property puts pressure on their tenants. As a rental market heats up, landlords find ways to get the most lucrative tenants in place — and displace their current tenants in order to do so, whether through rent increases, harassment, or eviction. Several million are estimated to be evicted each year.⁶² More than 7,400 families and individuals are evicted every day.⁶³

Many evictions do not go through the courts but rather are informal evictions: forced moves often based on high rent increases. In Milwaukee, almost half of all evictions were not recorded in the courts.⁶⁴ According to the Joint Center for Housing Studies at Harvard University, 9% of low-income renters expected to be evicted within the next two months, 11% had missed at least one rent payment in the previous three months, and 18% had received a notice of utility shut-off.⁶⁵

Some cities have enacted regulations to help provide stable and affordable housing for renters. Rent control was prominent in the post-WWII era, when valuable workers were at risk of losing their homes to rising rents. Today, only five states have rent control laws, and 32 states actively preempt any new rent control ordinances.⁶⁶ Some places have regulations against tenant harassment or to protect due process for at-risk tenants, but these are often under-enforced. Marshalling the legal resources necessary to fight a landlord is often not an option for low-income families. In 2017, New York City became the first place in the country to pass a law mandating legal counsel for tenants facing eviction. Other cities have yet to follow suit.

Homeownership does not guarantee housing permanence. The scale of foreclosures since 2007 exacerbated conditions of housing insecurity and segregation patterns of renters. The estimated 15.5 million homes foreclosed upon since 2007⁶⁷ often ended up in the rental market; single family rentals tripled from 2005 to 2010, compared with the five years prior.⁶⁸ Racial segregation as a result of displacement from foreclosure increased between Blacks and whites, and Latinos and whites.⁶⁹

Extreme weather compounds housing precarity. Following the devastation by Hurricanes Katrina, Sandy, Irma, and Harvey, many evacuated renters returned from shelters to find eviction notices.⁷⁰ Some notices were based on habitability, others for failure to pay rent. These renters faced highly competitive rental markets and an exacerbated affordability crisis. Such extreme weather events have also led to a loss of affordable housing stock. In the case of post-Katrina New Orleans, only 2,000 public housing units remain, or 26% of its pre-hurricane inventory.⁷¹

Increasing displacements will impact communities across the country, based on the forecasted effects of climate change. Nearly 300 cities could lose at least half of their residential housing stock to rising sea levels by 2100, according to Zillow's analysis of

National Oceanic and Atmospheric Administration mapping on potential sea level rises.⁷² The costs are steep: 1.9 million homes may be lost, at a price tag of \$880 billion (in USD 2016).⁷³ This does not account for further housing stock losses due to extreme weather events, wildfires, and water and air pollutants.

QUALITY AND HEALTH

The insecurity of the current model can negatively affect people's health and quality of life. Families who are evicted, whether informally or by court order, are likely to experience a range of other negative housing outcomes. Eviction is a frequent precursor to homelessness, particularly in cities with high housing costs.⁷⁴ Individuals and families are also more likely to live in substandard housing after an eviction. Eviction may increase the likelihood of future housing-related problems through the legal, financial, and practical barriers to housing access created by eviction itself.

Insecure housing can have dire health and livelihood impacts on families and children. The shift of time and attention to eviction and related activities and the need to relocate to housing distant from a workplace frequently cause job loss after eviction⁷⁵.



There is also evidence that housing instability disrupts treatment of chronic health conditions and reduces families' ability to afford health care⁷⁶. People with long-term disabilities are especially vulnerable to eviction. Health outcomes are also affected by housing stress; individuals experiencing foreclosure were more likely to experience hypertension and heart disease.⁷⁷ Forced displacement increases the likelihood of depression among mothers, relative to their peers, for up to two years after eviction.⁷⁸ Families coping with unaffordable housing invest less in education and other child-development related activities.⁷⁹

With all of these effects from housing insecurity, it is not surprising that there is a strong association between eviction or foreclosure and suicide.⁸⁰ Based on reports by 16 states that use the National Violent Death Reporting System, the number of suicides attributed to evictions and foreclosure doubled between 2005 and 2010 as the housing crisis consumed much of the American economy.⁸¹ Foreclosure-specific suicides increased 253% in that same period.⁸²

Health impacts of unsafe housing conditions have long-term and severe consequences, especially for children. Serious health and safety hazards can be found in 30 million homes in the United States, 20% of which have structural problems, and another 20% of which have lead paint.⁸³ The estimated 77 million people who live in hazardous homes in the United States contend with the mental and physical effects of gas leaks, damaged plumbing, poor heating, rats, and mold.

Corporate landlords that are relying on profits from rental securities and holding over-leveraged properties often fail to make repairs.⁸⁴ Substandard conditions will likely worsen as private equity firms seek more lucrative returns from rental portfolios. In such a tight rental market, landlords failing to make repairs take advantage of renters with few options.

Housing insecurity both leads to and is worsened by environmental health hazards. Entire communities face health complications and premature death based on the land, air, and water toxicity caused by polluting facilities and hazardous sites nearby, as well as infrastructure disinvestment. Across the United States, Blacks are 75% more likely than whites to live in areas next to the environmental hazards of oil and gas facilities, including noise, toxic pollutants, and traffic emissions that directly affect them.⁸⁵ Latin@s are 60% more likely than whites to live in such areas.⁸⁶ Blacks face elevated risks of cancer based on their housing location, with

1 million Black people living in areas near oil and gas facilities where cancer toxins exceed the "Level of Concern" identified by the Environmental Protection Agency.⁸⁷ Under-regulated and under-enforced industries combined with lack of residential zoning protections create living hazards for people with few other places to go.

Climate change, created by human environmental impacts, has led to more volatile weather and stronger storms that create new environmental hazards in their wake. After Hurricane Harvey, a "toxic soup" of petrochemicals was released into the air and flood waters that besieged Houston's poorest communities.⁸⁸

Disinvested communities are especially vulnerable to environmental hazards, as in the case of Flint, Michigan, where an entire city was poisoned by its drinking water amid a municipal fiscal crisis.⁸⁹ Landfills and illegal waste dumping also disproportionately affect communities of color.⁹⁰

COMMUNITY CONTROLLED

Underlying all the problems of the current model is a lack of community control over land and housing. A house is a commodity, as is the land it sits on. A house is meant to be bought and sold, and change in value. The conventional wisdom used to be that in most cases, the value of a house is likely to go up. When a home's value increases, it is an asset that generates wealth for an owner. As private property, corporations and individuals can make unilateral decisions to maximize their profits. This corporate and individual control of property to maximize private gain is the fundamental problem with the current housing model.

Who controls private housing involves not simply the name on the deed, but a number of financial stakeholders. The mortgage industry became the foundation for the speculative bubble that led to the 2008 financial crisis. There were reasons for lending that had little to do with the American Dream of homeownership: an entire securities industry had opened up to investors to gamble on mortgages and reap tremendous profits in a very short term. Although the ensuing bubble and crash became largely attributed to subprime lending to new homeowners, much of it was based on prime credit provided to speculators that led to house-flipping and portfolio real estate investment that helped grow the housing bubble.⁹¹

THE PURSUIT OF PROFIT FROM REAL ESTATE HAS MEANT THAT PEOPLE HAVE SYSTEMATICALLY AND INTENTIONALLY CREATED ENCLAVES OF WEALTH AND ISLANDS OF DISADVANTAGE.

But the crisis for families was another opportunity for Wall Street. Between 2011 and 2014, investors purchased more than 200,000 foreclosed single-family homes at more than \$20 billion.⁹² The securitization of these portfolios began in 2014 based on the pooling of not only mortgages, but also rental payments. The rental income, not the borrower's income, becomes the basis for the loan in this structure, and thus a driver for increasing rent.⁹³ Most concerning, the model establishes high rents from the onset to formulate the mortgage debt ratio. Analysts are skeptical of the loan-to-value ratios of these pools, given that appraisals are not necessary in the valuing of the property assets.⁹⁴

MAKING SENSE OF THE CURRENT MODEL OF HOUSING PRODUCTION

An estimated 48 million U.S. households at this moment live in unaffordable housing, and millions more remain at risk.⁹⁵ This number is expected to grow, based on budget cuts at HUD and elsewhere.⁹⁶ All of the features of the current model present challenges resulting from a reliance on the private market to adjust to meet the overall needs of the vast majority of people through the basic law of supply and demand. This means that 1) property holders will do whatever is in their power to maximize the return on that investment, even if it threatens low- and moderate-income families, and 2) when improvements are made to an apartment, building, or neighborhood, this increases its market value, thereby pulling housing out of the range of affordability for low-income residents.

The pursuit of profit from real estate has meant that people have systematically and intentionally created enclaves of wealth and islands of disadvantage. As commodities, land and housing have become more and more attractive to investors and

corporations as a way to make high profit margins, especially with the ongoing invention of new financial mechanisms like mortgage-backed securities and now rent-backed securities. Financial systems can be manipulated to serve profit interests, such as by rigging high credit ratings on subprime mortgage-backed securities that investors knew would leave many harmed. This is what has driven and continues to drive gentrification, the subprime crisis, and whatever crisis will hit next — perhaps, this time, related to rental speculation.

As we have seen, the U.S. housing model has long been tied to a race-based assessment of risk and value for the purposes of investment returns. Federal and city policies of restrictive suburbanization, targeted urban disinvestment, urban renewal, and gentrification operated through and deepened existing racial inequities. These policies relied on the idea of racial hierarchy as a mode for structuring the operations of this model, such as the conditions of where one lives, who may borrow, at what terms, and the value of property, assessed in part as an extension of the social value of one's personhood. Decades of devaluing, disinvestment, and displacement of Black communities and other communities of color secured the value and centrality of whiteness, and consolidated the intergenerational wealth of largely white households.

HOW DOES THE CURRENT MODEL FARE?

It is clear that the current model of housing in the United States is not successful for the majority of low- and moderate-income families and continues to create and perpetuate inequalities. Using the five criteria of the Just Housing Index, we find the current U.S. housing model fares poorly:



Community Control:

- Land and housing: 96.3% of housing stock and the land it's on is commodified.
 - Corporate and private equity ownership of housing is growing significantly; decommodified housing options, including public housing, community land trusts and co-ops, are comparatively small in number.
- Democratic control: None to limited for most households, including renters with private landlords, residents in federally assisted housing, and even homeowners paying mortgages, who can lose their homes to banks because of missed payments.
- Renters' rights: Most tenants have limited rights; most do not have rent control; many do not have just cause eviction protections or the legal right to organize a tenant union.



Affordability:

- Nearly half of all renters in the country have unaffordable rent; 1 in 4 renters pays more than half of their income to housing.
- 41% of all homeowners in metro areas do not have affordable mortgage payments; 3.2 million homeowners are underwater.
- 7 million people do not have a home of their own and live doubled up with others; another 2 million sleep in shelters, transitional housing, and public places.



Inclusivity:

- Formerly incarcerated individuals and undocumented immigrants are generally excluded from federally assisted housing, and face significant restrictions and risk of harassment in private housing.
- Transgender and gender non-conforming individuals are routinely denied housing due to discrimination.
- Low credit scores, eviction records and/or prohibitive application fees are barriers to housing for millions, particularly for low-income people and people of color.



Permanence:

- Several million evictions occur each year nationally, at a rate of more than 7,400 a day.
- Most homeowners (63%) do not own their home outright and are subject to foreclosure with missed payments; an estimated 15.5 million homes were foreclosed on in America between 2007 and 2014.
- 9% of low-income renters expected to be evicted within the next two months, 11% had missed at least one rent payment in the previous three months, and 18% had received a notice of utility shut-off.
- Many homeowners are at risk of displacement due to rising property taxes.



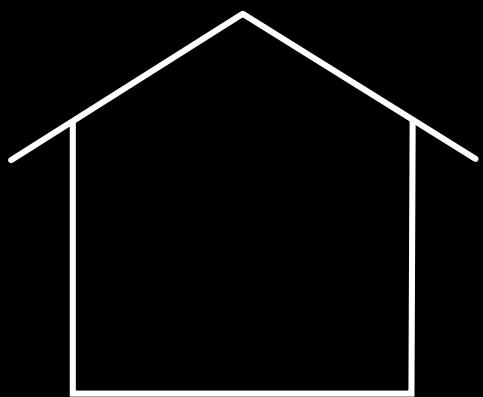
Quality and Health:

- Suicides attributed to evictions doubled between 2005 and 2010.
- Forced displacement increases the likelihood of depression among mothers.
- Housing instability disrupts treatment of chronic health conditions and reduces families' ability to afford health care.
- 30 million homes in the United States have serious health and safety hazards, such as gas leaks, damaged plumbing, and poor heating.

3 FOUR MODELS OF DECOMMODIFIED HOUSING

This report explores four models of partially or fully decommodified land and housing. Two of these models exist in the United States in some numbers: limited equity cooperatives (LECs) and community land trusts (CLTs). Two exist outside of the United States: the Tenement Syndicate model, from Germany, and Mutual Aid Housing Cooperatives, from Latin America. These alternative models are highly effective at producing sustainably affordable housing and stable neighborhoods, and contribute to the vitality of communities in ways that do not displace residents. From the point of view of our Justice Housing Index, they rate highly. The following sections of this report present detailed case study evidence that these models are scalable, powerful, cost-effective, and often adaptable for

the current context in the United States. These are, of course, only snapshots, but we invite interested readers to see the works cited in the bibliography.



3.1 LIMITED EQUITY COOPERATIVES

Limited equity cooperatives, or LECs, are a model of affordable cooperative housing that exists today in at least 29 states in the United States and in several other countries, including Canada and throughout Europe.⁹⁷ In LECs, like with all housing cooperatives, member-residents jointly own their building, have democratic control and benefit socially and economically from living in and owning the cooperative. As a prominent type of affordable housing cooperative in the United States, LECs seek to ensure that the housing remains affordable for the long term.⁹⁸

LECs have a long history in the United States. After World War I, some immigrant groups and unions, inspired by European examples, sponsored affordable housing cooperatives during the post-war housing bust to house their members.⁹⁹ The oldest and most well-known of these is the Amalgamated Housing Cooperative started in 1927 by the Amalgamated Clothing Workers Union.¹⁰⁰ For the next few decades, union pension funds and state programs largely funded affordable housing cooperatives serving both moderate- and low-income households.¹⁰¹ Not until the 1960s, with significant federal support, did LECs begin to grow in large numbers. Since then, hundreds of thousands of low- to moderate-income residents have called them home.¹⁰² More than 166,000 families and individuals still live in LECs today in the United States.¹⁰³ Some are well-known for their scale, like “Co-op City” in the Bronx, which is home to 35,000 residents. It is one of the dwindling number of affordable places for low- and moderate-income families to live in New York City.¹⁰⁴ Co-op City has also holistically developed over the years to address various community needs including schools, community gardens, recreational facilities and accessible public transportation.¹⁰⁵ Others, like Martin Luther King Latino Cooperative, which was

founded by immigrants in Washington, D.C. in 2006, stand as powerful recent examples of community rehabilitation of derelict buildings and models for creating a bastion of affordability in a rapidly gentrifying area.¹⁰⁶

