POLICY REPORT — NEW YORK STATE

A Federal Solution to New York's Housing Crisis

The Case for the Green New Deal for Public Housing and the Homes Act

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Executive Summary

This report examines two pieces of legislation: The Green New Deal for Public Housing Act (Rep. Ocasio-Cortez / Sen. Sanders) and the Homes Act (Rep. Ocasio-Cortez / Sen. Smith).

The Green New Deal for Public Housing Act (GND4PH) would invest $16–$23 billion in green renovations for public housing across the country, each year for 10 years. It would address the longstanding capital backlog that has grown to $169 billion nationally, creating livability and habitability problems for its residents.[1] For New York State, that backlog amounts to $41.7 billion across 38 different counties.[2]

New York State could expect to receive up to $4.3 billion annually. This would renovate up to 126,000 units of public housing over ten years.

The Homes Act would be a national housing developer, creating permanently affordable housing. This would be both through new construction and the preservation of existing housing. It would invest in beautiful, energy efficient housing, by acting as a combination public developer and a public bank.

The Homes Act would provide New York State with $34 billion over 10 years. It would create or preserve over 109,000 units of permanently affordable housing over ten years, with over 68,000 units outside of New York City.

Both of these policies would be job creators. The GND4PH would create up to 14,000 jobs annually (over 7,000 in union construction jobs), while the Homes Act would create up to 17,000 jobs annually (10,000 in union construction) — all for New Yorkers. Almost two-thirds of these would be in communities outside of New York City.

The Dual Crises of Public and Private Housing

New York State is in a housing crisis. More than half of renters in the state are considered cost-burdened, spending more than 30% of their income to remain housed. Homelessness has increased drastically and housing prices continue to rise, while eviction remains a threat to many New Yorkers. At the same time, incomes have stagnated and the absolute number of affordable housing units has decreased.[3] According to a 2024 report by State Comptroller Thomas DiNapoli,

> In New York, cost burdens are among the most severe in the nation, with one in five households experiencing a severe cost burden, meaning more than 50 percent of income is for housing costs. While low-income renters are the most cost-burdened, these financial pressures are increasingly felt by middle class households.[4]

Meanwhile, those who have some of the most affordable housing, Section 9 "public housing," have lived in conditions of disrepair for decades, due to chronic underfunding of the program. In the past decade, New York State has also lost 10,374 Section 9 units to demolition or sale, removing permanently affordable housing stock and often displacing families.[5]

Despite a patchwork of subsidies and incentives to stimulate the private production of new affordable housing stock, the housing system has failed to address ongoing crises. Instead, it has foregone billions of dollars of government revenue from tax credits and channeled hundreds of millions of dollars in direct annual subsidy to tenants and developers while millions still have unaffordable housing.[6] For example, many development subsidy programs, such as the Low Income Housing Tax Credit (LIHTC), use time-limited affordability metrics. As new affordable units are built, income restrictions are lifted from previous projects, resulting in a small or zero net increase in permanently affordable units.[7] Additionally, a large majority of newly constructed, income-restricted housing units are pitched at households earning $80,000 per year or more, well out of reach for many cost-burdened New Yorkers. The current toolbox of policies, many of whose components are focused on increasing opportunities for developers and investors, fall short of helping the communities they claim to serve. We need a fundamental change in our approach.

The time has come for legislation that addresses the root causes of our housing crisis: real estate actors that put their private profits ahead of the public good and the government policies that enable them. How, then, do we meaningfully increase permanently affordable housing supply without relying on the insufficient market-based solutions in place today?

A Novel Housing Solution

This report outlines a comprehensive alternative strategy: social housing achieved through a federal housing development agenda. Common outside the United States, social housing has gained traction in recent years as movements at the local, state, and national level respond to the needs of their communities.[8] We define social housing as homes that are permanently affordable, removed from speculative markets, democratically controlled by residents and their local communities, and supported through legislation and public administration.[9] Such a landscape of socially-just solutions would include policies intended to address past harms, mitigate existing injustices, and promise a future of safe, healthy homes for all New Yorkers. This production and preservation agenda would complement other potential policies like just cause eviction protection, rent control, and the recognition of tenant unions.[10] However, all this requires that we build new fiscal and governance mechanisms to move us toward housing for all.

Two pillars form the structure of a new federal housing development agenda: one focused on improving living conditions for current residents of public housing, the original version of "social housing" in this country, and one focused on providing new opportunities for community-level preservation and development. Each pillar honors an important part of the fabric of New York history, while each serving different purposes. Critically, neither pillar can work by itself to create the transformative changes in the housing market we need to work towards affordable housing for all. Focusing on both together creates new pathways to permanently affordable housing for the many communities harmed by our housing crisis. Two bills, the Green New Deal for Public Housing and the Homes Act, would construct these dual pillars of a progressive federal housing development agenda.

