

**Alliance for
Housing
Justice**

DEPARTMENT
OF
HOUSING
AND
URBAN
DEVELOPMENT

SOCIAL HOUSING PRINCIPLES

SOCIAL HOUSING FOR ALL



WHAT IS SOCIAL HOUSING?

Social housing is a public option for housing. Social housing is permanently and deeply affordable, under community control, and most importantly, exists outside of the speculative real estate market. Social housing can exist in different forms. It can be owned by public entities, residents or mission-driven nonprofits. It can be occupied by renters or homeowners. It includes public housing, community land trusts, new construction, existing affordable housing, and conversion of current market-rate housing, and should meet the scale of the housing crisis.

The Alliance for Housing Justice defines social housing as follows:

- **Socially owned.** Social housing must be owned by public entities (cities, housing authorities, counties, states, or the federal government), tenants, or mission-driven nonprofits, such as cooperatives and community land trusts.
- **Permanently decommodified.** Social housing must be protected from for-profit investors and the speculative market. It must never be resold for profit. It should be treated as a human need, not a commodity to provide profit to landlords or investors.
- **Permanently affordable.** Social housing must be permanently affordable to all, even the lowest income residents, including residents with no incomes. It should be deeply affordable. No social housing resident should pay over 30% of their income on housing costs.
- **Under community control.** Social housing must be developed, owned, managed, and operated in a way that is accountable to residents, the community, and the public. Residents should have a direct role in management and decision-making, including through tenant unions.

- **Anti-racist and equitable.** Social housing must be designed to promote racial and gender equity and end displacement of communities of color. Immigration status and criminal records should not disqualify people from residence. Social housing should be planned to advance the access of marginalized communities to greater social and economic opportunities, by equalizing these resources across geography.
- **Sustainable.** Social housing should be built using green construction methods according to the principles of energy efficient design. It should include the renovation and sustainable rehabilitation of existing buildings for energy efficiency and disaster resilience.
- **High quality and accessible.** Social housing must be high quality and built to last. It should be accessible to all people regardless of age, physical need, or other factors.
- **With tenant security.** Social housing should be operated within a set of practices that protect tenants from evictions and displacement, such as rent regulation, just cause protections, right to counsel, right to organize, and more.

The Alliance for Housing Justice is powered by the Action Center on Race & the Economy, the Center for Popular Democracy, Housing Justice for All NY, Housing Now! California, Lawyers Committee for Civil Rights Under Law, Liberation in a Generation, the National Housing Law Project, PolicyLink, the Poverty & Race Research Action Council, PowerSwitch Action, Public Advocates, and the Right to the City Alliance.



SOCIAL OWNERSHIP

Social housing must be owned by residents, a public entity, or a mission-driven nonprofit, not a for-profit developer. Examples of social housing ownership structures include public housing, community land trusts, limited equity tenant cooperatives, and international social housing systems.

Public housing is the primary form of social housing in the United States and often the only source of affordable housing for America's lowest-income families. 1.2 million families currently live in public housing.¹ However, our government has, time and again, chosen to disinvest from public housing – and done so in racially discriminatory ways – causing too much to be in a state of extreme disrepair. Residents have reported being mistreated by management and criminalized by the police.² Despite legal requirements to the contrary, public housing residents often don't have much say over their living conditions. Current public housing residents also face eviction if their incomes rise too much. Any social housing program must include public housing and its residents by returning the program to its original promise of high quality, stable, affordable housing for all residents.

Currently, over 225 community land trusts (CLTs) exist in the United States. CLTs are non-profit, democratically governed organizations that provide shared equity opportunities for communities. By separating the ownership of a structure from the ownership of the land it sits on, CLTs are able to provide permanently affordable housing to both homeowners and tenants.³ Ground leases ensure the property stays permanently affordable. CLTs are often governed by boards that are made up of residents and community members.⁴ However, CLTs are limited in scale. Any social housing program should expand CLTs through seed grants, pension loan funds, federal and local public funds, and ongoing funding from taxes, as well as mandating prices that are affordable to all (including low/no-income) residents.

Thousands of limited equity housing cooperatives exist across the country. Many provide permanently affordable housing to lower-income people, through community-controlled non-profits. However, government support for these is very limited.