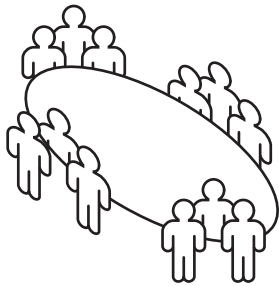
HOW THEY OPERATE

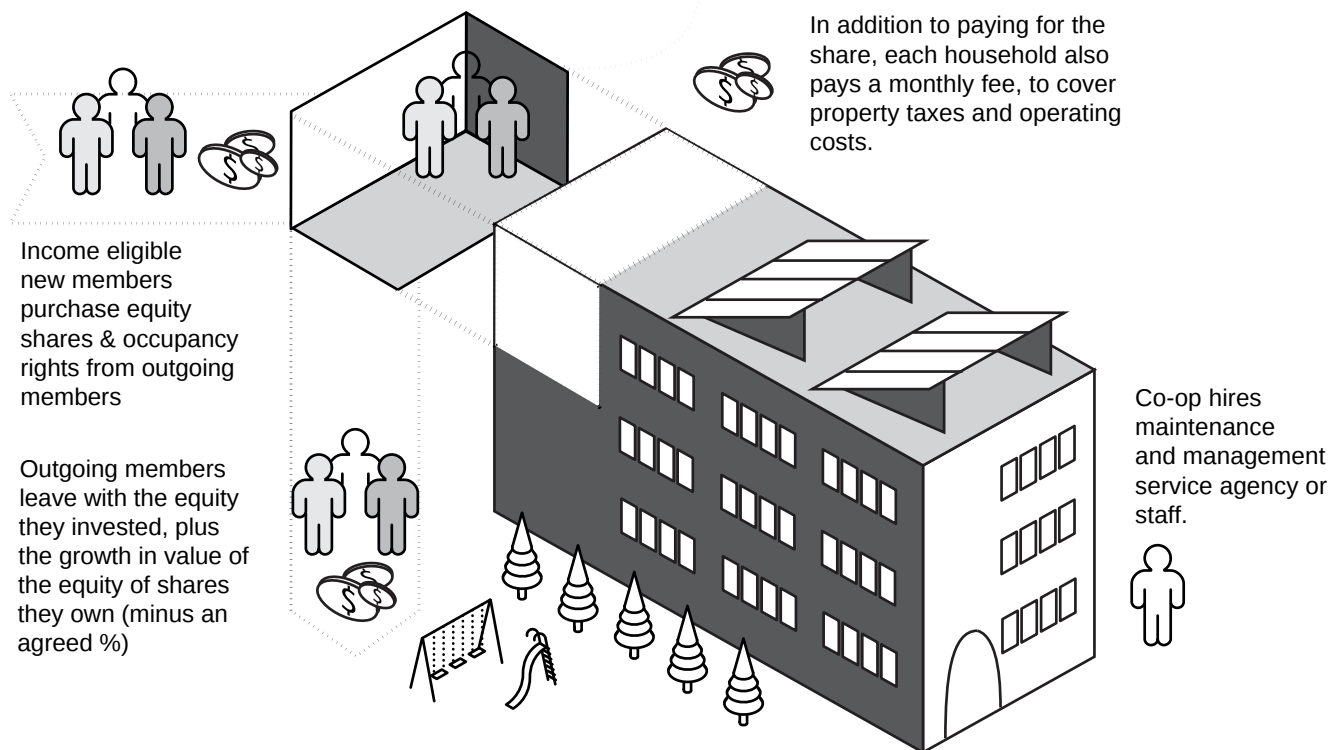
Households are shareholders of a corporation that owns the LEC, and they have exclusive use of the unit, with rights to occupancy secured through a proprietary lease that protects tenants against unjust eviction, places resale restrictions and lasts typically 99 years.¹⁰⁷ In addition to paying for the share, each household also pays a monthly fee to cover property taxes and operating costs.¹⁰⁸ Many LECs will cover the maintenance costs of individual units to even out and limit how much members pay, as well as to ensure quality conditions.¹⁰⁹ Most LECs also require that shareholders use the unit as their personal and primary residence.¹¹⁰ The intention of LECs is to provide affordable housing for low-income families, “not a vehicle for real-estate investment or profit.”¹¹¹ If they choose to leave the cooperative, members have a cap on how much they can sell their share for based on the LEC’s bylaws and other legal documents.¹¹² This cap on resale values is what keeps the housing affordable and allows the public subsidies and supports provided the LEC to continue to benefit current and future residents.¹¹³

The corporation, which actually owns the housing, “holds the mortgage, pays the taxes, and carries insurance on property.”¹¹⁴ The corporation is controlled by a Board of Directors, elected from among shareholders who are the residents and who assign officers to manage the everyday affairs of the cooperative.¹¹⁵ By purchasing and owning

LIMITED EQUITY COOPERATIVE (LEC)

- ▶ An LEC is a form of affordable, resident-controlled housing. Member-residents jointly own their building through the purchase of shares in a cooperative corporation, securing long-term rights to occupancy. LECs can preserve affordability for low- and moderate-income households, by restricting resale values (profit), and establishing income limits for new members.

LIMITED EQUITY	COOPERATIVE
Households are shareholders of a corporation that owns the LEC, and they have exclusive use of the unit, with rights to occupancy secured through a proprietary lease that protects tenants against unjust eviction, places resale restrictions and lasts typically 99 years. If a household chooses to leave the cooperative, they have a cap on how much they can sell their share for based on the LECs bylaws and other legal documents. The cap on resale values is what keeps the housing affordable and allows the public subsidies and supports provided the LEC to continue to benefit current and future residents.	In LECs, like with all housing cooperatives, member-residents jointly own their building, have democratic control and benefit socially and economically from living in and owning the cooperative. Households are shareholders of a corporation that owns the LEC. The corporation, which actually owns the housing, "holds the mortgage, pays the taxes, and carries insurance on property." The corporation is controlled by a Board of Directors, elected from among shareholders who are the residents and who assign officers to manage the everyday affairs of the cooperative. 



shares, residents become voting members of the corporation which gives them ultimate control over its assets and operations.¹¹⁶

Individual cooperatives like Amalgamated Housing Cooperative generally provide training and education for their members. Amalgamated has its own Education Department and an extensive handbook.¹¹⁷

Training, support and sometimes resources are also provided through local or state federations like the Federation of New York Housing Cooperatives and Condominiums and national entities, including the National Association of Housing Cooperatives and North American Students of Cooperation (NASCO). There are also technical assistance and support institutions like Urban Homesteading Assistance Board (UHAB), as well as a National Cooperative Bank.¹¹⁸

THE BOTTOM LINE

LECs, as with the Amalgamated Cooperative, are rooted in principles.¹¹⁹ In 1995, the International Cooperative Alliance approved the same basic set of principles that Amalgamated adopted in 1927, stemming from the early cooperative movement in Rochdale, England.¹²⁰

LECs are effective at creating affordable housing that is high quality, healthy and safe for residents. While the costs of buying into a cooperative vary from place to place, LECs are a promising model for providing housing that meets our criteria — in particular, those of affordability and democratic control. However, permanence has proven to be the greatest challenge for LECs, which is why their numbers have declined over the previous decades.

Today, of the estimated 425,000 LECs created in the United States, 166,608 still exist.¹²¹ The decline is largely due to the conversion of LECs to market-rate units. These conversions happened for two reasons: 1) expiration of longtime federal and state regulations with strict affordability requirements and the elimination of federally backed below-market interest rate programs accessible to LECs, and 2) as federal price restrictions ended and property values increased significantly due to gentrification, some LECs converted to market rate as residents chose to sell their shares sometimes worth up to \$1 million for a unit that initially cost between \$3,000 and \$30,000.¹²²

There are innovations that are enabling LECs to be permanent and safeguarded from conversion to market rate. Some are successfully combining LECs with another alternative model, community land trusts (CLT), which we discuss in the next section. CLTs separate land ownership from building ownership.¹²³ The LEC, as building owner only, signs a 99-year ground lease with the CLT, which owns the land. The LEC then has to abide by the resale limits and affordability requirements in the ground lease.¹²⁴ Two examples of CLTs that include LECs, discussed in the next section, are Champlain Trust in Burlington, Vermont and Dudley Street Neighborhood Initiative in Boston.

Another successful development increasing the stability and longevity of LECs has been the formation of secondary cooperatives, which are a co-op of co-ops. Secondary co-ops or federations of co-ops provide critically needed ongoing technical and financial assistance and support to their member cooperatives and the formation of new cooperatives.¹²⁵ Secondary co-ops are run democratically, with a majority of board members coming from member co-ops.¹²⁶ For example, the Vermont Cooperative Housing Federation was effective in ongoing support of its members and could intervene when fiscal or interpersonal challenges arise.¹²⁷

Another challenge for LECs is startup funding. In order for LECs to meet their goal of providing accessibility to low-income households and long-term stability and affordability, the LEC requires subsidies from grants or low-interest loans so that purchasers can buy units (and shares in the company) for a low cash outlay while the corporation stays solvent.¹²⁸ In some cases, private developers build LECs through below-market acquisition and financing costs provided by the state or municipality.¹²⁹ In others, nonprofit groups receive ownership of vacant or dilapidated buildings from the government for low prices and renovate and sell units as low-income cooperative housing.¹³⁰ There have also been cases of tenants of occupied buildings collectively purchasing them, and homesteading groups that have organized the purchase and rehabilitation of vacant and abandoned properties.

NINETY AND GOING STRONG: THE AMALGAMATED HOUSING COOPERATIVE



Amalgamated is the oldest limited equity housing cooperative in the United States, continuously operating for over ninety years.¹³¹ It was founded by immigrant workers of the Amalgamated Clothing Workers of America, who faced oppression and exploitation both from sweatshop bosses and tenement landlords.¹³² The founding principles were inspired by those who helped to start the cooperative movement in Rochdale, England in 1844.¹³³ They included voluntary and open membership, democratic governance, surpluses belonging to cooperative members, no social or political discrimination, education of members and the public in the cooperative movement, cooperation with other cooperatives, and care for the community.¹³⁴ Both democratic control and dignified design and conditions were evident from the first building, created in 1927.¹³⁵ As the buildings grew, the community did too, incorporating parks, schools, a Co-op grocery store, nursery, day camps for children, a library, and religious, social and cultural organizations.¹³⁶ Today, Amalgamated is home to 1,482 families in 11 buildings.¹³⁷ It is not only responsible for housing its residents, but also takes on co-op education and community activities¹³⁸ and continues to operate under strict regulations about maximum resident income and resale restrictions.¹³⁹



LIMITED EQUITY CO-OPS AS JUST HOUSING

Scope:

- LECs exist in 29 states in the United States and several countries, including Canada and throughout Europe.

Scale:

- 425,000 at its peak, now over 166,000 LEC units in the United States

Financing:

- Outside capital: loans from banks, government, not-for-profit entities and unions
- Self-generating: resident fees, resident-owned enterprises



Community Control:

Land and Housing

- Decommodified, owned by residents through the corporation in which they are the shareholders
- Flexible development: Some LECs include daycare centers, a library and other services for residents on the premises; some also shape development of surrounding land to include recreational, social, educational and retail entities, even when they do not directly own the land.

Democratic Control

- Residents democratically govern the cooperative and elect the governing body, a board of directors to oversee operations.

Training

- Training and education are generally a principle and priority of LECs. Individual cooperatives often provide training and education to their members.
- Local and state entities like the Federation of New York Housing Cooperatives and Condominiums, national entities like the National Association of Housing Cooperatives, as well as training and support institutions such as the Urban Homesteading Assistance Board, all provide support to existing cooperatives as well as newly forming ones in an effort to grow the model.



Affordability:

- Because LECs sell shares below market levels and limit the amount of equity a member can gain if they sell, they are generally highly affordable.



Inclusivity:

- Many LECs have been founded by people of color or immigrants and have provided highly inclusive housing. Martin Luther King LEC and Co-op City are examples of LECs led by and comprised of all or predominantly people of color.¹⁴⁰



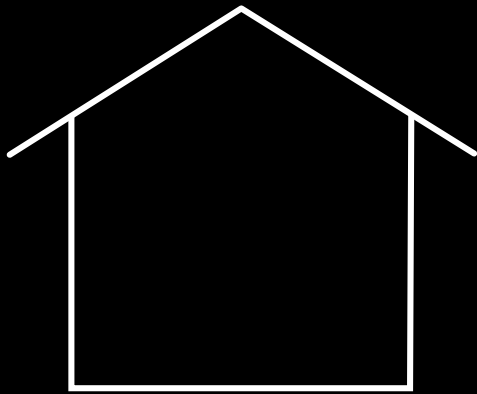
Permanence:

- LECs provide permanence through giving shareholders proprietary leases that last 99 years, and controlling housing costs.¹⁴¹ However, many LECs have been converted to market rate. New innovations such as LECs being part of community land trusts are turning this trend around by ensuring LECs stay affordable.



Health and Quality:

- Quality conditions and well-maintained housing are a priority of residents who live in LECs, as is the case with Amalgamated Housing Cooperative. Also, residents can ensure quality conditions because they self-manage the cooperative, often through hiring a property management company or their own employees.



3.2 COMMUNITY LAND TRUSTS

A community land trust (CLT) is an innovative model of community-owned land that has gradually spread across the United States, Australia, Belgium, Canada, and England.¹⁴² CLTs are organized around two core principles:

1.) Equitable development:

Residents who live on and around the land guide the development process through participatory planning and direct democracy. This is only possible because the land is community-owned. Equitable or community-led development not only yields results like permanent affordable housing, but the process itself yields the empowerment of residents as they develop their leadership and technical capacities.¹⁴³

2.) Sustainable or long-term development:

Longevity is essential in any CLT. The practice of ensuring the longevity of a CLT and preserving affordability is called stewardship. As longtime practitioner John Davis explains, stewardship is “taking care of housing long after it is created to prevent the disappearance of affordability when real estate markets are hot and to avoid the erosion of owner equity, the neglect of necessary repairs, and the loss of homes to foreclosure when markets turn cold.”¹⁴⁴ Training residents in both technical skills and the guiding principles of the CLT is a critical aspect of stewardship, as is the utilization of sustainable materials and efficient energy and water systems.¹⁴⁵

There are close to 300 CLTs in the United States in rural and urban settings,¹⁴⁶ all of which share the basic objective of providing affordable and stable housing in perpetuity, as well as community investment in upkeep.¹⁴⁷ CLTs began in the United States during the civil rights movement as a means to support the independence and self-determination of Black Americans in the South. New Communities Inc. (NCI), the first modern CLT in this country, was created in 1969 in Albany, Georgia. Shirley and Reverend Charles Sherrod are two of its founders. Reverend Sherrod summed up the rationale for NCI when he said “all power comes from the land.”¹⁴⁸ The model eventually spread to the rest of the United States as a response to reinvestment in urban communities and the gentrification and dispossession that this reinvestment generated.¹⁴⁹



HOW THEY OPERATE

CLTs are a dual-ownership housing model that separates ownership of the land from ownership of housing. A CLT acquires and retains parcels of land, taking them off the market and placing them under community control through a nonprofit organization, which holds the land in trust.¹⁵⁰ Residences can be owned by individual homeowners who hold titles to houses on that land, or may be multi-use or rental projects owned by the tenants as a cooperative or by a private landlord.¹⁵¹

Residents who live on the CLT or in the surrounding community generally make up the majority of the governing board of the nonprofit corporation; other stakeholders and allies are often also on the board.¹⁵²

Those who wish to live on a CLT seek a ground-lease (typically 99 years) from the CLT.¹⁵³ All the land provided by community land trust is for the exclusive use of the owners and renters of the building and cannot be used as an investment investment.¹⁵⁴ Buildings are priced within and stay within the financial reach of persons with limited means, and resale equity is limited.¹⁵⁵ The CLT model's resale restrictions limit increases in land and housing values over time and help stabilize communities against speculative land development. The result is that people stay put and are rarely displaced. Studies verify that delinquency and foreclosure rates are lower on CLTs than on homes with prime loans and significantly lower

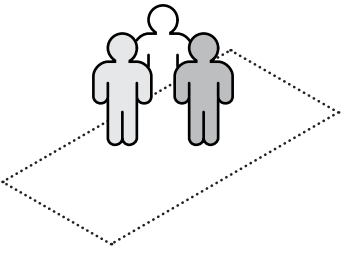
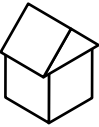
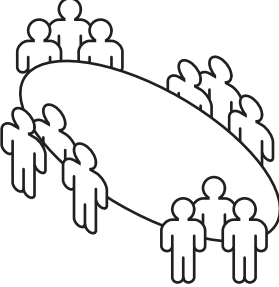
than the rates on those with subprime loans. For example, in 2009, seriously delinquent loans were 30.56% for subprime, 7.01% for prime and 1.62% for CLTs, and those in foreclosure were 15.58%, 3.31% and .56%, respectively. In the few cases where homes were foreclosed on in a CLT, no CLT homes were lost from CLT portfolios in 2009, because the CLTs were able to regain the housing from the bank or mortgage lender so as to preserve affordability and prevent any loss of public subsidy.¹⁵⁶ While there are no studies on eviction rates on CLTs, CLTs with large rental portfolios like Champlain Housing Trust and Dudley Street Neighborhood Initiative have a policy of just cause eviction and evict only for cause, and only as a last resort.¹⁵⁷

Beyond homeownership, many of the largest CLTs dedicate a sizeable portion of housing for rentals to meet the needs of low-income people who cannot qualify for mortgage financing or who do not wish to become individual homeowners.¹⁵⁸ Others are creating LECs as part of their CLT.¹⁵⁹

Besides housing, CLTs engage in flexible development which allows for a variety of land uses including community centers, day care centers, commercial buildings for neighborhood retail, and offices for other nonprofits.¹⁶⁰ CLTs also support agriculture. In rural areas, CLTs preserve access to productive land for small farmers, and even participate in community-supported agriculture (CSA); in urban areas, land has been used for community gardens, greenhouses, and commercial farming.¹⁶¹

COMMUNITY LAND TRUST (CLT)

- ▶ A CLT is a community controlled nonprofit organization that acquires, owns, and manages land and housing on behalf and to the benefit of a specific community.