The Green New Deal for Public Housing Act would provide a federal investment of between $16 and $23 billion annually for 10 years,[11] focusing on transformative upgrades to existing public housing stock. Assuming a rehabilitation cost of $312,582 per unit:[12]

New York State, home to 21.5% of the country's public housing residents, would receive $3.4 billion to $5.2 billion annually. This would finance the rehabilitation of more than 126,000 units and support 14,000 jobs per year.

The legislation would also create economies of scale to efficiently improve the livability of public housing through weatherization, retrofitting, and renewable energy infrastructure. It would address the climate emergency by electrifying buildings and reducing greenhouse gas emissions while making these homes more resilient to extreme weather events.

The Homes Act would create a new federal housing development authority (HDA) to finance the preservation and construction of social housing across the country. The HDA would be a public developer, a public bank, a land bank, a holding company, a property manager, and a technical assistance provider all at once. By centralizing these administrative functions, the legislation would accelerate the creation of permanently affordable housing both through construction of new units and through the green renovation of existing housing stock.

New York State could expect to receive about $3.4 billion in federal investment each year. This would finance the creation of 109,000 units of social housing over ten years, through a combination of new construction and preservation of existing units. Almost two-thirds of these would be in communities outside of New York City. It would also support over 17,000 jobs per year.

The legislation would similarly rely upon economies of scale to deploy funding effectively: it would provide housing that remains permanently affordable, reduces emissions through energy efficiency infrastructure, and increases resilience to the risks presented by climate change.

In this report, we present our findings regarding the expected impacts of this novel housing solution on New York State. We first explore how the Green New Deal for Public Housing Act would resolve urgent livability needs for public housing residents, while building democratic and climate-resilient futures for public housing residents. Next, we discuss how The Homes Act would create new social housing units across the state, renovate dilapidated properties into livable homes rather than demolish them, and provide for a future of energy efficient homes. Throughout these sections, we present aspects of the dual crises of public and private housing alongside the answers offered by these pieces of legislation. We then broaden our view to examine the economic and labor benefits of creating tens of thousands of housing development jobs while building homes for cost-burdened essential workers, like those in teaching and health care. We conclude with a reflection upon how this work builds toward the just future of housing.

The Impacts of The Green New Deal for Public Housing Act

Public Housing Authorities (PHAs) operate in 38 New York State counties, serving residents in communities as diverse as Niagara Falls in the Great Lakes region to Hempstead on Long Island and Newburgh in the Hudson Valley. The New York City Housing Authority (NYCHA) is the nation's largest PHA, housing over 511,000 residents in more than 177,000 apartments across 335 developments. One in every sixteen New York City residents lives in NYCHA housing.[13] The state's 71 other PHAs operate a total of approximately 21,000 units of Section 9 public housing, serving about 36,000 people. All of these PHAs make housing available to very low income residents who are not served by either the regular or "affordable" housing markets.

About 50% of the operating expenses of public housing in New York State are covered by tenant rents. The other half should be covered by Congressional appropriations — but there is a chronic operating shortfall, averaging $59 million annually from 2020 to 2023. State and local governments end up plugging this annual gap. New York State's PHAs also have a $41.7–$45.2 billion unmet capital need, which grows every year as critical maintenance and repairs continue to be deferred.[14] $40 billion of that in New York City, while the remaining $1.2–5 billion in capital needs affects the 36,000 public housing residents in other parts of the state.[15]

These staggering deficits precipitate a variety of unlivable and unsafe housing conditions, like leaking ceilings, non-functioning plumbing fixtures, broken elevators, heat and hot water outages, and toxic mold infestations. These conditions create a public health emergency, including increased asthma risk, increased mold exposure, and exposure to extreme heat.[16] Meanwhile, these homes consume more energy and release more greenhouse gasses than necessary, at a time when the state is pursuing ambitious energy policy goals designed to prevent catastrophic planetary warming.[17]

SPOTLIGHT

Health Emergency in NYCHA Housing

In 2017, according to the New York City Housing and Vacancy Survey, 83% of NYCHA apartments contained mold, lead paint, water damage, inoperable appliances, or some other severe condition. Compared to the New York City average, NYCHA apartments had over twice the rate of cockroach infestation, heating breakdown, broken toilets, and water leakages.[18] Mold is a particular source of health problems for residents in public housing.[19]

For the past 40 years, federal affordable housing policy has shifted away from publicly owned and operated housing and instead toward a constellation of funding sources to support private housing production and ownership — namely through the Low Income Housing Tax Credit (LIHTC) program and the Section 8 voucher program.[20] LIHTC provides tax breaks to private investors to build new housing in exchange for 30 years of affordability, while Section 8 pays for a tenant's unaffordable housing from a private landlord (so that they pay no more than 30% of their income in rent). In many U.S. cities, programs targeting traditional public housing for demolition and redevelopment have replaced the deeply and permanently affordable "Section 9" units, with a patchwork of inadequate and unsustainable housing solutions, contributing to increased family homelessness and shocking increases in housing cost burden for low-income households.

