



**COMMUNITIES  
OVER COMMODITIES**

PEOPLE-DRIVEN ALTERNATIVES  
TO AN UNJUST HOUSING SYSTEM



MARCH 2018

**EXECUTIVE SUMMARY**

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.

[WWW.HOMESFORALL.ORG](http://WWW.HOMESFORALL.ORG)

## ACKNOWLEDGMENTS

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This report draws on some background materials compiled in *Under One Roof: Global lessons in the struggle for democratic housing*. We wish to acknowledge the authors of that background report:

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# 1. INTRODUCTION

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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. The truly affordable housing that does exist, predominantly public housing, is being defunded and dismantled. Housing stress is a part of life for millions of people. If someone is not experiencing it, they likely know someone who is.

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 and improving public housing do not get serious consideration. Instead, those policymakers who acknowledge there is a problem often only 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.

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.

## 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 also rooted in five interrelated principles which we believe must guide and be ingrained within a housing system if it is truly to be just and provide affordable and dignified homes for all. We call these principles the Just Housing Principles.<sup>1</sup> They are community control, affordability, inclusivity, permanence, and health and sustainability.

We use the Just Housing principles in the form of an Index (see box) 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.

# JUST HOUSING INDEX



## 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? Is there ongoing education and training that supports residents in understanding the principles and model and in developing their skills, capacities and leadership?



## 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?



## INCLUSIVITY

Is the housing inclusive? Is it accessible to historically marginalized populations including people of color, 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?





## 2. A FAILED MODEL

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### MAKING SENSE OF THE CURRENT MODEL OF HOUSING PRODUCTION

An estimated 48 million U.S. households currently live in unaffordable housing, and millions more remain at risk.<sup>2</sup> This number is expected to grow, based on budget cuts at HUD and elsewhere.<sup>3</sup> All of the features of the current model present challenges resulting from a reliance on the private market to adjust to meet the overall housing needs of the vast majority of people.

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 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.

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

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?

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
- 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.



## 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. PEOPLE DRIVEN ALTERNATIVES

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.

Alternative Model	Description	Approximate Scope	Case Example
Limited Equity Cooperatives (LECs)	Long-term affordable cooperative housing	166,000 households in 29 states in the US; also in Canada and Europe	Amalgamated Housing Cooperative, New York
Community Land Trusts (CLTs)	Innovative model of community-owned land; separates land and housing ownership; supports flexible development beyond housing.	300 CLTs in the United States with 12,000 families and individuals	Dudley Neighbors Incorporated (DNI), Boston
Tenement Syndicate	Hybrid dual-ownership between House LLC and Syndicate LLC	128 projects in Germany, plus projects throughout Europe	Mietshäuser Syndicate, Germany
Mutual Aid Housing Cooperatives	Collective ownership, no individual shares; self-management and self-construction	90,000 people in Uruguay, + 15 other Latin American countries	Federación Uruguaya de Cooperativas de Vivienda por Ayuda Mutua (FUCVAM), Uruguay



# 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 limited equity cooperatives (LECs) call it “democratic governance” (Amalgamated Housing Cooperative), some community land trusts (CLTs) talk of “collective resident leadership and control” (Dudley Neighbors Incorporated, DNI); the tenement syndicates refers to “self-organization and autonomy” (Mietshauser 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” (Federación Uruguaya de Cooperativas de Vivienda por Ayuda Mutua, FUCVAM).

Whatever residents 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 and Member Empowerment

Training and education are a priority within each model, to prepare residents to effectively participate in and guide the various aspects of their housing and broader development. They support residents, many of whom have little to no experience with alternative models, in understanding the model's principles and how it works, as well as in developing their skills and leadership. Training is also vital in facilitating the adaptation of the models to other communities, cities, states and even countries.

## AFFORDABILITY

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

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

Together, these four practices create affordability, generally 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.

**“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.**

## 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.

## 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.

We recognize that all the models, some more than others, need to strengthen their practices around inclusivity.

## 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. 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 fewer illnesses (mental and physical). We have concrete examples of the quality of the conditions; however, further research and documentation are needed.

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.



## 4. JUST HOUSING AS AN INTERSECTIONAL STRUGGLE

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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 possibility of alignment and connection between all these communities and struggles.