COMMUNITY		LAND		TRUST
The CLT serves a community of people, most often defined by those who live within a specific geographic area. Many CLTs are membership based organizations. 	▶	The CLT acquires and retains land, taking it off the real estate market and placing it under community control through the nonprofit organization which holds the land in trust. The CLT is a dual-ownership model that separates ownership of the land from ownership of housing. AFFORDABLE HOME  LAND LEASE COMMUNITY LAND 	▶	The CLT is a democratically governed organization. Founded on the principles of community control; residents participate in determining what happens to their housing. They also choose who sits on a governing body. 

EQUITABLE DEVELOPMENT

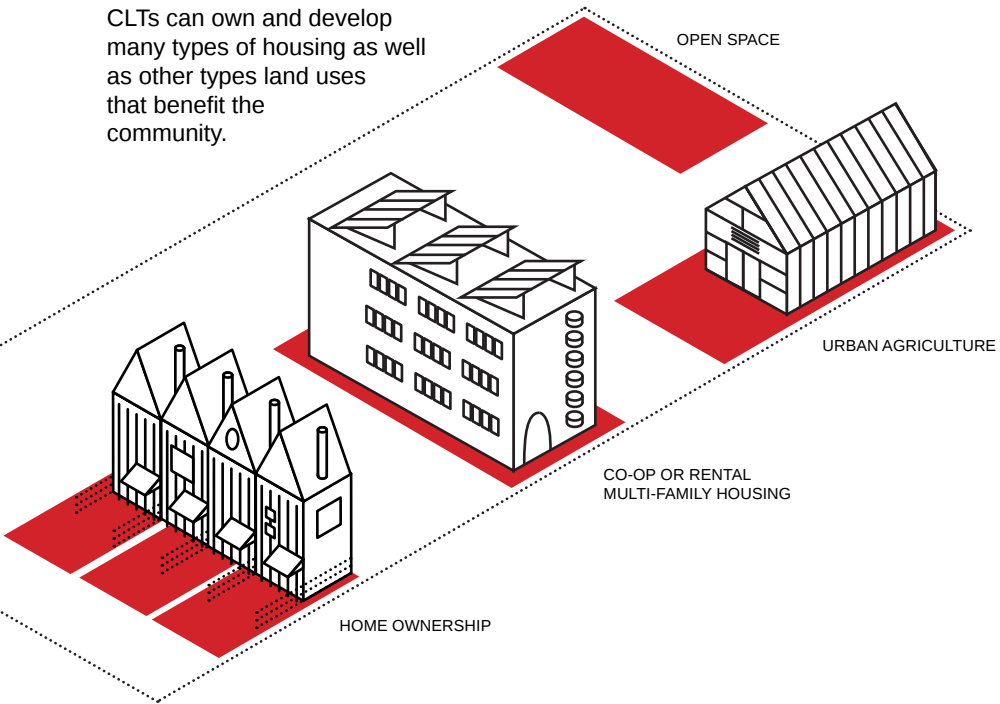
Residents who live on and around the land guide the development process through participatory planning and direct democracy.

AFFORDABILITY

CLTs can provide highly affordable housing by removing the speculative cost of land from the cost of housing, providing below market ground leases and restrictive resale.

FLEXIBLE DEVELOPMENT

CLTs can own and develop many types of housing as well as other types land uses that benefit the community.



THE DUDLEY STREET NEIGHBORHOOD INITIATIVE: AN OASIS OF STABILITY AND AFFORDABILITY

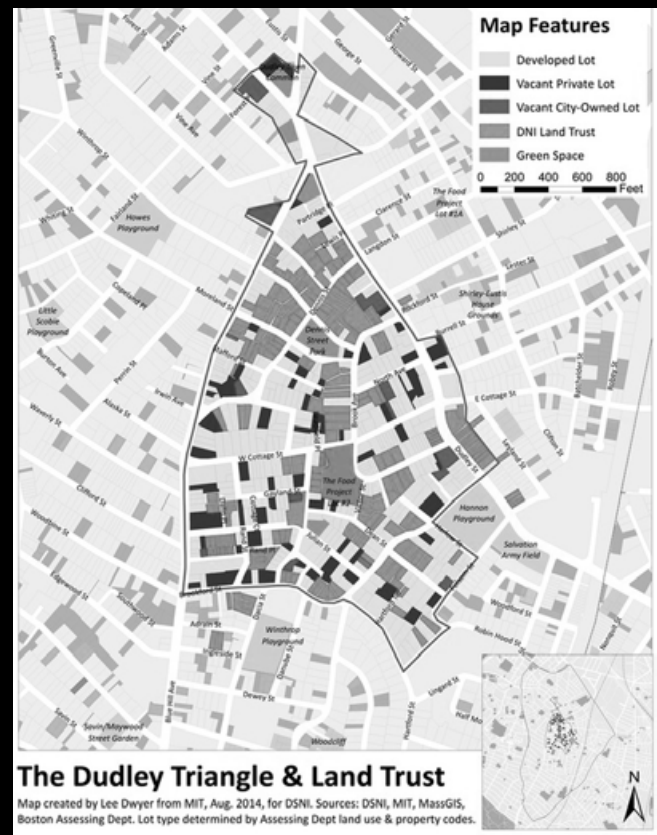
Founded in 1984, the Dudley Street Neighborhood Initiative (DSNI) has one of the nation's largest CLTs, Dudley Neighbors Incorporated, playing a crucial role in "preserving affordable housing in the Dudley Street area of Boston and providing residents a way to control development in the neighborhood."¹⁶² It launched its land trust experiment in 1988 to fight the effects of disinvestment and blight, including abandoned lots and arson.¹⁶³ Like most CLTs, DSNI is rooted in a set of principles. DSNI describes them as follows:

"Values are the beliefs or principles we hold precious. These principles are our internal guidelines for distinguishing what is right from what is wrong and what is just from what is unjust. These principles are held tightly and are not changed or swayed by external forces: Collective Resident Leadership and Control, Linked Community Destiny, Community Political Power and Voice, Mutual and Shared Responsibility and Accountability, Power in Organized Community, Vibrant Cultural Diversity, Community Collaboration, Fair and Equal Share of Resources and Opportunities, Development Without Displacement, High Quality of Life, Individual and Community Entitlement, Anything is Possible."¹⁶⁴

After years of organizing, DSNI in 1988 made history as the first community group in the country to ever win from a city the power of eminent domain to acquire privately owned vacant land in the area designated as the Dudley Triangle and used this power to compel absentee owners to negotiate the sale of abandoned lots.¹⁶⁵ To execute DSNI's neighborhood plan and vision for development without displacement, they created a subsidiary organization — Dudley Neighbors

Incorporated (DNI) — as a land trust with their newly acquired land.¹⁶⁶ Starting with only a few homes, DNI grew by the early 1990s to its current size: 30 acres of land and 225 new homes.¹⁶⁷ Today, it also includes nonprofit office space, urban gardens, a 10,000-foot greenhouse, playgrounds, and, anticipated in the near future, affordable commercial space for small, locally owned businesses.¹⁶⁸ Of the 225 units of affordable housing, 95 are units of permanently affordable homeownership, 77 are cooperative housing units, and 53 are rental units.¹⁶⁹

The community within the CLT is largely low-income and people of color. In 2014, it was 70% female, 53% Black, 47% non-native English speakers, 23% Latin@, 20% Cape Verdean, and 16% college-degree holding.¹⁷⁰ Half of the homeowners on the land trust earn between \$20,000 and \$40,000 per year,¹⁷¹ and all of the units of permanently affordable housing belong to homeowners who are people of color.¹⁷² The DSNI



Board – which elects the DNI board – maintains an equal representation of the Black, Cape Verdean, Latino and white communities that comprise the majority of the area, and maintains a portion of seats for youth members.¹⁷³

DSNI focuses on organizing, training, and empowering residents and planning with governments, community partners, banks and others to ensure that the land trust can fulfill its duties and remain in good financial health.¹⁷⁴ All rental units have project-based subsidies or vouchers to ensure affordability for low-income residents.¹⁷⁵ The CLT has only had four foreclosures since its inception, all before 2008.¹⁷⁶ During the 2007/2008 housing crisis, not one of the DNI homes was foreclosed. Even as gentrification drives up prices and drives out residents all around Boston, DNI's stabilized housing costs provide an oasis of stability.

Dudley residents vision and principles are continually discussed, put into practice and developed. In 1993, led by their Human Development Committee, DSNI further clarified their vision in a "Declaration of Community Rights,"¹⁷⁷ which reads as follows:

"We – the youth, adults, seniors of African, Latin American, Caribbean, Native American, Asian and European ancestry – are the Dudley community. Nine years ago (1993), we were Boston's dumping ground and forgotten neighborhood. Today, we are on the rise! We are reclaiming our dignity, rebuilding housing and reknitting the fabric of our communities. Tomorrow, we realize our vision of a vibrant, culturally diverse neighborhood, where everyone is valued for their talents and contribution to the larger community. We, the residents of the Dudley area, dedicate and declare ourselves to the following:

1. *We have the right to shape the development of all plans, programs and policies likely to affect the quality of our lives as neighborhood residents.*
2. *We have the right to quality, affordable health care that is both accessible to all neighborhood residents and culturally sensitive.*
3. *We have the right to control the development of neighborhood land in ways which insure adequate open space for parks, gardens, tot lots and a range of recreational uses.*
4. *We have the right to live in a hazard-free environment that promotes the health and safety of our families.*
5. *We have the right to celebrate the vibrant cultural diversity of the neighborhood through all artistic forms of expression.*
6. *We have the right to education and training that will encourage our children, youth, adults and elders to meet their maximum potentials.*
7. *We have the right to share in the jobs and prosperity created by economic development initiatives in metro-Boston generally, and in the neighborhood specifically.*
8. *We have the right to quality and affordable housing in the neighborhood as both tenants and homeowners.*
9. *We have the right to quality and affordable child care responsive to the distinct needs of the child and family as well as available in a home or center-based setting.*
10. *We have the right to safe and accessible public transportation serving the neighborhood.*
11. *We have the right to enjoy quality goods and services, made available through an active, neighborhood-based commercial district.*
12. *We have the right to enjoy full spiritual and religious life in appropriate places of worship.*
13. *We have the right to safety and security in our homes and in our neighborhoods.*¹⁷⁸



THE BOTTOM LINE

CLTs have been shown to be effective tools to provide democratically controlled and permanently affordable housing and broader development to meet a range of community needs. The extent to which community and resident governance is substantive, effective and participatory depends on the presence and training of organizing staff and a commitment to sustained organizing. Most CLTs depend on strong local government and/or neighborhood support — and the priorities of the government and neighborhood thus influence the priorities of the CLT. Since one of the main obstacles CLTs face is acquiring land, support for this purpose from governments and other stakeholders can help CLTs succeed, which we discuss further later in this report.¹⁷⁹

CLTs are somewhat more insulated from market pressures than LECs. Although CLTs sometimes rely on some outside funding like subsidies for down payments, they often generate their own revenue through resident fees that enable maintenance of the property and support for lower-income residents, as well as creating income through their various developments and projects on the land.

While DSNi relied on eminent domain as its primary strategy to acquire land, today CLTs are using other creative means of acquiring land and resources to develop. In Los Angeles, T.R.U.S.T. South LA, founded in 2005, works to build community control over land to ensure affordable, healthy housing opportunities and related community-serving uses.¹⁸⁰ It has raised \$5 million in equity from private and public sources for land acquisition, in conjunction with its affordable housing development partner Abode Communities. With Abode, T.R.U.S.T. South LA is working to complete two large-scale multi-family mixed-use projects.¹⁸¹

The largest CLT in the country, Champlain Land Trust, was founded in 1984 in Burlington, Vermont, and has grown to include 2,765 homes: 2,200 rental and cooperative units and 565 under home ownership.¹⁸² Half of these holdings are located within the city of Burlington itself, and the CLT's holdings within the city comprise 7.6% of the city's housing stock.¹⁸³

As explained by Brenda Torpy, the land trust's chief executive officer, Champlain Housing Trust's operating budget is \$10 million; "every year the CLT generates almost \$100 million in development capital that goes toward managing properties,

making loans, and developing new housing and commercial uses," she said in an interview with Slate.¹⁸⁴

Since the housing crash in 2007, there is a growing number of CLTs developing in communities of color and low-income communities. Some of them are receiving technical support from national entities, including Grounded Solutions and Burlington Associates. Many of these new CLTs have joined Right to the City's Homes For All campaign to share and learn from each other, support the strengthening and expansion of CLTs across the country — especially in communities of color and low-income communities — and access critical guidance and support from strategic partners, including John Davis of Burlington Associates and Eliza Parad of DSNi.¹⁸⁵ These CLTs and the organizations initiating them include Baltimore Housing Roundtable (Baltimore), Chinatown CLT (Boston), Cooperation Jackson (Jackson, Mississippi), Picture the Homeless and East Harlem/El Barrio CLT (New York City), and Storehouse of Hope (Detroit).¹⁸⁶

Winning supportive policies at the city and state level is a critical part of the work of these CLTs, and this focus is bearing some fruit. For example, through persistent organizing and advocacy, Picture the Homeless helped to lead a campaign in 2017 that won a \$1.65 million fund to support the expansion of community land trusts in New York City.¹⁸⁷

COMMUNITY LAND TRUSTS AS JUST HOUSING

Scope:

- In five countries: United States, Australia, Belgium, Canada and England

Scale:

- Close to 300 in United States; largest is Champlain Land Trust in Burlington, Vermont, which has 2,765 homes: 2,200 rental and cooperative units and 565 under home ownership. Half of these holdings are located within the city of Burlington itself, and the CLT's holdings in the city comprise 7.6% of the city's housing stock.
- Have demonstrated capacity to expand significantly

Financing:

- Outside capital: largely from government sources
- Self-generating capital: resident fees and revenue generated from developments and projects on the land; for example, Champlain Housing Trust generates almost \$100 million annually for managing properties, making loans, and developing new housing and commercial uses.



Community Control:

Land:

- Community owned and decommodified
- Flexible development that allows for multiple and diverse uses of the land, including daycares, parks and small businesses

Housing:

- Mixed ownership, including private ownership with resale restrictions, cooperatives and rentals

Democratic Control:

- Founded on the principle of community control; residents participate in determining what happens to their housing as well as new development.
- Residents living on the CLT and in the surrounding community make up the majority of the governing body.

Training:

- CLTs like DSNi prioritize and invest in training and stewardship, which can include training programs for residents, support systems when people hit hard times, and mechanisms to ensure ongoing maintenance and upkeep of buildings and grounds.
- National entities including Grounded Solutions, Burlington Associates and Right to the City provide support to existing and newly forming CLTs in an effort to strengthen and expand the model.

Renters' Rights:

- CLTs have the ability to structure terms of ground leases to require private landlords to guarantee renters' rights beyond the law, but most have not utilized this ability. Some CLTs with a large number of rental units have just cause eviction, preventing no-cause eviction.