Other cities and countries produce social housing differently. Most land in Helsinki and Vienna is owned by the government and used for social housing. While priority access is given to homeless applicants, residents can remain in their homes even if their incomes change.⁵

PERMANENT AFFORDABILITY

Almost half of renters in the U.S. are considered cost-burdened, meaning that they pay more than 30% of their income on rent and utilities. According to the federal government, housing is affordable if it costs no more than 30% of the monthly household income for rent and utilities.⁶ Permanently affordable housing is housing that is kept affordable to its residents in perpetuity (unlike other forms of affordable housing, which can “expire” and be put back on the speculative market after a period of time).

Any social housing program must guarantee permanently and deeply affordable housing for the lowest income residents, including those with no incomes. While our goal is for everyone to one day have the option to live in social housing, people with the lowest incomes have the fewest choices and should be prioritized, and public funding should be targeted to support them. To that end, social housing should exist and be funded in a way that does not rely exclusively on a need for cross-subsidization to ensure that everyone, including those without incomes, are housed. No tenant in social housing should pay more than 30% of their income inclusive of all housing costs. Where allowable, that amount could be lower for extremely low-income people in order to ensure they can afford their basic needs and the needs of their families.

Examples around the globe show that public ownership of housing is the best way to keep housing affordable for even the lowest-income residents. In the United States, most affordable housing — even government-subsidized housing — is usually owned or financed by for-profit companies.⁷ Lack of investment from the federal government means that affordable housing developers often cannot afford to build for the lowest-income residents.⁸ And when for-profit companies like Wells Fargo and Google get involved as investors, they expect a return on that investment — anywhere from 5% to 14% a year, which also limits how affordable the housing is to the tenants who need it.⁹

Currently, in the United States, even government-subsidized housing such as LIHTC, Section 8, and other HUD-assisted projects may be owned or financed by for-profit entities or reliant on for-profit investors. Any social housing program should ensure adequate funding from nonprofit investments, such as government grants, low-interest public bank loans, or bonds to ensure that social housing is permanently affordable to all low-income or no-income residents.

DECOMMODIFICATION

“Communities are built on land, and we — as human beings — get most of our food, fibers and materials from it...However, the very concept of land ownership is problematic...It suggests that the earth is essentially up for sale. To consider and create the types of societies we would like to see in the future, I believe we must examine this concept critically and think about how we can create equal opportunities for land access without reinforcing conventional ideas about ownership.”

– Malik Yakini, from *Land Justice: Reimagining Land, Food, and the Commons in the United States*

Decommodifying housing means making housing for people. Specifically, it means taking housing off of the speculative market, so it cannot be bought, sold, and exploited for a profit. Decommodifying housing is a prerequisite for keeping it permanently affordable.

For far too long, housing has been primarily treated as an asset — something to create and hold value — rather than as a social good (a roof over one’s head, a home). In fact, because of government policies (like secondary markets, backstop insurance, and securitization), speculative investment (betting that an asset will be worth more in the future) is going up. In 2021, one of every seven homes for sale in a major metropolitan area was bought by an investor.¹⁰ These investors get money to purchase these homes through private equity firms, who often demand profits of 20% or more for their shareholders.

It is clear that the private market, with its goals of investor profits instead of providing shelter for people, cannot meet the needs of the vast majority of people. There is simply no way to provide permanently affordable housing for all without decommodification.

Public, not-for-profit financing is an important way to ensure decommodification. Any social housing system must be publicly financed, through government grants, low-interest public bank loans, or bonds, and not allowed to be used to make a profit. Public banking should be expanded as part of the infrastructure to support social housing.

Democratic accountability, through ensuring that social housing is owned by residents, a public entity, or a mission-driven nonprofit — along with mandated permanent affordability — will also help guarantee that social housing remains permanently decommodified.

COMMUNITY CONTROL

RESIDENT CONTROL

Resident control describes the level of meaningful influence a housing model's residents have over decision-making and governance of their housing. Resident control includes decisions about management, what residents' living space looks like, and more.

Traditional public housing was developed with the promise of high resident control, but that promise is not currently fully realized. While residents do have a legal right to organize and to elect a resident council to represent their interests, the power of resident councils can be limited in practice.

Any social housing program should realize the full promise of resident councils and ensure that public housing residents achieve a meaningful level of control over their homes.

In multifamily buildings, New York's cooperative model is another example of high resident control. Residents of cooperatives elect a board of directors who make decisions about how the property will be run. However, neither of these examples meets our other criteria of social housing, namely permanent affordability and decommodification.¹¹

COMMUNITY CONTROL

Community control goes beyond resident control by recognizing that the entire community, especially the most marginalized members, deserve a say in the production and maintenance of the built environment. Democratic community control begins with the planning, development, and construction of social housing to ensure that new developments will not gentrify neighborhoods or displace existing residents. Community control also provides an opportunity for intergenerational involvement for communities, especially marginalized groups with different voices and identities, to shape their future.