See the full report for the perspectives and insights of the following movement leaders: Chinyere Tutashinda, BlackOUT Collective and Black Land and Liberation Initiative, Kandi Mossett, Indigenous Environmental Network, Cynthia Mellon, Climate Justice Alliance, and Ana Orozco, Grassroots Global Justice Alliance.

# THE POLICIES WE NEED

We identify five types of policies to support the significant expansion of alternative models: those that increase access to land and buildings; those that offer direct and indirect subsidies; those that prevent displacement; those that foster democratic processes; and those that address harm previous policies caused.

Our policy recommendations do not name one 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 and development as the desired and preferred outcome.

## LAND AND BUILDINGS

### DONATION OF LAND

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 PAD housing and development.

### EMINENT DOMAIN

All levels of government 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.

### FIRST RIGHT OF REFUSAL

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

## FINANCIAL RESOURCES AND SUBSIDIES

### GRANTS

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

### LOW- OR NO-INTEREST LOANS

Government and nonprofit financial institutions should provide low- and no-interest loans to create, maintain and/or expand PAD projects.

### FUNDS AND SUBSIDIES FOR DEEP AFFORDABILITY

#### Vouchers:

- City, county and state governments should create and fully fund vouchers to subsidize rental housing for people whose income is 0-30% Neighborhood Median Income (NMI)<sup>4</sup> and prioritize their use on PAD projects.

# 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 Neighborhood Median Income measure in full report Section 5).



## 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

## Federal government investment:

- Fully fund existing public housing;
- significantly expand public housing through both new construction and conversion of existing housing; and ensure all public housing adheres fully to PAD criteria.
- Expand the project-based Section 8 program prioritizing these on PAD developments and expand individual Section 8 vouchers.

## TAXATION

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.

## PUBLIC BANKS

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.<sup>5</sup>

## ANTI-DISPLACEMENT MEASURES

## TENANT PROTECTIONS

- 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.<sup>6</sup>
- Just cause eviction: These ordinances should list “just causes” for eviction. Penalties for landlords who unjustly evict tenants must include fees and limited access to tax and other financial assistance.<sup>7</sup>

- Fair housing enforcement: Affirmatively further fair housing, and ensure that landlords cannot discriminate against any tenant or prospective tenant based on immigration status, race, past incarceration, LGBTQ identity, HIV status, age or disability.<sup>8</sup>
- “Ban The Box”: Eliminate criminal background checks as a barrier to applying for housing.<sup>9</sup>
- Condo conversion: Limit the number and types of housing units that can convert from rental to for-sale condominium units within a given year.<sup>10</sup>
- Right to organize: Institute the right of renters to organize tenant associations and hold meetings within their buildings. Prevent and penalize interference by landlords.

## HOMEOWNER PROTECTIONS

- Ensure affordable taxes for long-time residents who are low- and moderate-income homeowners.
- Create 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

## PRESERVATION

- 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 should be required in the same area.

# THE POLICIES WE NEED

## ZONING

- Inclusionary zoning: Require a minimum of 30% of the housing to be PAD units; make it mandatory, not voluntary; ensure displaced residents in area have first preference to live in the PAD units.<sup>11</sup>
- 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.<sup>12</sup>

- 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.

## DEMOCRATIC PROCESSES

- Implement participatory budgeting at the local level allowing community members to determine how some public monies are utilized which can include funding PAD developments.

## 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 Latin@ 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.



# 6. BREAKING WITH THE MYTHS ABOUT ALTERNATIVE MODELS

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The alternative models in this report dispel the most prevalent myths that are often used by some policymakers, elected officials, media outlets and others to argue that they are not a viable solution 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. Especially 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,<sup>13</sup> FUCVAM has grown to include 90,000 people, which is close to 3% of the country's population.

## **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 significant revenue and reduce costs, both through self-created funds and through sweat equity and mutual aid.

## **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 enterprises like healthcare centers or food coops. This can translate to employment opportunities for residents, as well as resources remaining in the community through residents running and maintaining the housing, as well as through running or supporting locally owned small businesses.