Affordability:

- Because CLTs remove land from the cost of housing, sell ground leases below market levels, and restrict resale, CLTs are generally highly affordable.
- The almost 300 CLTs in the United States possess in their portfolios approximately 12,000 affordable housing units available to low-income people.¹⁸⁸
- In the case of Dudley Street in Boston, half of the homeowners on the land trust earn between \$20,000 and \$40,000 per year.
- According to a survey of 17 CLTs in extremely low-income urban areas (median income < \$20,000), Picture the Homeless found that 70% of the organizations house formerly homeless people and 77% serve households making less than \$30,000 per year.¹⁸⁹



Inclusivity:

- By owning the land, the community has the power to NOT exclude people but rather affirmatively welcome people of color, undocumented immigrants, gender non-conforming people and others who face discrimination in the private market, and to require that landlords not use criminal background checks and immigration status as barriers.
- Many CLTs prioritize people of color and design board and residency structures to ensure that the community makeup is accurately reflected. Along with DSNI, other examples include Durham Community Land Trustees,¹⁹⁰ Delray Beach Community Land Trust,¹⁹¹ and Cano Martin Peña CLT in San Juan, Puerto Rico which is on its way to being one of the largest CLTs in the United States with 200 acres of land and 10,000 residents.¹⁹²
- Many CLTs use rent subsidies and mortgage assistance programs to include low-income and extremely low-income households.



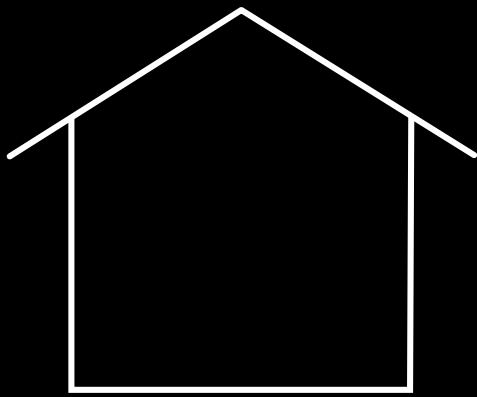
Permanence:

- CLTs are highly effective in providing permanent housing and offer 99-year land leases for owners.
- A national survey found that mortgage delinquency and foreclosure rates are lower on CLTs than on homes with prime loans and significantly lower than those with subprime loans. Dudley Street in Boston has not had a single foreclosure during the housing crisis.
- CLTs tend to have far fewer evictions than housing on the private market.



Health and Sustainability:

- Given the stability, affordability, and democratic processes in place in CLTs, many of the primary sources of housing stress, such as the threat of displacement, experienced by people in the private market are mitigated through this model.¹⁹³
- Because CLTs are permanent, the residents have an incentive to use more durable materials and sustainable water and energy systems to both keep costs down and be environmentally sound.¹⁹⁴



3.3 TENEMENT SYNDICATE

The Mietshäuser Syndikat alternative model is distinct from the LECs and CLTs discussed above. The Mietshäuser Syndikat describes itself as a “solidary network within the tenement sector”. The goal of this model as laid down in the Syndicate’s statute is “to support the genesis and achieve political acceptance of self-organized house-projects – humane living space and a roof over the head, for everybody.”¹⁹⁵ It operates under the guiding principles of democratic decision-making and autonomy. By autonomy, the model aims to create housing that is self-organized by residents and is both outside of the private market and not government-run or supported.¹⁹⁶

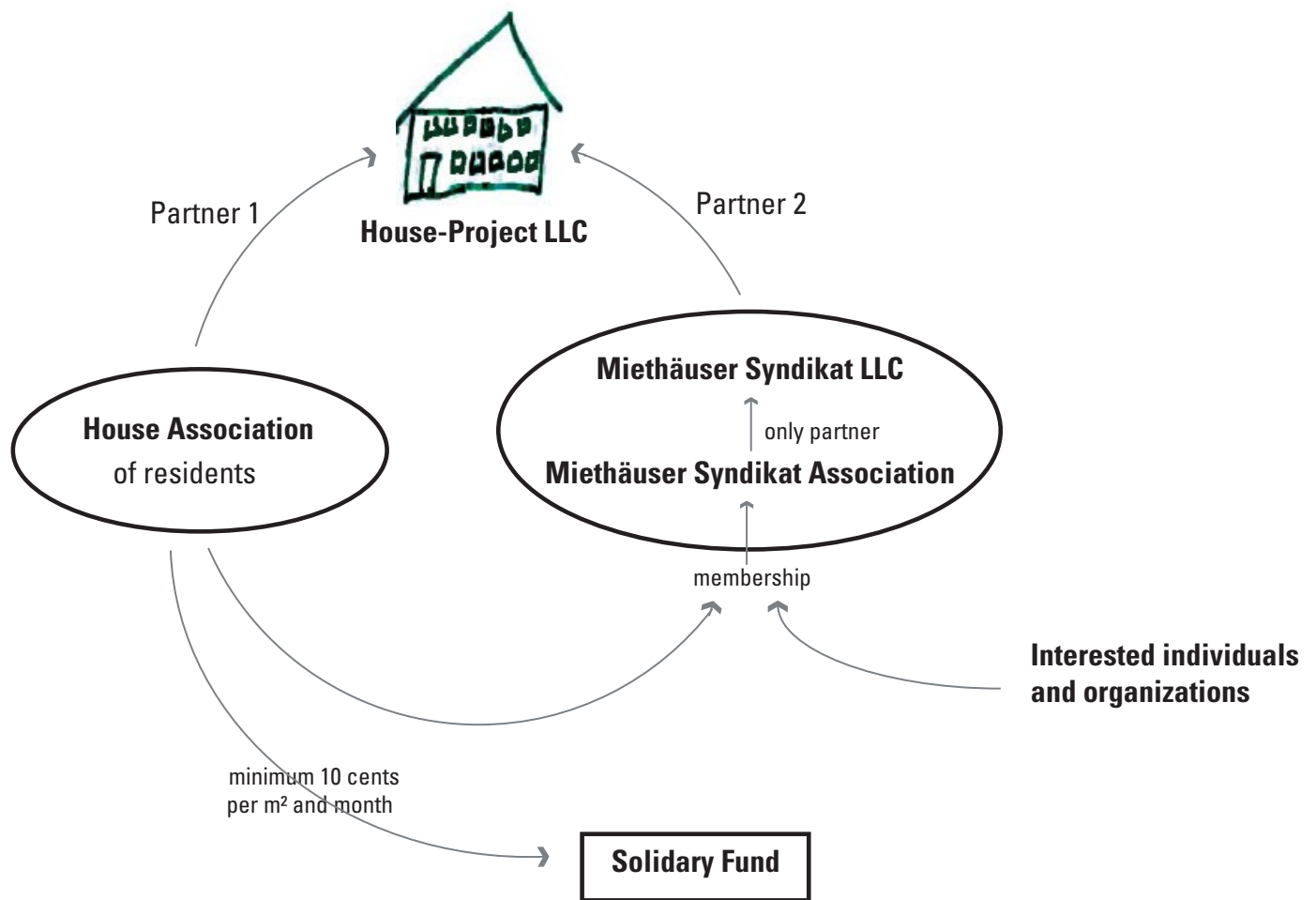
The Mietshäuser Syndikat was established in the early 1990s in the small southern German city of Freiburg.¹⁹⁷ It has close ties to the squatter movement of the 1970s and 1980s and their efforts to renovate rundown buildings and turn them into collective living and working spaces. Being aware of the risk that those nonprofit projects might turn into speculative goods again, when for example, a second generation of tenants gets tempted to sell and privatize their once common property, the founders of the Mietshäuser Syndikat were looking for a long-term structural solution of decommodification.¹⁹⁸

HOW A TENEMENT SYNDICATE WORKS: THE GERMAN MODEL

The key feature of the Tenement Syndicate is a dual-ownership model.¹⁹⁹ The Mietshäuser Syndikat has two main organizational components: the individual house-projects and the overall Syndicate — a sort of support and supervisory body.²⁰⁰ Each individual house-project has an accompanying House LLC that holds the ownership title of the

house.²⁰¹ Within each House LLC are two partners: the house association of the house-project’s tenants, and the Syndicate LLC²⁰². Thus, the ownership of the property is split and does not belong to either the tenants (individually or collectively) or the Syndicate itself. The tenants (as partner 1 by means of their house association) hold normal rental contracts with the house-project’s LLC and are responsible for all project related matters from its financing over building measures to the change of tenants. The overall Syndicate (as partner 2), however, holds a significant control function and has a right of veto in all questions concerning the project’s ownership structure and possible purchases. The Syndicate’s organizational structure thus ensures that the projects cannot be sold or commodified but will permanently stay common property.²⁰³

The Syndicate, functioning as the backbone and monitoring body of this structure, comprises two main entities: (1) the Syndicate association that includes all the members of the individual house-projects and (2) the Syndicate LLC. The Syndicate LLC serves as the legal arm of the Syndicate and is ultimately operated by the Syndicate association.²⁰⁴ Thus, it is ultimately the tenants and members of the Syndicate association that hold collective ownership and power over the network of house-projects. The Syndicate provides free of charge, through experienced volunteers from existing projects, counseling for newly forming house initiatives as well as support for already existing projects.²⁰⁵ This counseling includes providing assistance in establishing the LLC and understanding the concept and principles of the project, details of the organizational model, the day to day management of the house, and financing options.²⁰⁶ Within the network of the Syndicate a wide range of working groups exists, that are





dealing with issues such as financing, structure, conflicts, right to the city, international affairs, and solidarity transfer. Also, in an effort to grow the model beyond Germany, the Syndicate is working with initiatives in Austria, the Netherlands and France, where similar organizations are emerging.²⁰⁷

The Tenement Syndicate is established on the ideas of autonomy and self-organization. Importantly, the Syndicate as a network does not rely on state subsidies (though the individual house-projects might receive subsidies for construction or renovation). House-projects are financed using conventional mortgages. Because the house association and not the single tenant takes responsibility for the down payment, which can be 20-30% in Germany depending on the loan amount, low-income families and individuals can and do participate.²⁰⁸ Funds to cover the down payment are raised through multiple small low- to no-interest loans from friends and alternative institutions.²⁰⁹ Loans are repaid through tenants' monthly rent payments. As a consequence of the focus on self-organization there is more flexibility than in conventional tenancy. While the house association has to generate enough rent to cover the running costs (the utilities and repayment of the loan), there is space for negotiating individual rents and some projects decide to apply a solidarity rent model.

Another central pillar of the Syndicate is the "solidarity transfer". Here, existing house-projects pay into a common pot, the Solidarity Fund, that is administered by the Mietshäuser Syndikat. Each project that has successfully purchased its house starts with a contribution of 10 cents per square

meter of floor space/month, which increases annually. The underlying idea is that if the costs of the project decline (due to the fact that the mortgage gets paid off), the resulting gain should not be used individually or by the respective group alone but will be channeled back to the solidarity network.

Currently, the vast majority of the fund is used to finance the the Syndikat's obligatory initial contributions in new house LLCs (12.400€ per LCC), the costs of infrastructure and small subsidies for the local counseling and development of project initiatives. Moreover, it has sometimes been possible to make loans to close short-term funding gaps.²¹⁰

THE BOTTOM LINE

The Tenement Syndicate model is unique in its creation of a "circular model" that uses the limited liability company structure to keep houses affordable, ensure legal security, and prevent houses from being resold on the speculative market.²¹¹

Today there are 128 house-projects in Germany that typically each have 10 to 20 units,²¹² and several initiatives throughout Europe that follow this model.²¹³ Common to all is a vision of long-term affordability of living and working spaces that are transformed from for-profit entities into spaces of self-determination, community and collective ownership.

THE TENEMENT SYNDICATE AS JUST HOUSING

Scope:

Several countries in Europe

Scale:

In Germany, approximately 3,000 people living in 128 house-projects, each with typically up to 20 units for families or individuals

Financing:

Outside capital: conventional loans from banks, small low- and no-interest loans from friends or alternative institutions to cover the costs of the downpayment. Because of its commitment to autonomy, the Tenement Syndicate as the overall network intentionally does not rely on state funding, though individual house-projects might take state subsidies for construction or renovation.

Self-generating:

Tenants collectively raise money.

Projects transfer financial surpluses to new project initiatives.



Community Control:

Land and Housing:

- Decommodified, resident-led limited liability corporation and resident-led Syndicate jointly own and control land.
- Flexible development: Most projects provide common space. Some also include small enterprises, office space, food coops, libraries, seminar rooms and space for cultural events and concerts.²¹⁴

Democratic Control:

The dual ownership structure allows for:

- Autonomy for each house-project, through which local questions of occupancy, building renovation, rent pricing and more are handled by the sole vote of the house association
- Assurance of affordability and permanent decommodification through the overall Syndicate, which holds a veto against the disposition of real estate assets, thus preventing the return of housing to the speculative market.

Training:

- Through experienced volunteers from existing projects, the Syndicate provides counseling and support for interested housing initiatives. Within the network of the Syndicate a wide range of working groups exists, that are dealing with issues such as financing, structure, conflicts, right to the city, international affairs, and solidarity transfer.
- In an effort to grow the model, the Syndicate is also supporting the development of this model in Austria, France and the Netherlands.



Affordability:

- Tenement syndicate models can be highly affordable.
- House-projects are often financed by conventional loans that require down payments, usually 20% of loan. Down payments are paid collectively by the new group of residents, who raise money and financing primarily through low-interest (0-3%) direct loans mainly

from individuals or alternative institutions, making it possible for those with few resources and those on public assistance to participate.

- Existing house-projects pay into a common treasury, the Solidarity Fund, from which new initiatives are supported.
- Some projects apply a solidarity rent model to allow tenants to pay based on their financial capacity.²¹⁵



Inclusivity:

- The German network does not structure residency to assure the representation and inclusion of specific communities, but it does allow for the inclusion of low-income families and individuals. Some projects provide “solidarity apartments” for refugees and others in need of housing. In practice, the model is also well established in some LGBTQ communities. The model is not prevalent within migrant communities.²¹⁶



Permanence:

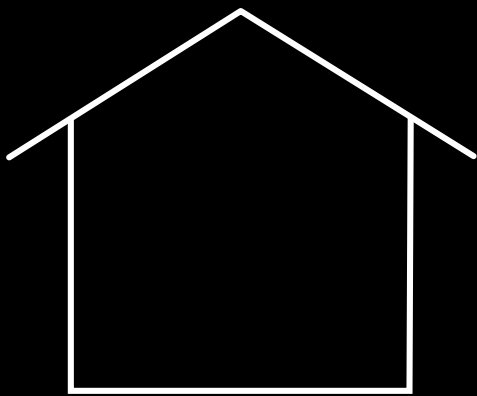
- Given the affordability and ability for some to pay based on their financial capacity, evictions related to failure to pay rent are likely not common.



Health and Sustainability:

- The ability to and practice of creating spaces like libraries and food coops to address tenants needs beyond housing contributes to the wellbeing of tenants.
- Ecological and sustainable building is not prescribed by the Syndicate, though some projects choose to prioritize sustainability.