An example of community control is community land trusts, where residents democratically control their housing. Some CLT boards also incorporate non-resident community members, ensuring that neighborhood residents, even those who do not live in the CLT properties, can have a say in their neighborhoods.

Any social housing program should have a high level of community control from the planning stages through day-to-day operations and maintenance.

ANTI-DISCRIMINATION & EQUITY

Due to centuries of racist policies and practices, low-income people of color have suffered the most harms from our housing system. Most people are now familiar with the practice of redlining, a practice endorsed by the Federal government, which along with many government and private sector policies, facilitated the creation and perpetuation of racially segregated neighborhoods by denying Black homebuyers the same wealth building opportunities through homeownership conferred upon white home-buyers. The reverberations from these discriminatory housing policies, i.e., entrenched racialized wealth disparities and continued racialized disinvestments, continue to this day. Even now, wealthy communities fight viciously against affordable housing developments in their neighborhoods in an attempt to exclude Black residents and other people of color from being able to live there.¹² Any social housing program must vigorously combat these inequities by ensuring that social housing development investments are made not only in disinvested communities that are predominantly Black, Latinx, and Indigenous but also provide low-income residents with access to well-resourced education, recreation, and other amenities.

Social housing offers alternative ownership models that provide more stability to lower-income households of color.

Further, predatory investment, wealth-stripping, and present-day exploitation by corporate landlords, has targeted low-income communities of color. Many Black and Brown communities, and lower-income neighborhoods of color, “once stigmatized as ghettos and pockets of immorality” have been redeveloped and gentrified to attract younger, whiter, higher-income people while pushing the original residents out.¹³ Predatory subprime mortgage lending and the foreclosure crisis disproportionately harmed Black and brown communities, which lost over half their wealth in the aftermath. Social housing offers alternative ownership models that provide more stability to lower-income households of color. Social housing developments should take care to not exacerbate gentrification and displacement, but prioritize serving the needs of low-income Black, Brown, immigrant,

and other residents most in need, in order to promote racial justice and social equity.

Ultimately, everyone deserves the right to self-determination. The right to choose where you live should not be restricted to people with disposable income. Abundant social housing, affordable to all, must be available in every neighborhood and community.

“Social housing is for everyone. To curb homelessness and displacement, social housing programs must first start by prioritizing those most in need: low-income residents and people of color who have the least housing options. But at scale, social housing provides affordable housing options for the majority of the population, including moderate-income households – in order to limit the power and influence of large corporate landlords.”



SUSTAINABILITY

“Confronting climate change means more than just the aggressive abolition of carbon pollution. We must also adapt to extreme weather, sea level rise, and chronic effects from climate change like heat and drought that are already locked into projections of the near future.”¹⁴

Sustainability is an environmental justice issue. A 2007 study found that the majority of people who live within two miles of a hazardous waste facility are people of color.¹⁵ A 2016 study confirmed that people of color are twice as likely as white people to live near chemical facilities or near a fence line zone of an industrial facility and that two thirds of children living within one mile of a high-risk chemical facility in the U.S. are children of color.¹⁶ Residents of public housing, our main existing source of social housing and often the only option for people with the lowest incomes, disproportionately suffer from mold, lead, and poor indoor air quality.¹⁷

Green social housing is energy efficient, disaster resilient, and produced through sustainable renovation or construction techniques.

Any newly constructed social housing should be fully carbon-neutral, meeting the most stringent sustainability requirements, including those relating to embodied carbon. They also must be carefully located away from areas at high risk of flooding from sea-level rise, wildfire, drought, and extreme heat. But equally importantly, existing buildings, like the 1.1 million public housing units in need of repair, must be renovated into healthy, safe, zero-carbon, green housing. Retrofitting public housing alone would not only improve the living conditions of nearly two million Americans, but would also reduce annual carbon emissions by the equivalent of taking over 1.2 million cars off the road.¹⁸

Social housing development can first prioritize acquisition, rehabilitation, and renovations of existing buildings, including vacant, underutilized, and distressed properties – as this is both more ecological and less expensive than new construction. Wasteful allocations of resources and harmful environmental impacts often result when housing production is driven by profit, not human needs: e.g., market-rate luxury construction contributes to greenhouse gas emissions even as vacancy rates in these properties are higher.