## **MYTH #4: ALTERNATIVE HOUSING MODELS DO NOT ALLOW PEOPLE TO ACCUMU- LATE WEALTH OR EQUITY.**

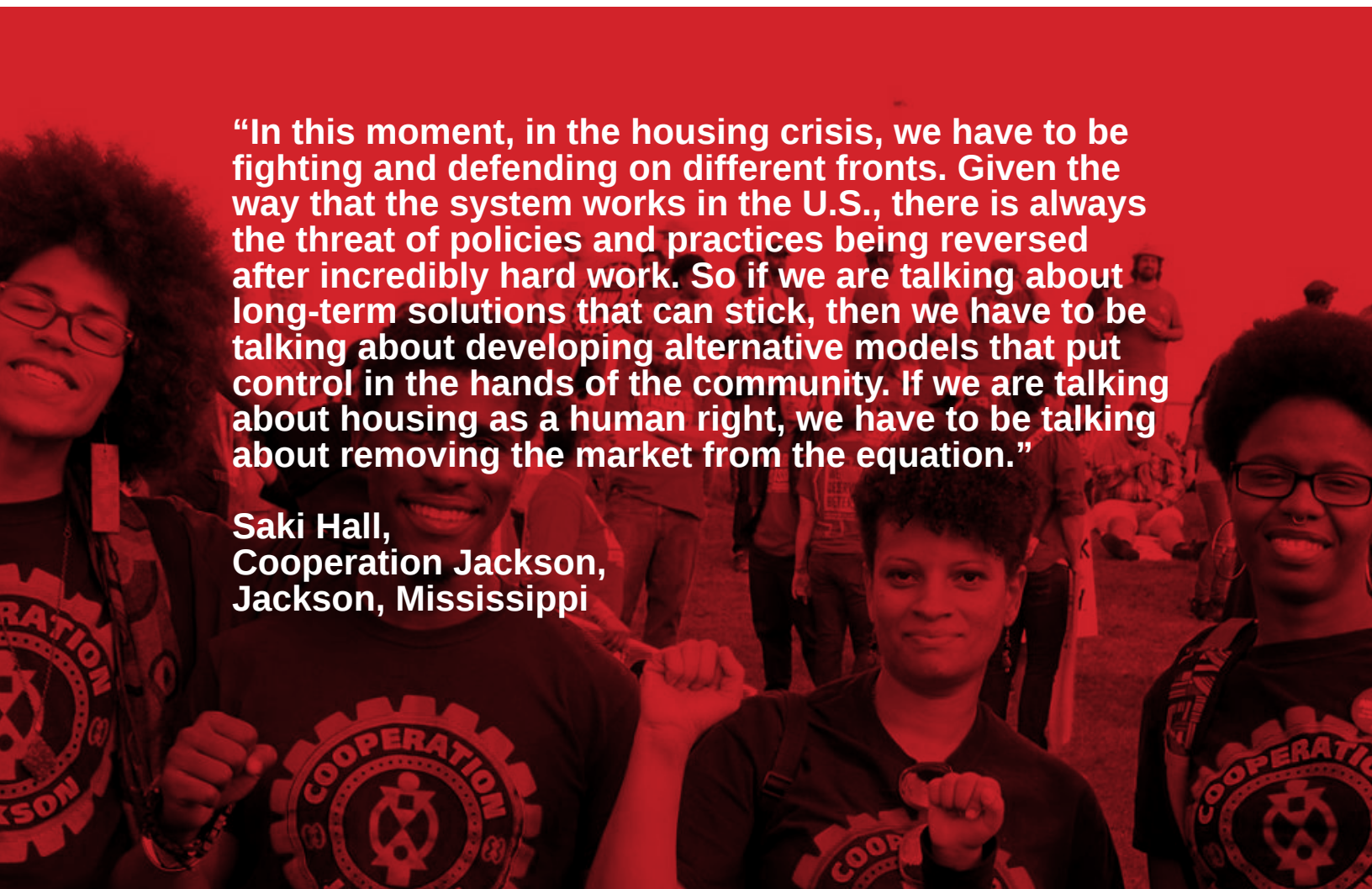
In the current U.S. model, large numbers of people, especially Black families and people of color, lost wealth and sometimes their life savings through the last housing crisis because of government policies and unscrupulous banks, mortgage lenders and investors seeking profits at any expense. In our 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 possibly even save money.



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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 decom-modifying 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 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 just housing system.



**“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,  
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What the right to  
Land Means to Me is  
**FREEDOM**





**Chinatown/Leather District**  
March 2014

- Completed Projects
- Other Communities
- Water Main
- Public Land
- Streets
- Utilities



land