3.4 MUTUAL AID HOUSING COOPERATIVES

Mutual aid housing cooperatives are founded on the principle that housing is not a market commodity, but rather a communal public asset. They exist in several countries in Latin America, the first such cooperatives having been founded in the late 1960s.²¹⁷ Unlike the other three alternative housing models discussed in this report, in mutual aid housing cooperatives, residents participate in building their own houses.²¹⁸ Most mutual aid housing cooperatives not only strive to provide affordable housing, but to also foster self-management and political mobilization of the community.²¹⁹

In a mutual aid housing cooperative, a group of families forms a cooperative to collectively own and manage land and participate in the process of construction the housing.²²⁰ If the land is purchased (rather than granted), the group funds the land purchase and construction through a collective loan that minimizes individual risk.²²¹ One of the distinguishing aspects of mutual aid cooperativism is the emphasis put on the participation of the whole family in the construction process, including responsibility and authority given to women, youth, the elderly and people with disabilities.²²² Members

are involved in decision-making, from the choice of land to the design of housing to the implementation of construction.²²³ This participation helps assure that construction satisfies the functional needs of every household, and the contribution of construction and administrative work by members of the cooperative saves an estimated 15% to 20% of total project costs.²²⁴

The cooperative devotes significant effort to training and educating members, including construction training for those who do not have significant experience in the building process, and education on the collective ownership model as a departure from individual ownership.²²⁵



FUCVAM

Federación Uruguaya de Cooperativas de Vivienda por Ayuda Mutua (FUCVAM) is a federation of mutual aid housing cooperatives, and it is the “largest, oldest and most active social organization working on issues of housing and urban development in Uruguay.”²²⁶ It has been in existence for more than 50 years and comprises more than 500 housing cooperatives, representing more than 25,000 families and approximately 90,000 people.²²⁷ The federation works primarily to organize, support and train mutual aid housing cooperatives, as well as supporting the expansion of the model to other countries throughout Latin America.²²⁸

In 1966, the first mutual aid housing cooperatives were founded in Uruguay when the private nonprofit Uruguayan Cooperative Center (CCU) sponsored three pilot projects composed of 95 families.²²⁹ The model was replicated throughout the country in the following years, as thousands of members of labor unions and working class communities turned to Institutes of Technical Assistance (IATs), newly established nonprofit entities, for support and advice to set up housing cooperatives.²³⁰ The IATs were critical to the growth of this model, offering training, education and technical assistance in cooperative principles, management and capacity-building, the construction process, allocation of homes, administrative activities, and the conservation of assets.²³¹ In the early years of the cooperative movement, the national government played an important role by facilitating loans and exempting cooperatives from property taxes.²³² Cooperatives suffered setbacks during Uruguay’s military dictatorship throughout much of the 1970s and 1980s,

but in the 1990s the government began to once again support the expansion of cooperatives.²³³

The land, housing and facilities are owned by the cooperative, not by individuals or families. Residents do have a legal right to use the housing. Residents cannot sell their housing but can pass it down to future generations, as well as exchange their right to use it for money and work hours they contributed to the community.²³⁴

The FUCVAM model ensures affordability through the following:

1. Securing state loans to initiate and support new cooperatives.²³⁵
2. Reducing costs through volunteer resident labor or “sweat equity” that cuts the construction costs of housing as well as other facilities such as health clinics and through eliminating the hiring of intermediaries through self-management.²³⁶

The model developed and promoted by FUCVAM follows five key principles:

1. Solidarity: creating unity based on common responsibilities and community support to families;
2. Democratic participation: active involvement of families and democratic decision-making throughout the planning, design and implementation process;
3. Self-management: the cooperative allocates resources and directs all aspects of the project, without intermediaries;
4. Mutual aid: the joint effort of every beneficiary



- family in the construction of all homes, each contributing roughly 21 hours of work per week; and
5. Collective ownership of property: providing security for families and avoiding speculation.²³⁷

FUCVAM advocates the use of local resources, renewable energy, locally sourced building materials and recycled materials from demolition sites. Some of the cooperatives also use solar or wind energy, incorporate passive cooling features and/or ensure natural cross ventilation.²³⁸

This model encourages the participation and authority of women, children, the elderly, people with disabilities and people without fixed income.²³⁹

Until recently, FUCVAM cooperative members were generally workers receiving wages, such as factory workers and teachers; many were part of labor unions. As economic conditions have worsened, more low-income people and workers from the informal sector are joining FUCVAM and building cooperatives.²⁴⁰



THE BOTTOM LINE

FUCVAM and the mutual aid housing model is a community-oriented solution to affordable housing that is proven to be inclusive and capable of operating at a large scale. By involving community members in all stages of housing development and management, the model saves costs and fosters solidarity networks that provide community support to members during times of hardship. The lack of individual ownership makes political and organizing work crucial to make members comfortable with the collective model of ownership as a departure from individual ownership. It also helps shield the model from pressures on individuals who may want to "cash out" or rent their houses. This model has benefitted from government policies to facilitate loans. Finally, this model fosters new and transferable skills for its members by training and engaging them in the construction and management of housing. With the support of the South-South Cooperation Project started in 2001, FUCVAM has introduced and supported the development of the mutual aid housing model throughout Latin America. Today it exists in at least 17 countries, with FUCVAM assisting almost 7,000 families in 167 cooperatives in Latin America.²⁴¹ In 2012, FUCVAM was awarded the World Habitat Award, which identifies sustainable and lasting solutions to housing for people living in poverty.²⁴²

MUTUAL AID HOUSING COOPERATIVES AS JUST HOUSING

Scope:

- 15 countries in Latin America, including Brazil, Paraguay, Bolivia, El Salvador, Nicaragua, Honduras, Guatemala, Venezuela, Argentina, Chile, Ecuador, Peru, and Costa Rica, as well as Haiti and Cuba.

Scale:

- 90,000 people in Uruguay, more than 3% of the country's population, from 500 housing cooperatives representing over 25,000 families.

Financing:

- Outside capital and revenue: primarily from government
- Self-generating: the sweat equity and mutual aid efforts of residents reduce costs, and the creation of solidarity funds supports unemployed residents and those who fall ill.



Community Control:

Land and housing:

- Decommodified, communal ownership of the land²⁴³
- Both are owned by the cooperative; residents do not hold an individual ownership or share and cannot sell, rent, and sublet.
- Land is used for multiple purposes including recreation, transportation, schools and day care, libraries, health facilities and food programs, as well as infrastructure such as water and electricity. Some larger co-ops have free health clinics built by and run by residents.²⁴⁴

Democratic Control:

- Residents are the decision-makers. Generally, they make decisions collectively in meetings.²⁴⁵

Training:

- IATs (Institutes of Technical Assistance) are formed as separate nonprofit entities. Regulated by the Uruguay Housing Law, IATs offer training, education and technical assistance in organizing a collective, cooperative principles, management and capacity-building, the construction process, allocation of homes, administrative activities, and the conservation of assets.
- Members develop their skills and capacities through the actual process of creating and operating a cooperative. The combination of self-management, democratic participation in decision-making and formal trainings result in member empowerment and development.²⁴⁶
- The South-South Cooperation Project and FUCVAM have expanded the mutual aid cooperative model to 17 countries in Latin America. In Brazil, the model has now reached a national scale, led by the União Nacional de Moradia Popular movement.



Affordability:

- Mutual aid housing cooperatives provide highly affordable housing for some of the poorest urban and rural residents in Latin America.

- The mutual aid of residents and tax exemptions that have been provided in the Uruguay model add to the affordability, as does a solidarity fund to cover payments for residents who become unemployed.
- Between 15% and 20% of the total cost of the project is eliminated by mutual aid building and administrative work, on average.



Inclusivity:

- This model encourages the participation and authority of women, children, the elderly and people with disabilities.
- Gender equality is affirmatively practiced through women having equal roles in the construction process.
- The governance structure reinforces gender equality and the participation of all, with the same rights and responsibilities regardless of ethnic and cultural differences.
- Mutual aid housing cooperatives are highly inclusive of people living in poverty, women, youth, seniors and those with disabilities, but the models that exist in Latin America often do not have affirmative policies for the inclusion of other historically marginalized groups, like people of African descent or transgender or gender non-conforming individuals.



Permanence:

- Mutual aid housing cooperatives provide housing in perpetuity for members; each family has a legal right to use their home, and that right can be passed down to future generations.²⁴⁷ Multiple generations can and do live in cooperatives.²⁴⁸
- Unity and solidarity among cooperative members and collective action enable them to secure government support and challenge any attempts to reduce or eliminate funding for the cooperatives.²⁴⁹



Health and Sustainability:

- FUCVAM cooperatives generally have a high quality of construction and large livable areas compared to other housing in Uruguay. Also, the buildings are well maintained, due to the ability and skill of the members to make their own repairs.²⁵⁰
- FUCVAM advocates the use of local resources, renewable energy, locally sourced building materials and recycled materials from demolition sites. Some of the cooperatives have also developed housing projects that use solar or wind energy, incorporate passive cooling features and/or ensure natural cross-ventilation.²⁵¹
- Some cooperatives build their own health clinics that are free of charge to members.²⁵²



What the right to
Land Means to Me is
FREEDOM



3.5

MAKING SENSE OF ALTERNATIVE MODELS

The current housing crisis demands a bigger imagination and more ambitious housing model alternatives than mainstream options provide, and in this report we have focused on four models that all decommodify land and housing. All started small and have grown over time, some into large systems of planned housing, like the cooperatives in Uruguay that today are home to tens of thousands of people. We have included international examples to show the diversity of promising models, but there are powerful examples in the United States — from Boston to Burlington, Vermont to Los Angeles — of land and housing that are not subject to speculation and are controlled by residents. What can we learn from all of these experiences?

The first lesson is that all the models provide better answers to the question of how to provide just housing than the existing, market-based approach. As discussed earlier, the current, failed system of housing has generated tremendous wealth for the few while failing to generate housing that is affordable, inclusive, permanent, healthful and sustainable, or community controlled for the majority of the population. In contrast, the alternative housing models featured here and guided by a vision of housing as a right and community empowerment can and do succeed to varying degrees at providing housing that fulfills the Just Housing Index criteria and meets people's needs.

Second, although each of the alternative models explored above decommodify land and housing, they do so within the current economic system. In other words, they all engage the market in some ways. Our models of alternative housing vary considerably in how they acquire start-up funding, for example: some require considerable funds from government entities or foundations; some require collective work in actually building the housing;

some entail non-compliance with existing laws, as when squatters occupy abandoned housing; some secure property that was only accessible because economic depressions left property values low. Models also vary considerably on the question of whether housing can be resold: both LECs and CLTs allow individuals to own and resell housing, though with restrictions on resale value to ensure permanent affordability, while mutual aid housing cooperatives like FUCVAM do not. The point is that engaging the market is unavoidable, but each of our examples does so in ways that shield the housing from speculation and ensure stable, permanently affordable homes.

Our third lesson is that there is not a “one size fits all” solution or blueprint for alternative housing models that will work in all contexts. Each of the examples explored has its peculiarities and unique context. A critic could argue that, for example, the political conditions underlying the founding of the DSNi in Boston or the FUCVAM in Uruguay are unique and thus render this model difficult or even impossible to replicate in some other contexts. But the point is not to replicate any individual example exactly, but to learn from and adapt them. Pablo Caballero, the secretary general of FUCVAM and an active promoter of mutual aid housing cooperatives around the world, has argued against replication or “copying a model created in other realities and conditions.” Rather, the intention should be to “transfer the basic principles, which should then be adapted to different contexts and appropriated by the receiving groups.”²⁵³ In this spirit, we hope this report inspires further study, conversation and exchange that aligns policy expertise, organizing capacity and local knowledge to adapt these models and principles to various places. Finally, we should note that these models are not stagnant, rather, they are still continually developing.

WHAT MAKES THE ALTERNATIVE MODELS SUCCESSFUL?

Each model aligns with the vision that housing is a human right, not a commodity to maximize profits. Each relies on removing land and housing from the speculative market and placing it under the control of those who live in the housing and are part of the community. And each in its own way enacts the five principles of Just Housing we have discussed: community control, affordability, permanence, inclusivity and health. In revisiting how they do so, we gain valuable insight into what makes the models successful in bringing the principles to life and meeting people's needs.

COMMUNITY CONTROL

All the models have explicit principles, structures and practices that speak to the centrality of community control. They use different terms, but the core meaning and intention are the same. While some LECs call it “democratic governance” (Amalgamated Housing Cooperative), some CLTs call it “collective resident leadership and control” (DSNI); the tenement syndicates refer to “self-organization and autonomy” (Mietshausen Syndicate), and mutual aid housing cooperatives name it “democratic participation” and call for the “active involvement of families and democratic decision-making throughout planning, design and implementation process and collective ownership of property, providing security for families and avoiding speculation” (FUCVAM). Whatever they call it, community control for all the

models means community ownership, democratic control, and training and education. These three in combination translate to empowered residents working together to thrive by creating and shaping their communities and cities.

COMMUNITY OWNERSHIP

Under three of the models, residents together own both the land and the housing. With CLTs, the land is community-owned, while the housing can be collectively resident-owned or privately, individually or corporate-owned. The land ownership gives residents in the community control over even the privately owned housing, by dictating affordability and other terms to the private owner through a 99-year land lease. For all 4 models, ownership and control of land is what allows a community to not only control their housing but to address their myriad of other needs from childcare to recreation to safe, clean water to healthy food to renewable energy.

DEMOCRATIC CONTROL

In all the models, residents are the primary decision-makers over their land and housing, and residents seek to work together cooperatively and democratically. By residents, the models all refer to those who actually live in the housing and on the land. CLTs also often include on their governing body residents who live in the surrounding community, as well as other stakeholders.



TRAINING & MEMBER EMPOWERMENT

Training and education are a priority within each model, to prepare and support residents to effectively participate in and guide the various aspects of their housing, broader development and their organization. Training and education supports residents, many of whom have little to no experience with alternative models, in understanding the model, its principles and how it works. Training is an essential aspect of the ongoing process for all residents to continue developing their skills, capacities and leadership. This training in conjunction with member participation in decision-making and their living in a cooperative and supportive context leads to significant member empowerment.

Training is also vital to how each model spreads. All the models are expansionist, seeking to spread to other communities, cities, states and countries to allow others to adapt the model to their context in order to create and provide just housing to all those who need it. Most models have national associations and technical assistance groups to provide training, support and sometimes resources to newly forming groups and people interested in building the model in new places.

All the models started small and have grown, but at different paces and to different levels of scale. The syndicate has reached 128 projects in Germany, housing about 3,000 people; 300 CLTs in the United States are home to about 12,000 families and individuals. LECs number at least 166,000 in the United States, while 90,000 live in mutual aid cooperatives in Uruguay. With the leadership and commitment of FUCVAM and the South-South Cooperative Project,

that model has spread to 15 other Latin American countries as well as Haiti and Cuba.

AFFORDABILITY

Affordability is another guiding principle of each model. Despite their variations, all the models take four steps that enable affordability:

- Remove land and housing from the speculative market
- Eliminate or greatly restrict individual and/or corporate profit
- Tie residents' pooled resources and/or public financing/subsidies to the land and structures such that if someone leaves, the housing remains affordable
- Residents support each other, create resources, pool resources, share resources and allocate resources based on a resident's financial capacity and need.

Together, these four practices create affordability, preventing residents from accumulating debt and being displaced. With truly affordable housing, people are able to cover their other expenses and potentially even save money.

While these four general steps are common to all the models, the specific ways each model carries them out varies considerably. LECs achieve affordability by often securing initial low-interest loans for the mortgage, restricting resale values on each unit, and residents' pooling resources for maintenance





and other expenses. CLT housing is affordable because CLTs restrict resale values of single-family and multi-family housing, often secure loans and subsidies for acquisition of land and buildings, and generate their own capital and resources through resident fees and developing and running projects on the CLT. Tenement Syndicates keep costs affordable by securing low- to no-interest loans from friends and alternative institutions; by creating a solidarity fund to support those in need and new developments; and by providing free technical assistance and guidance in starting up and running housing projects. FUCVAM ensures affordability through government loans to acquire and develop land; volunteer labor of residents, self-management, which eliminates the use of intermediaries; and residents' pooling and sharing resources.

Each model in its own way builds community assets. These models all differ from the current U.S. model, which emphasizes "individual equity" and sees housing as a way to build this type of equity. The alternative models are instead rooted in a different paradigm that sees creating shared community resources as the best way to secure housing that is safe, decent and permanently affordable. In this paradigm, community assets like housing and daycare centers generally belong to the community not individuals. When individuals leave, the housing and daycare center all remain affordable and available for the use of another family or individual who needs them. Even when they own their housing on a CLT and sell it, they only take a portion of the equity. Also, if this home-

owner received down payment support through a government program, when they sell, that subsidy in essence stays with the house, maintaining its affordability, versus if that same owner were to sell the house with no resale restrictions at market rate after gentrification drove up the price. In that case, the subsidy would have benefited the owner, but the house would no longer be affordable.

PERMANENCE

Affordability that doesn't last is not sufficient. All the models deeply value and seek to ensure the permanence of the affordable housing, allowing residents to live without the ever-present threat of eviction or displacement. Permanence often means residents permanently living in their home because of the lasting affordability and the supportive and caring community. But residents can and do sometimes leave. In all the models, what does not leave when a family leaves — and what remains permanently affordable — are the homes. Each model in its own way ensures that the housing, regardless of who lives in it, is affordable.

CLT residents, whether individual homeowner, an LEC or private landlord, sign a 99 land lease that stipulates affordability requirements. LECs have by-laws and 99-year proprietary leases for each tenant/shareholder. The LEC model alone has in cases failed to maintain permanent affordability. Combining LECs with CLTs has shown to ensure LECs remain affordable. The tenement syndicate

model uses a dual ownership structure to allow residents to have significant control over most decisions impacting their housing, except when it comes to affordability. Then, all the other housing projects can step in to ensure affordability is retained permanently. Finally, with FUCVAM, permanence is ensured both through the structure — which does not allow land or housing to be resold — as well as through the unity of the residents to resist government pressure to eliminate or change the model.