Both newly constructed and renovated social housing developments should have resilience hubs — community serving facilities that can also be used as shelters and resource centers during natural disasters.

All of this would involve the creation of hundreds of thousands of well-paying, career-track, union jobs in construction and maintenance.

TENANT PROTECTIONS

Stable “housing is foundational to the rest of our lives — without it, it’s hard to meet our needs around health, school, jobs, or community.”¹⁹ Any social housing program must guarantee the stability of its residents by providing them with robust tenant protections, including (but not limited to):

JUST CAUSE FOR EVICTION REQUIREMENTS

Just cause (or good cause) for eviction protections make it harder for tenants to be evicted by limiting the reasons a tenant can be evicted. Just cause for eviction protections promote stability by limiting displacement and empower tenants to advocate for themselves without fear of retaliation.²⁰

There are many examples of just cause for eviction legislation and the specific protections in each ordinance vary by jurisdiction. Just causes for eviction usually include failure to pay rent, damaging property, threatening other residents, and lease violations.

RENT CONTROL

Permanent affordability should be guaranteed in part by rent control measures that limit total rents by limiting allowable annual rent increases. Rent stabilization not only limits tenants’ contribution towards rent payments – by limiting total rents, it also helps dampen housing speculation and price inflation in the market more broadly, protecting affordability throughout our housing stock.

RIGHT TO ORGANIZE

For tenants, collective action is often the most effective way to solve issues with a landlord. The right to organize enshrines the right of tenants to form and operate tenant unions. It should protect activities like doorknocking, leafleting, and postering. And it should include the collective bargaining rights, like the right to regular negotiations over rents, living conditions, leases, contracts, and more, with landlords. The right to organize will help residents enforce community control and other tenant protections.

RIGHT TO COUNSEL

In eviction cases, landlords are much, much more likely to be represented by attorneys than their tenants. Studies show that having an attorney in an eviction case increases a family’s chance of avoiding homelessness by over 70%.²¹ Right to counsel would provide any tenant who has been served with an unlawful detainer lawsuit the option to have a free attorney represent them through all stages of their eviction case.

ACCESSIBILITY



Every person, irrespective of their diverse physical and mental health needs has the right to equal enjoyment of their housing. The ability to fully enjoy one's home should not depend on an individual resident's conformity to the housing available. Rather, accessible housing demands that the housing stock accommodate the various needs of the residential population and ensure integration of individuals with diverse accommodation needs into the larger residential community. Accessible housing must address a broad range of needs including those of the aging population, individuals with physical and cognitive disabilities, individuals with mental health needs, and caregivers. Accessible housing promotes independent living, reduces reliance on institutional care, and enhances overall well-being. It allows individuals with disabilities to participate more actively in education, employment, and social activities, contributing to the economic and social fabric of the community. Furthermore, accessible housing designs have the potential to benefit a wide range of individuals, including older adults and parents with young children. By embracing accessibility, social housing initiatives create communities that are not only more inclusive but also more resilient and adaptable to changing needs. Social housing would be available to everyone, regardless of their age or abilities.

People with disabilities face many barriers to securing housing including physical constraints, social stigmas, and disparate economic burdens to accessing housing. First, with respect to physical constraints, most of the federally assisted housing stock for people with the lowest incomes was built before the 1970s, making it exempt from the design and construction standards of the Fair Housing Act.²² Likewise, deferred maintenance and unsafe housing conditions contribute to exacerbating pre-existing illnesses for individuals with particular disabilities, such as asthma. Second, in regards to social stigmas, individuals with disabilities are likely to confront barriers at the initial tenant screening process and beyond. Last, many individuals with disabilities are unable to work and thus live on a fixed and limited income. Because of these work-related economic constraints, many individuals with disabilities cannot afford market rate housing.

The ability to fully enjoy one's home should not depend on an individual resident's conformity to the housing available.

Social housing should be designed, constructed, and renovated to accommodate a broad range of residential abilities and needs so that all residents have equal enjoyment of their housing. By integrating accessibility into the design, construction, and renovation of social housing, communities can create environments that respect and support the rights, comfort, and dignity of all residents. Accessibility also extends beyond physical accommodations. It encompasses inclusive design principles that consider a range of needs, including those related to sensory impairments, cognitive disabilities, and mental health conditions. By creating an inclusive environment, social housing fosters a sense of belonging and improves the overall quality of life for all residents.

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