INCLUSIVITY

All the models serve and are inclusive to marginalized populations, though not necessarily all groups of marginalized people. That said, the models are far more inclusive than the market-based housing around them. All the models are inclusive to low-income people and those living in poverty because of the affordability. Many LECs and CLTs are founded by and made up of immigrants and people of color. Some CLTs, as with DSNI, are explicit about ensuring representation of people of color. Tenement syndicates are well established in some LGBTQ communities. FUCVAM reaches out to and engages women, young people and those with disabilities. These mutual aid cooperatives also strive for gender equality through requiring equal roles for women and men in construction work. Most of the models have explicit principles that speak to inclusivity. LECs speak to “voluntary and open membership and no social or political discrimination” (Amalgamated Housing Cooperative) and “open to all persons able to use their services and willing to accept the responsibilities of membership without gender, social, racial, political or religious discrimination” (International Cooperative Alliance), while some CLTs name their principle “vibrant cultural diversity” (DSNI).

We recognize that the research and documentation on inclusivity in relation to these models is limited and additional study and analysis are needed, particularly in relation to race, gender and the most marginalized in each society. For example, research needs to address the following questions: To what extent are marginalized people, including people of African descent and gender non-conforming people, a part of the current alternative model? Does the model affirmatively reach out to the marginalized groups, and if so, which ones, and what is the experience of those who are currently part of the model?

HEALTH AND SUSTAINABILITY

Within each model, residents generally have control over the maintenance and upkeep of their housing, facilities and the premises because, as owners of the land and/or housing, they self-manage or hire and fire management companies, and they determine the guidelines for making repairs and maintaining quality conditions. This would suggest that conditions are generally high quality. The fact that displacement is greatly reduced and people are able to stay put for the long term also suggests that people would experience less housing-related stress and thus fewer illnesses often caused by this stress. We have concrete examples of the quality of the conditions; however, further research and documentation are needed.

Also, how each model addresses community needs beyond housing is critically important in assessing the health and wellbeing of residents. We found that all the models engage in flexible and holistic development, some more than others. Many CLTs and mutual aid housing cooperatives like FUCVAM rely significantly on flexible development, which can include daycare facilities, healthcare centers, community gardens, recreational facilities, cultural centers, multi-purpose rooms and libraries.

In terms of sustainability, most models have examples of sustainable practices; but they are uneven among the four models, and uneven within each model. This is an area that needs further prioritization and incorporation.

Today, as the interest in alternative models grows and the crisis persists, the principles and core practices shared across the models deeply inform what policies are needed to support their expansion and in turn support the countless number of people in need of a just housing system that works for all.

As we make policy recommendations later in this report, it is helpful to remember how these models emerged and how they have grown to date. Each model's history is tied to the history of social movements — whether the civil rights movement and CLTs in the United States, the union movement and the first LECs and the squatter movement and tenement syndicate. And some, like the FUCVAM, are a social movement in their own right. It will take strong movements led by residents most impacted by the housing crisis to win the policies we need.



4

JUST HOUSING AS AN INTERSECTIONAL STRUGGLE

We see the movement for housing justice as deeply connected to other movements for justice. The model of market-based housing has failed for the majority. Profit for some has relied upon the devaluing of certain people and places. This has had distinctively negative consequences for specific marginalized communities. A growing number of people across race and class face difficulties with housing under the current model, but housing insecurity disproportionately affects low-income, people of color, indigenous peoples, women, LGBTQ people and immigrant communities.

In the fight for just housing, we see the importance of alignment and connection between all these communities and struggles.

In this section, we share the perspectives and insights of the following movement leaders: Cynthia Mellon, Climate Justice Alliance, Chinyere Tutashinda, BlackOUT Collective and Black Land and Liberation Initiative, Ana Orozco, Grassroots Global Justice Alliance, Kandi Mossett, Indigenous Environmental Network.



"ALTERNATIVE LAND AND HOUSING MODELS ARE ESSENTIAL TO ACHIEVING CLIMATE JUSTICE AND A JUST TRANSITION"

CYNTHIA MELLON
CLIMATE JUSTICE ALLIANCE

Cynthia Mellon is Climate Justice Policy Coordinator for Climate Justice Alliance (CJA), an alliance of over 50 community organizations, movement networks and support organizations on the frontlines of the climate crisis. For more information, see "Just Transition Principles." Climate Justice Alliance, www.ourpowercampaign.org.

"Throughout the U.S., in low-income communities, which are often home to people of color, we find housing located near fossil fuel refineries, chemical plants, garbage incinerators, and railyards. These communities are overburdened with pollution from multiple sources that contaminate the air, soil, and water, through a legacy of unchecked and under-regulated industrial practices dating back more than a century.

"The disasters last year in Houston and Florida are examples of what happens when a lack of housing justice, coupled with deregulation and disregard for environmental law and public safety, multiplies the dangers already inherent in superstorms and other severe weather events brought on by climate change. In Houston, communities already leveled by the storm now have to contend with chemical pollution emanating from flood- and wind-damaged facilities.

"Lack of access to affordable housing causes people to live in places that are neither safe nor sustainable. In both cities and rural areas, racial discrimination has historically forced communities of color to settle in low-lying or other undesirable areas because they were the only places open to them to rent, build, or purchase homes. Many of these communities abut dangerously polluting industries, which produce great wealth for their owners and shareholders while leaving local residents sick, unemployed, and endangered.

"Organizing for and advancing alternative housing and land models can be a strong pathway to a Just Transition, providing a framework for shifting to an economy that is ecologically sustainable and equitable for all its members. The goal of just transition is to move us away from the extractive economy to one that is regenerative and cooperative, with a focus on ecological and social well-being, deep democracy, and a worldview of caring and sacredness. The just transition protects communities and workers that are most vulnerable to pollution,

climate disasters, and economic disruptions, while creating meaningful, good-paying work.

"Pushing for alternative housing encourages planning for sustainability that encompasses all aspects of people's lives — where they live, work, study, play, and pray. Alternative housing should be energy efficient, drawing on and developing new initiatives for solar and other renewable energy sources, managed and led by communities. Housing should be near public transit and integrated with ready access to good, affordable, culturally appropriate food provided through urban farms and sustainable, nearby distribution centers and cooperatively run businesses. Alternative housing should be secure and permanent, drawing on the concept of land trusts and other non-speculative models of community-owned land that provide for long-term security and encourage real stewardship of land and home. In this way, housing becomes an important building block for a just transition to the type of regenerative, sustainable, resilient societies we need for the future."

"ALTERNATIVE LAND AND HOUSING MODELS ARE ESSENTIAL TO GENDER JUSTICE"

ANA OROZCO
GRASSROOTS GLOBAL JUSTICE ALLIANCE

Ana Orozco is the National Organizer for Feminism and Gender Justice programs at the Grassroots Global Justice Alliance. Grassroots Global Justice is a national alliance of U.S.-based grassroots organizing groups organizing to build an agenda for power for working and poor people and communities of color.

"We must look at the impact and detrimental effects of gentrification and the current economic system on women specifically. All too often, in low-income communities of color, women are the sole financial providers for their families. Having to work, support the family, and be the primary provider and caretaker is a lot for one person to take on. Added to that is the constant stress and fear of being displaced, harassment from landlords, the threat of a rent increase, or other forms of harassment that landlords are coming up with now as a means of deliberately displacing communities and forcing room for

higher income people who can pay a much higher rent, which add to the cumulative burdens that are on low-income people of color. This has a particularly harmful effect on women because of our role in our communities, as caretakers and financial providers. We have an understanding that it is the current economy, the current economic system that creates this dynamic. It is not working for us. It is, in fact, extremely detrimental to all aspects of our lives. Its creating climate crisis, it forces an extreme amount of time given to work without receiving adequate pay, because of a hierarchical system around background, educational background, access — access to things that are deliberately kept out of our reach. We are stuck in a catch-22. We don't have access to the tools that we need to get into higher paying jobs. So it's important to think about our role as women in developing an alternative vision, an alternative economy for our communities. Our health, well-being, and survival depend on it.

"We understand what's not working, but it's also crucial that we spend time on building the vision for a future as well. What are we moving towards? What are we transitioning to?"

"Something in particular that is talked about a lot when discussing an alternative economic system, or a feminist way of structuring community living, is cooperative-style living. This can mean cooperative land use and growing our own food and having access to clean healthy food that we ourselves produce and share. And also include cooperative family care and supporting one another versus this individualistic approach to raising a family. The idea of individualism is forced on us, in the U.S. in particular, is detrimental to the family dynamic and to child-rearing. Anybody who's been a provider for one or more children knows that it's not a one-person job. That's not to say that people don't make this work all the time, but people should not be forced into this style of family rearing on their own. People rely on the extended family, and on community — community trust. The idea that you're on your own without a community to support you is something that works against single parents who are providing for children. Creating community that supports each other, looks out for one another is a key component of developing an alternative economy, an alternative community living that would have a particular benefit on women and anybody who is the primary provider and caretaker of children. Feminist economy envisions an economic system that values care-taking (for all members of family and community), home management, and family rearing as a key component of the society. As grassroots feminists we lift up the fundamental universal right to safe, quality,

sustainable housing for all families across all of our communities. Land and housing struggles of families, tenants, and displaced peoples are core elements of grassroots feminist social movements globally who are challenging the interconnected systems of patriarchy, white supremacy, and capitalism. Together we are building a vision of a new feminist economy that serves the needs and interests of the people and the planet.

"LAND IS CRITICAL TO WINNING BOTH HOUSING AS A HUMAN RIGHT AND BLACK LIBERATION"

CHINYERE TUTASHINDA
BLACKOUT COLLECTIVE AND BLACK LAND AND LIBERATION INITIATIVE

Chinyere Tutashinda is Co-Director at the BlackOUT Collective and one of the lead organizers of the Black Land and Liberation Initiative. The Black Land and Liberation Initiative is anchored by BlackOut Collective, Movement Generation and a diverse cohort of Black organizers from across the country working to launch a trans-local, Black-led land reclamation and reparations initiative.

"Land is critical: Being able to know where you're going to be, and being able to have and be rooted in land, has always been a part of that fight [for liberation]. Land has always been the number-one commodity that people have fought after.

"Our oppression over the last 400 years has been about the labor of our bodies and our ability to work the land we had no rights to.

"What does it mean to be free? What does it mean to be in spaces, build communities? And truly be rooted on land. Land and the ability to own our own labor have been critical for Black people. When we think about when slavery was abolished, one of the first things that came out of that was land — being able to take land, to use land, and through that ability to have autonomy again over our own labor and movement, having land was central. Understanding that the importance of land is very central to what brings people together, what creates community, what creates freedom. We have cities where across the country in every major metropoli-



tan city, Black people and poor people are being pushed out of land that they were originally and initially put into. By the time they were able to take space and make groups, they are being pushing out. So you have all these people again who don't have land, don't have housing.

"The reason that we are here and in this situation now, in the last 40 to 50 years, is not because we as Black people don't want land or we don't understand how important it is for liberation and freedom and autonomy. It is because we have been the victims of systematic laws that have pushed us out of our spaces. Some of it is gentrification, but even pre-gentrification, there was red-lining. There are lots of laws created in the cities that dictate how we live in now and tell the story of how we got here, and it's all very capitalist. It's all, 'Who has the money can rule,' and about white supremacist laws and policy.

"Land as reparations is critical, because historically we as Black people have been taken off of land, we have been denied access to the spaces of our labor and the communities we have created. If we're going to look at various reparations models, one of those has to be being able to give land, being able to give people the ability to control their own spaces. Land is very powerful, and reparations is not just about money, it's about how we return to that [land]. And as people who were brought here to work on the land, being able to give land back is central.

"We need to transition to different models; some of them look like community land trusts, some of them look like shared, community spaces. It's not about ownership, it's really about stewardship and taking care of the space."

"WE CANNOT WIN HOUSING AS A HUMAN RIGHT WITHOUT WINNING INDIGENOUS SOVEREIGNTY"

KANDI MOSSETT
INDIGENOUS ENVIRONMENTAL NETWORK

Kandi Mossett is the Lead Organizer on the Extreme Energy & Just Transition Campaign at the Indigenous Environmental Network (IEN). IEN is an alliance of Indigenous peoples whose shared mission is to protect the sacredness of Mother Earth from contamination & exploitation by respecting and adhering to Indigenous knowledge and natural law.

"As an organization, the Indigenous Environmental Network is made of up hundreds of grassroots communities across Turtle Island. Because we're working with so many different Tribal Nations People, it's important for us to be able to not only work towards stopping extractive industries but to have a Just Transition to the healthy communities we want, and in a way that works for our unique communities. This transition includes pushing back against the industry in creative ways with grassroots efforts. For example, members of the Wet'suwet'en First Nation in Canada decided to build housing to reclaim sovereignty by constructing log homes on their unceded Indigenous territory, which was in the path of liquified fracked gas pipelines. They refused to allow construction without free prior and informed consent of their hereditary clans.

"This similar type of organizing and reclaiming land has been happening at different levels in the U.S. as well. For example, in Nebraska the Cowboy Indian Alliance formed to fight against the KXL pipeline and worked together to plant sacred Ponca corn 'seeds of resistance' in the path of the pipeline, to make the point that we want to protect land and want healthy food, not poisonous pipelines; the effort was a huge success. That idea has now led

to taking things one step further, and work has been underway to set up solar panels in the path of the KXL pipeline project, which has been revived under #45 and the current administration. Land-owners are showing how to stop the industry from building on their lands while simultaneously building their own renewable energy infrastructure. It's a beautiful common-sense model to taking back sovereignty and reclaiming land to protect it for generations to come.

"A large part of our housing problem in Indian Country is we have a lot of HUD housing and homes that are often really cheaply and quickly built using cheaper materials that fall apart rather quickly, and they are often totally energy inefficient. This is currently how they're meeting our housing needs, and there is still a housing crisis and a shortage, especially as a result of the oil boom in our area. Because of that shortage, these houses are acceptable and even considered 'nice' homes to many people who don't even realize we could and should have much more efficient, long-lasting homes.

"What we're currently working towards is to take back the housing model; to go back to a more traditional housing system, in which the housing itself is much more energy efficient. It's not cheap windows, and it's not square buildings that require more heating with tall ceilings; it's going back to a more traditional model of living, where we would have a round model house, and that house would be heated and cooled in a much more efficient manner due to its design. In addition, we're looking at models that include sustainability around sovereignty, which includes food sovereignty as well. So instead of looking at a building in and of itself, it's an entire system. It incorporates not only the housing but the lifestyle of the individuals who would be living in that area.

"Right now, what we're doing in our communities is building earth lodges. Earth lodges are traditional homes of the Mandan, Hidatsa, Arikara Nations and are traditionally made with cottonwood trees and willows, as well as river clay and packed dirt, etc. Today they're being modernized to include things like modern doors and plumbing for bathrooms and cement floors, etc. They're already genius when built the traditional way, when it comes to heating and cooling. When you walk into one of them in the winter, they're warm as long as the fire is going, and in the summer you don't need air-conditioning at all because it's naturally air-conditioned. It's thrilling that we can modernize traditional housing to make it work for our current

needs, and in a way that can be replicated and modified throughout Indian Country, that helps us move away from the fossil fuel industry as well.

"Ultimately, it's all a part of the same project: food, housing, and land liberation, because we want to protect the land from those that seek to destroy it when it can and should be used for things we actually need instead. We have to keep in mind we're also struggling with the fact that land is disappearing. There is permafrost melting in Alaska, we have sea levels rising, so land for housing is disappearing in areas like the Pacific islands. Much of this can be attributed to a broken system based on

colonization and capitalism without much thought for livelihoods and practicality. We have to work to fix the broken system from the grassroots up, because no one else is going to do it for us. It doesn't just make sense in Indian Country, it makes sense everywhere. We can collectively change the current system of the way we live on the land, and that could change the world for the better..... And that is huge!"



5

THE POLICIES WE NEED: TOWARD PERMANENTLY AFFORDABLE AND DEMOCRATIC HOUSING

The four alternative models we have discussed — limited equity cooperatives, community land trusts, tenement syndicates and mutual aid cooperatives — all represent ways of developing decommodified land and housing. Each model has the potential to provide housing that is permanently affordable, inclusive, stable, healthy and sustainable, and democratically controlled by residents in order to meet the needs of communities.

How can public policies support such models? Where these models do not exist, what policies can help bring them into existence? Where they do exist, what policies can support their continued existence and expansion? We identify five types of supportive policies: those that increase access to land and buildings; those that offer direct and indirect subsidies; those that create participatory

budgeting and democratic processes; those that prevent displacement; and those that address harm previous policies caused.

Our policy recommendations do not name one particular alternative model but rather ensure, regardless of which particular model is used, that the five just housing criteria are addressed. We call housing and development that meet the criteria PAD, for permanently affordable and democratic (see text box). PAD developments rate highly in each of the five Just Housing Indices and address the needs of those most in need. To this end, each of our policy recommendations specifically name PAD housing or development.

TOWARD PERMANENTLY AFFORDABLE AND DEMOCRATIC (PAD) DEVELOPMENT



COMMUNITY CONTROL

- **Decommodified Land:**
Ownership by a nonprofit organization or government entity with a guarantee that the land will not be returned to the private market. In addition to housing, this land can be used to develop what communities need to thrive, including worker cooperatives, locally owned small businesses, gardens and green space, transportation and facilities for cultural, spiritual/religious and recreational activities.
- **Decommodified Housing (fully or partially):**
Effective models include limited equity cooperatives, mutual aid housing cooperatives, public housing, housing on CLTs and project-based Section 8 housing.
- **Democratic Control:**
The governing body of the land and housing must be democratically chosen by residents who live on the land of the PAD development, and this body must be composed of a majority of the residents who live on the land or in the immediate community.
- **Training:**
Training and capacity development of residents is a critical component of a successful PAD project and must be funded sufficiently.
- **Renters' Rights:**
Tenants must have basic rights including rent control, just cause eviction protections, quality living conditions and the right to organize and collectively bargain with a private or public landlord that owns housing within a PAD project.



AFFORDABILITY

Housing is affordable to those with incomes at 0-80% NMI, with at least 25% in the income range of 30-50% NMI and at least 25% in the income range of 0-30% NMI (see more on the Neighborhood Median Income measure on page 67.)



INCLUSIVITY

Those who are currently marginalized and excluded from affordable housing must be affirmatively included in PAD developments. Thus, the following may not be used to exclude people: former incarceration, immigration status, gender and gender identity, sexual orientation, race, nationality, disability, HIV status, family size, age, eviction records, credit scores or inability to pay high application fees.



PERMANENCE

All housing, whether rental, homeownership or cooperative, remains affordable in perpetuity for at least 99 years.



HEALTH AND SUSTAINABILITY

Housing fosters the wellbeing of its residents, is ecologically designed and constructed, is well-maintained, has safe, affordable water systems and prioritizes the use of clean, renewable energy.

THE POLICIES WE NEED

LAND AND BUILDINGS

One of the central issues facing those interested in starting any kind of non-market housing model is access to land and/or buildings. In some cases around the world, those in need of housing gained access to abandoned buildings after squatting; in others, donations by private entities or governments were crucial; in still others, residents made a collective purchase of property at a below-market price. One of the most important things public policy can do to support alternative housing models is to make land and buildings abundantly accessible.

DONATION OF LAND

Various government entities have disposition policies that include donation of land. Donated land is an immensely impactful way of supporting the development of permanent affordable housing. The donation allows funding that would typically go to purchase land to go to ensuring the long-term affordability of the housing. One important policy option is to encourage and, when possible, compel either the donation of land or its sale below market rates to community groups or not-for-profit entities that are going to put the land to use for alternative housing models.

Proposed Policy:

All government entities that own land and properties should have disposition policies that require the donation or sale significantly below market rate of a percentage (at least 30%) of the land they own that is suitable for housing and communities to PAD development.

EMINENT DOMAIN

Governments at all levels can also deploy eminent domain as a way to reclaim land and properties. It is important that this process be guided by communities, however, as eminent domain has been used explicitly against community wishes.

TYPES OF LAND AND BUILDINGS THAT CAN BE TURNED INTO PERMANENTLY AFFORDABLE DEMOCRATIC DEVELOPMENT

- Land and housing including "surplus" lands held by city, county and state government and quasi-government agencies including school boards, transit authorities and highway departments;
- Foreclosed homes under the purview of the Federal Housing Administration (part of HUD) and all properties in HUD's Distressed Assets Stabilization Program. HUD should also institute programs to support struggling families to keep their homes before foreclosure; if a family is unable to maintain ownership of their home, they should have the option of buying back their home or staying in it as a renter, with the home being part of a PAD development;
- Deconsecrated churches, mosques, synagogues and other buildings once used for religious purposes;
- Decommissioned military bases and coast guard stations;
- Tax-foreclosed properties under city, county, state or federal control;²⁵⁴
- Fannie Mae and Freddie Mac financed and/or owned foreclosed homes and properties.

THE POLICIES WE NEED

Proposed Policy:

All levels of government (city, county, state and federal) should use their power of eminent domain to acquire land and properties that are vacant or not serving the public interest in order to build, rehabilitate or repurpose them as PAD developments. This might include housing or other uses vital to a thriving community such as recreation, transportation, food, health, education, spiritual/religious and employment needs.

FIRST RIGHT OF REFUSAL

Another is the so-called “right of first refusal” mechanism: the promise of preferential treatment to some groups when a piece of property is being sold.²⁵⁵

Proposed Policy:

Government shall ensure the right of first refusal of existing tenants, manufactured home park residents or homeowners to purchase at a fair price any building or properties that they reside in, along with the land it sits on.

FINANCIAL RESOURCES AND SUBSIDIES

Another central issue facing residents and housing advocates is the need for financial resources that make alternative models financially viable, particularly at start-up. Even if land is made available, there is still a need to subsidize the costs for low-income families as well as for resources and financing for new construction and rehabilitation. In order for these housing models to be truly inclusive, it is crucial that financial resources and subsidies be made available.

POSSIBLE SOURCES OF GRANT PROGRAMS

- Government housing grants could be expanded and could prioritize PAD projects through awarding significant points to projects that meet the PAD criteria, including in city/state consolidated plans.
- Local, state and national housing trust funds (HTF) could give PAD developments priority by requiring that a significant amount (at least 50%) of HTF monies fund PAD projects. HTFs should also give capacity grants for resident training.
- Down payment assistance grants administered by city and state housing finance agencies could prioritize PAD developments and ensure the grants are retained in the home and rolled over if homes resell for an affordable price to low-income homebuyers; for homes that are not resold at an affordable price, the LEC grants should be recaptured upon sale.
- HUD could extend HOME²⁵⁶-mandated affordability periods beyond the 5- to 15-year minimums to 99-year minimums and prioritize supporting homeowners who are part of PAD projects.
- The Qualified Allocation Plan could prioritize the distribution of Low Income Housing Tax Credits to PAD development.

THE POLICIES WE NEED

GRANTS

One important option could simply be through government grants, expanding on existing housing grants or creating new ones.

Proposed Policy:

Government should provide significant funding to PAD developments by creating new grant programs or expanding existing ones.

subsidies. Rarely though significantly, cities, counties or states create voucher programs that provide subsidies. No alternative model without some level of outside subsidy can accommodate the needs of families and individuals most in need (0-30% of Neighborhood Median Income [NMI]). Thus, the current trend of cutting these funds must be reversed, and significant investment at the federal level and all levels of government must be made in subsidies and support for those whose income is 0-30% NMI. PAD developments should be prioritized in these allocations.

LOW OR NO-INTEREST LOANS

Another option is loans underwritten by local, state or federal governments that offer low interest or no interest for PAD developments.

Proposed Policy:

Government and nonprofit financial institutions should provide low- and no-interest loans to create, maintain and/or expand PAD projects. All government programs providing low-interest loans for the development or mortgaging of homes should prioritize resale-restricted homes, especially those that are part of a PAD project. Programs providing market-rate loans should be accessible to resale-restricted homes. Government regulation should require private banks to provide low-interest loans for buying, developing, rehabilitating or maintaining affordable housing, including PAD developments.

Proposed Policy:

Vouchers:

- City, county and state governments should create and fully fund vouchers to subsidize rental housing for people whose income is 0-30% NMI and prioritize their use on PAD projects.

Federal government investment:

- Fully fund existing public housing, including all capital and operating expenses and significantly expand public housing through both new construction and conversion of existing housing; public housing policies should be modified to adhere fully to PAD criteria.
- Expand the project-based Section 8 program prioritizing these on PAD developments and expand individual Section 8 vouchers.

FUNDS AND SUBSIDIES FOR DEEP AFFORDABILITY

Those most in need require ongoing subsidy to support their housing needs. Historically and currently, the federal government through HUD programs has been the primary provider of these

THE POLICIES WE NEED

TAXATION

Taxation could be used to make PAD developments more viable. Just as city governments give preferential treatment to educational institutions or developers, they could do so for PAD developments.

Proposed Policy:

Make PAD developments exempt from property tax as long as they fully adhere to the PAD criteria. Generate revenue to fund PAD projects by instituting speculation and financial transaction taxes at every level of government. Ensure that large corporations and investors pay their fair share by exacting fees and taxes from predatory investments. Market-rate developers should be assessed “impact fees” address the negative impact they have on neighborhood affordability, with proceeds funding PAD developments.

PUBLIC BANKS

Public banks can play a vital role as a place to hold revenue generated from local and state governments and invest that revenue in developments and endeavors that meet community needs.

Proposed Policy:

Create public banks at the local and state levels that provide low- and no-interest loans and grants to finance and support the preservation and development of PAD projects.²⁵⁷

SOURCES OF POSSIBLE TAX REVENUES

- **Transfer tax/flip tax:** Establish new transfer taxes, increase existing ones, and/or add incremental increases to those on high-end residential properties, and earmark this revenue specifically for PAD housing
- **Non-occupancy tax:** Wealthy buyers from out of town, including foreign countries, are increasingly purchasing properties — often high-end luxury condos — as investment properties, with no plans to ever live in them or contribute to the tax base of the city, county or state. Government should aggressively tax non-occupant buyers by establishing strict occupancy requirements and taxing buyers at progressively higher rates the longer they do not occupy their properties.
- **Property tax reform:** Reform the property tax system to support long-term low-income residents and locally owned small businesses to remain in their community if they choose and ensure larger corporations pay their fair share of taxes. Also, tax vacant land to fund and incentivize PAD development.

THE POLICIES WE NEED

ANTI-DISPLACEMENT MEASURES

Anti-displacement policies do not directly create PAD developments, but they are essential to allow residents — renters, manufactured home park residents and low- and moderate-income homeowners — to remain in their communities. The displacement and eviction epidemic requires immediate and short-term measures that stabilize communities and allow long-term residents to remain while residents, community organizations and advocates pursue the long-term work of creating and expanding PAD developments to ensure permanent stability for communities and future generations. Some key anti-displacement policies are listed below; additional policies and more detailed explanations are explored in previous reports, including *Causa Justa :: Just Cause's Development Without Displacement: Resisting Gentrification in the Bay Area* and our previous publication, *Rise of the Renter Nation*.

status, race, past incarceration, LGBTQ identity, HIV status, age or disability.²⁶⁰

- “Ban The Box”: Eliminate criminal background checks as a barrier to applying for housing; allowing formerly incarcerated individuals access to housing.²⁶¹
- Condo conversion: Limit the number and types of housing units that can convert from rental to for-sale condominium units within a given year.²⁶²
- Right to organize: Institute the right of residents to organize tenant unions and associations and manufactured home park associations and hold meetings within their buildings and parks. Prevent and penalize interference by landlords. Also ensure (a) that renters have the right to withhold rent; (b) that renters have the right to a fair judicial process and an attorney; and (c) that landlords do not retaliate against renters for exercising any right of tenancy.

TENANT PROTECTIONS

Proposed Policy:

- Rent control: (a) Set maximum annual rent increases; (b) Provide clear legal avenues for tenants to dispute rent increases; and (c) Implement vacancy control measures to prohibit the raising of rent upon vacancy of rent-regulated units.²⁵⁸
- Just cause eviction: These ordinances should list “just causes” for eviction and explain the legal rights of tenants faced with eviction, including a clear legal process for filing eviction petitions. Penalties for landlords who unjustly evict tenants must include fees and limited access to tax and other financial assistance.²⁵⁹
- Fair housing enforcement: Affirmatively further fair housing, and ensure that landlords cannot discriminate against any tenant or prospective tenant based on immigration

HOMEOWNER PROTECTIONS

Proposed Policy:

- Ensure affordable taxes for long-time residents who are low- and moderate-income homeowners.
- Create or expand programs to support maintenance and rehabilitation for long-time residents who are low- and moderate-income homeowners
- Ensure code enforcement is not used as a means of forcing long time low-income residents who are homeowners out of their home and community

THE POLICIES WE NEED

PRESERVATION

Proposed Policy:

- Government should preserve and invest in existing affordable housing, including public housing, project-based Section 8, Low-Income Tax Credit developments and all PAD development and housing.
- No net loss: If any affordable housing including PAD housing is eliminated, one-for-one replacement of PAD housing or housing with equivalent affordability is required in the same area.

ZONING

Proposed Policy:

- Inclusionary zoning: Require a minimum of 30% of the housing to be PAD units; prioritize displaced residents from the surrounding communities to fill the units. If there is an option for a developer to set aside funds in lieu of building affordable housing, these funds must be dedicated to building PAD housing.
- Special zoning districts: Create special zoning districts with policies to preserve and create affordable units and prevent displacement of residents and locally owned small businesses.

THE NEIGHBORHOOD MEDIAN INCOME: AN ALTERNATE MEASURE

Area Median Income (AMI), a statistical measure calculated by HUD, has determined housing assistance eligibility for most affordable housing programs since its first use in 1947. We recommend replacing AMI with the alternate Neighborhood Median Income (NMI) as the means to evaluate housing affordability. While affordability is not the only measure of housing security, immediate reform of the AMI standard for affordable housing would bring real relief to many low-income households. AMI covers an overly broad geographic area that includes very high-income neighborhoods and very low-income neighborhoods. Severe inequality and the hyperconcentration of wealth in major metro regions also renders overall median income a poor reference for determining affordability. Developing more fine-grained measures, such as NMI, would begin to provide more accurate measures of affordability. NMI would not be a cure-all to eliminate all distortions in how we measure affordability, but it would move the country closer to more realistic assessments and a basis for defining housing affordability.²⁶³ (source Rise of Renter Nation, p 26)

THE POLICIES WE NEED

DEMOCRATIC PROCESSES

Democratic processes including participatory budgeting allows residents to have a greater say over what happens in their communities and cities, increases levels of transparency and accountability and creates fairer spending of public resources.

Proposed Policy:

- Implement participatory budgeting at the local level allowing community members to determine how some public monies are utilized which can include funding PAD developments. Public monies can include funds from city budgets as well as CDBG and other federal funds deployed at local level.
- Implement participatory planning in which city planners and elected officials work directly with community groups and neighborhoods including to create the city's master plan and define target areas for grants. Communities can strive to ensure that PAD developments are a priority for their city.

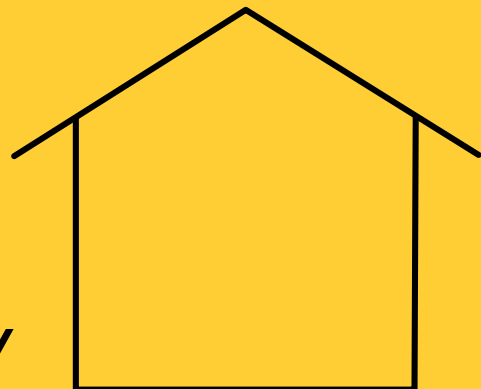
REPARATIONS

Policy must always directly redress the harm caused by previous policy. Land and housing policies of the U.S. government have been and continue to be shaped by racism and white supremacy. Whether we are speaking of expropriation of native land, denial of land to formerly enslaved people, redlining, restrictive covenants, defunding of public housing or loss of Black and Latino wealth through the subprime loan scam, significant harm has taken place. New policy must be created and enacted to address these wrongs. The specifics of these policies need to be developed by those who were harmed. Policies of reparations have been put forward throughout history but rarely passed — and rarely developed under the leadership of those harmed. This must change. Policies of reparations must be passed now and remain a priority.

PERMANENTLY AFFORDABLE DEMOCRATIC HOUSING & DEVELOPMENT

PERMANENTLY AFFORDABLE DEMOCRATIC (PAD)
HOUSING AND DEVELOPMENT IS DEFINED AS HOUSING
AND DEVELOPMENT THAT MEETS THE FOLLOWING
JUST HOUSING CRITERIA:

1. COMMUNITY CONTROL
2. AFFORDABILITY
3. INCLUSIVITY
4. PERMANENCE
5. HEALTH AND SUSTAINABILITY

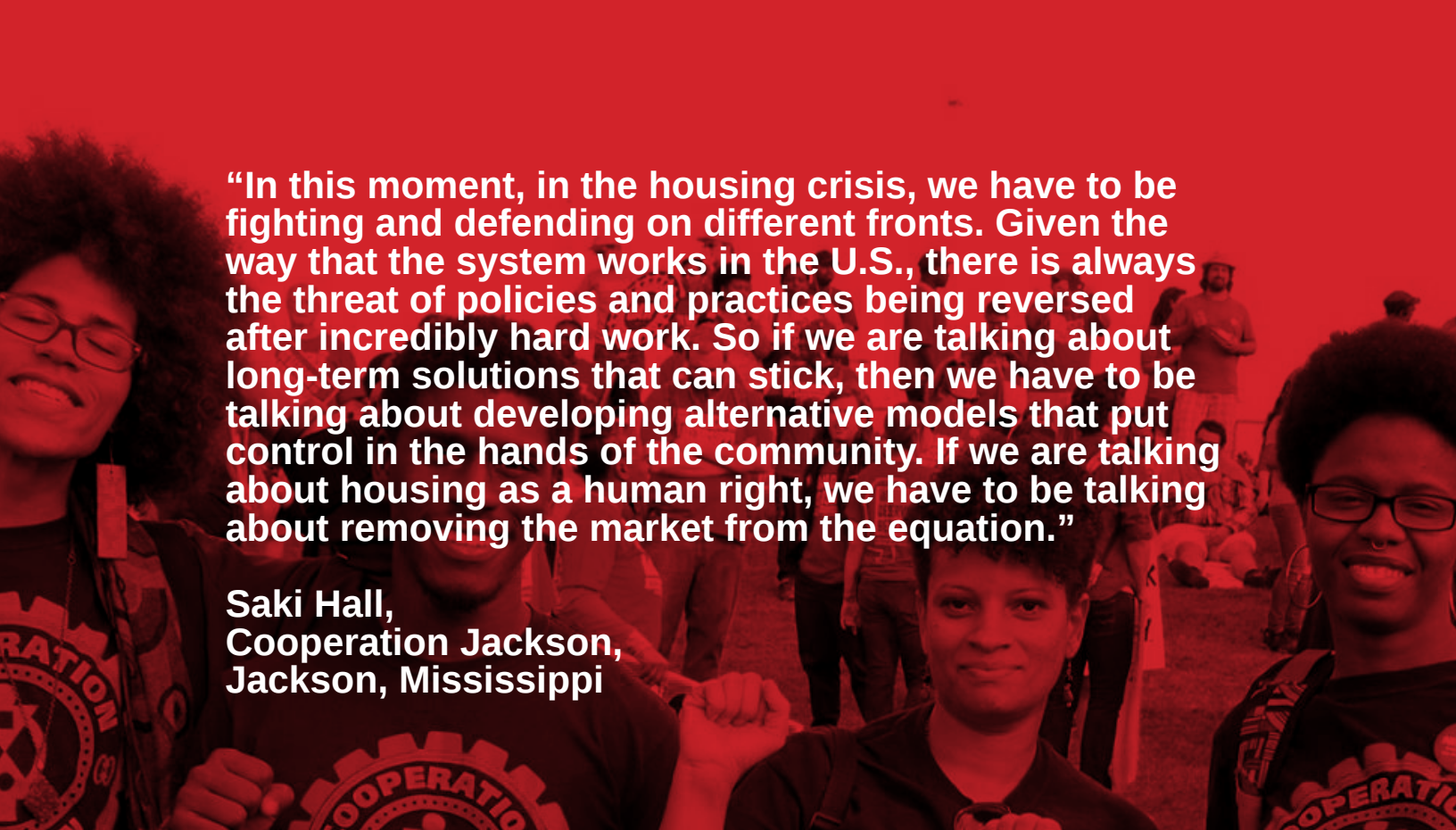




BREAKING WITH THE MYTHS

“Luxury developers and real estate speculators have so much power. We can throw everything we have into the struggle and expect to just slow down or moderate the destruction of our community. And our government money goes to subsidize big developers for providing a small amount of affordable housing. That’s why it’s so important to also create alternative housing models — to show that there is a different way. If the community owns and controls land and housing, we can make it permanently affordable and focus on improving the community, not just lining someone’s pockets. It’s also a way to stand up for our people’s rights, to say that after building this country for almost two centuries, we have a right to sustain our historic community.”

**Lydia Lowe,
Chinatown Community Land Trust,
Boston, Mass.**



“In this moment, in the housing crisis, we have to be fighting and defending on different fronts. Given the way that the system works in the U.S., there is always the threat of policies and practices being reversed after incredibly hard work. So if we are talking about long-term solutions that can stick, then we have to be talking about developing alternative models that put control in the hands of the community. If we are talking about housing as a human right, we have to be talking about removing the market from the equation.”

**Saki Hall,
Cooperation Jackson,
Jackson, Mississippi**

The current model of housing provision relying on the market is a failed one that has not provided affordable, permanent, inclusive, sustainable or community-controlled housing for this country's majority. When housing is treated as a commodity, not a right, many people will not be able to afford decent housing. It is the market-and-commodity logic that is the core of the problem. Thus, in order to create housing security, we must find ways of producing housing that obeys a different logic, one driven by the goal of meeting people's needs. And as our cases show, even faced with a housing crisis of frightening magnitude, there are real and powerful solutions.

Around the world and in the United States, there are campaigns and models for housing security that are being developed or that have been established that can inform and inspire us, from Latin America to Europe and from Boston to Los Angeles. Through analyzing and studying these models, we can gain insight into what makes them successful. The models do vary and do not all meet the Housing Justice criteria in the same way or to the same extent. What is clear from this initial investigation is that the models share a vision and common principles that underlie their success. Each model sees housing as a right, not a commodity. Each is rooted in community control,

which requires taking land and housing off the speculative market. The decommodified land and housing is generally resident-owned and democratically controlled by those who live there. Training and education play an invaluable role in developing the capacities, skills and understanding of residents to fully participate in decision-making, as they work together cooperatively, guide operations and oversee development and their housing. Each model in its own way then seeks to ensure that the housing is permanently affordable, inclusive of marginalized people and promotes the health and wellbeing of the residents.

The four principal models we discussed in this report — limited equity cooperatives, community land trusts, tenement syndicates, and mutual aid housing cooperatives — can all succeed in different ways in providing housing that is partially or fully outside the market, is community-controlled, and meets our criteria for Just Housing in ways that the broken U.S. model of private provision does not. But more than that: These models dispel the most prevalent myths about alternative models that are often used by some policymakers, elected officials, media outlets and others to argue that they are not viable solutions and that, with all its flaws, the current housing system is the best option.

MYTH #1: ALTERNATIVE MODELS ARE UNABLE TO IMPACT A SIGNIFICANT PORTION OF THE POPULATION

In fact, they can and do. Where alternative models have been given some support from policymakers, they have reached significant numbers of people. With support from the city council of Burlington, Vermont, the Champlain Land Trust of 2,656 households makes up almost 7.6% of Burlington's housing stock. In Uruguay, with the national government passing the National Housing Act in 1968 supporting housing cooperatives,²⁶⁴ FUCVAM has grown to include 90,000 people, which is close to 3% of the country's population. FUCVAM with the support of the South to South project has successfully supported the adaptation of the mutual aid housing model to several other countries.

MYTH #2: THERE ARE NO RELIABLE FINANCING MECHANISMS TO SUPPORT THE DEVELOPMENT OF ALTERNATIVE MODELS

In fact, there are. Some of the models demonstrated that significant capital can be generated to initiate development and to sustain what is developed — and even expand over time. Capital is generated from governments, not-for-profit institutions and individuals who provide low- to no-interest loans. Furthermore, the models themselves can generate and reduce costs, both through self-created funds and through sweat equity and mutual aid. Examples of self-generating revenue include surplus funds created through operating housing and other enterprises, as well as through residents pooling their resources together.



MYTH #3: ALTERNATIVE MODELS DO NOT ALLOW FOR SIGNIFICANT DEVELOPMENT AND ECONOMIC ACTIVITY.

These models can and do create significant economic activity, from developing and maintaining housing to developing and supporting small businesses and other entities like childcare facilities, healthcare centers or libraries. This can translate to employment opportunities for residents, as well as resources remaining in the community through resident self-management of the housing as well as through running or supporting locally owned small businesses. The current housing model generally does the opposite, concentrating money upward in the hands of a few and out of the community; this is true both for housing, where corporate landlords exact tremendous profit through high rents and often inadequate maintenance, and for small businesses, they are forced to close due to big box retailers that seek to accumulate massive profits that are not reinvested in communities. A powerful example of generating economic activity is the Champlain Trust CLT, which generates \$100 million in capital annually that allows it not only to maintain and upgrade permanent affordable housing for thousands but also to expand, so more families and individuals can join their community. A significant number of those living in the alternative models were previously marginalized, often without stable affordable housing. Because these models provide permanent affordable housing and create long-lasting communities that provide stable and nurturing spaces, crisis and disruption are not defining features, which is good for both families and the economy at large. Dudley Street Neighborhood Initiative is another powerful example, with no foreclosures since the housing crisis began, amid an epidemic of foreclosures in Boston and across the country since 2007.

MYTH #4: ALTERNATIVE HOUSING MODELS DO NOT ALLOW PEOPLE TO ACCUMULATE WEALTH OR EQUITY.

In the current U.S. model, large numbers of people, especially Black families and people of color, lost wealth and sometimes their life savings through the last housing crisis because of government policies and unscrupulous banks, mortgage lenders and investors seeking profits at any expense. These families were pursuing the goal of homeownership and the promise of building equity, only to find their life savings taken from them by the market and the mortgage industry. The logic of the market, for millions of families, proved to be more myth than reality. In our alternative models, because the housing is stable and affordable, residents are less likely to accumulate debt due to high housing costs and instead are able to cover their other critical expenses and are more likely to be able to save money. Furthermore, the community wealth and assets that residents create together translate to rights and resources that individual residents each can access, benefit from and often pass down to future generations.

We see the struggle for alternative housing models as necessarily complementary to strategies to fight against displacement and protect tenants. Unless strong anti-displacement measures are put in place now, there will be no “community” left in many of our communities by the time a massive expansion of alternative housing models becomes a reality. This report discusses specific and actionable policy tools that can make alternative housing models more likely to thrive. This report is not exhaustive, and certainly more research and documentation of these models is needed to deepen our understanding of how they work. There is much more to learn. In fact, the alternative housing developments can serve as a kind of school for elected officials, policymakers, housing advocates and organizers; the political dividends of these efforts will extend far beyond the walls of their physical housing stock.

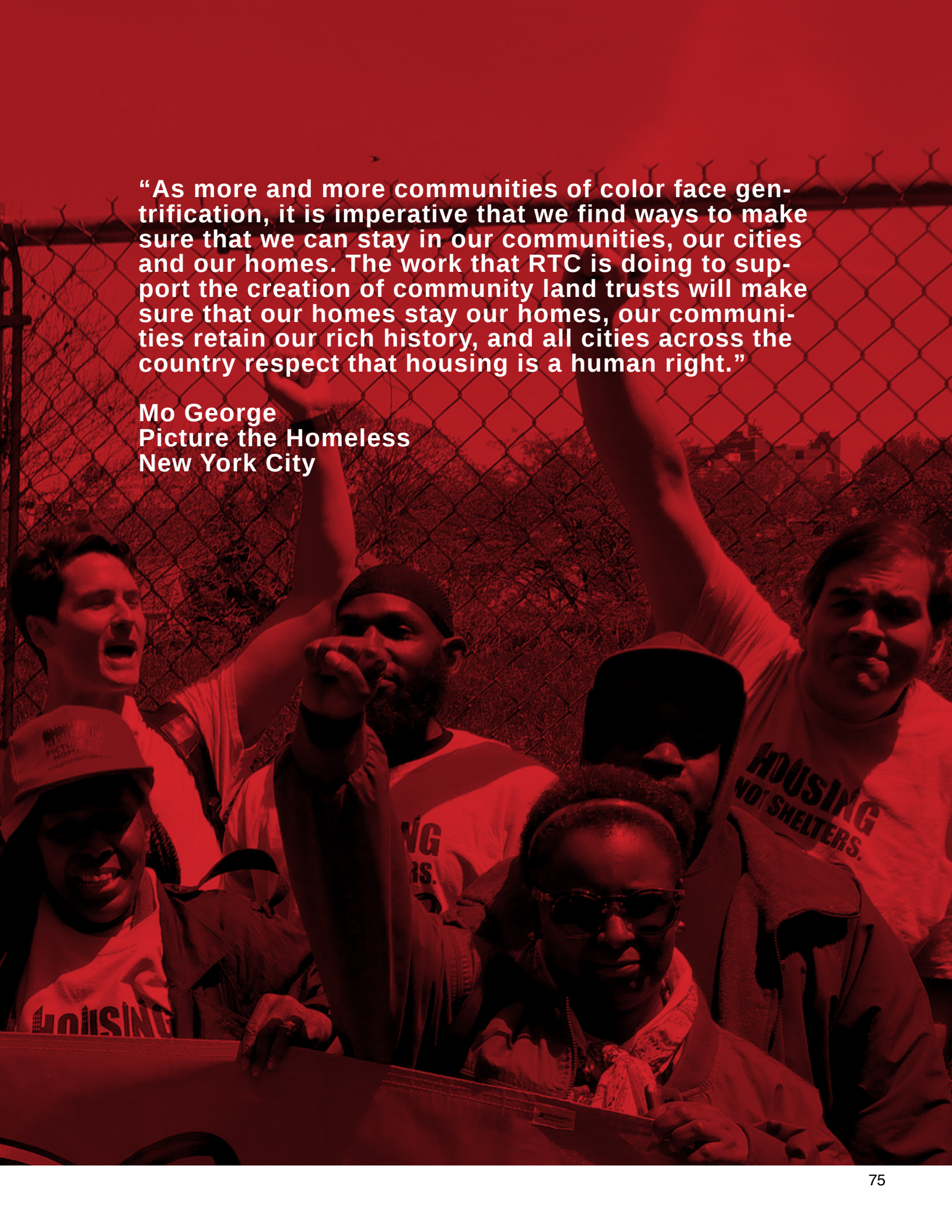
While we have much to learn, we know this for certain: These models have been in existence for decades. They have proven over time and through concrete practice to provide permanently affordable homes that meet people’s needs, including people who are often marginalized. And when supported by policy, they can grow to scale.

The issue is not a lack of solutions, but a lack of political will.

The question is, will most policymakers and elected officials dramatically shift to enact policies that support these alternative models that are proven to work and are based upon decommodifying land and housing and empowering residents? Or will most of them continue to serve the interests of developers, corporate landlords and the real estate industry at the expense of the majority of families and people in this country? We hope shedding light on what’s working and why will provide policymakers with what they need to support alternative models.

We know that reports alone — even with strong evidence of solutions that work — will not bring about the dramatic shift in policy that we need. We will need the social movements that led to the birth and growth of these models to continue expanding and gaining momentum as more and more impacted residents join together to create a truly just housing system.



A group of people are gathered behind a chain-link fence, raising their hands in protest. The image is overlaid with a solid red color. The people are of various ages and ethnicities. Some are wearing hats and jackets. The background shows trees and a building in the distance.

“As more and more communities of color face gentrification, it is imperative that we find ways to make sure that we can stay in our communities, our cities and our homes. The work that RTC is doing to support the creation of community land trusts will make sure that our homes stay our homes, our communities retain our rich history, and all cities across the country respect that housing is a human right.”

**Mo George
Picture the Homeless
New York City**

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Chinatown/Leather District
March 2014

- Completed Projects
- Under Construction
- Future Projects
- Public Land
- Utilities
- Streets