INSUFFICIENT SOLUTIONS

PACT and RAD

NYCHA has been experimenting with its own version of the federal Rental Assistance Demonstration (RAD) initiative, known as Permanent Affordability Commitment Together (PACT).[21] These programs turn existing public housing buildings over to private management companies, and fund them through the Project Based Section 8 program. However, by privatizing public housing, these private management firms are far more willing to evict tenants who cannot pay their rent, defeating the purpose of public housing as a social safety net.[22] Many tenants also report that renovations are low-quality[23] and that, paradoxically, these renovations can put public housing tenants at risk of rent increases: in one case, 59% of tenants experienced one or more rent hikes after the conversion.[24] However, New York City has the newly created NYC Preservation Trust as a public entity to allow it to access the capital needed for repairs through the RAD/PACT programs, while keeping public housing public.

The Green New Deal for Public Housing Act is a proposal to solve these problems by providing money to address the repair backlog through deep renovations for livability and energy efficiency. The bill thus blends housing and climate policy: energy-efficiency renovation would reduce the carbon footprint of public housing buildings, installation of rooftop solar panels would provide backup generation during power outages and heat waves, and redesign of communal areas would replace pavement with green space that decreases the risk of extreme heat and flooding. This legislation would also create quality jobs in the green economy for public housing residents and at the same time accelerate its decarbonizing effect through deployment of essential new technologies. In New York State, this legislation, funded at up to $4.3 billion annually, if calculated by proportion of the nation's public housing population, would create more than 126,000 units and support 14,000 jobs per year.

TABLE 1

The Green New Deal for Public Housing Act — Estimated Unit and Job Creation per Year

Year	Spending	Rehab cost per unit	Units	Direct jobs	Total jobs
1	$4,300,000,000	$312,582	13,756	8,073	15,285
2	$4,300,000,000	$318,834	13,487	7,915	14,986
3	$4,300,000,000	$325,210	13,222	7,760	14,692
4	$4,300,000,000	$331,715	12,963	7,608	14,404
5	$4,300,000,000	$338,349	12,709	7,459	14,121
6	$4,300,000,000	$345,116	12,460	7,312	13,844
7	$4,300,000,000	$352,018	12,215	7,169	13,573
8	$4,300,000,000	$359,058	11,976	7,028	13,307
9	$4,300,000,000	$366,240	11,741	6,891	13,046
10	$4,300,000,000	$373,564	11,511	6,755	12,790
10-yr totals			**126,039**	**73,971**	**140,048**

Funding is allocated by each state's share of public-housing residents; New York holds 21.5% of the national total.

This legislation would lead to public health benefits from building modernization that are well-documented. Replacing gas stoves with induction stoves in apartments would reduce asthma flare-ups. New electric heating and cooling systems, powered by energy efficient heat pumps, would protect residents from extreme heat in the summer while keeping them warm in the winter. These new systems would reduce or eliminate outages that frequently force residents to rely on inefficient or unsafe alternatives for relief, like ovens for heat or refrigerators for cooling.[25] Upgrades would also address health problems stemming from repairs backlogs that have plagued agencies like NYCHA in recent years. Improvements to green spaces and playgrounds would also offer physical and mental health benefits essential to a thriving community.[26]

New York State’s Climate Leadership and Community Protection Act (CLCPA), which passed the state legislature in 2019, recognizes the dire need to slow planetary warming and its effects, including flooding, species loss, extreme temperatures, and poor air quality. Around one third of the state’s greenhouse gas emissions come from its 6 million buildings, making building retrofits and electrification a key strategy for reaching the ambitious goal of reducing greenhouse gas emissions 85% from 1990 levels by 2050.[27] Green buildings not only use fewer fossil fuels and emit fewer hydrocarbons, but they are also healthier for those who work and live in them.

SPOTLIGHT

Climate Emergency in Public Housing

Many public housing developments across New York State are particularly vulnerable to extreme weather events, both due to their locations and the decades of deferred maintenance.[28] NYCHA complexes are clustered in neighborhoods bordering waterways that are prone to flooding due to coastal inundation during storms like Superstorm Sandy.[29]

Multi-family housing stock is a key target of the CLCPA. Based on NYCHA's figures, average energy use in New York State's public housing is 40% higher than in comparable multi-family residential buildings in the state.[30] The Green New Deal for Public Housing Act would enable comprehensive retrofits: outer cladding and air sealing, energy-efficient windows, and the replacement of current energy infrastructure by systems that employ more efficient boilers, geothermal and electric heat pumps, and rooftop solar arrays.

In using more energy than the average multi-family building, public housing developments are also racking up higher utility costs. Greening these buildings would bring operating costs down dramatically. A NYCHA-focused report estimates a $200–398 million annual utility cost reduction for these buildings once retrofits are completed.[31] Viewed more broadly, it is much more cost-efficient to repair existing buildings than to undertake ground-up construction, which would soon become necessary if capital gaps continue to prevent PHAs from responding to urgent repair needs.

With these investments, our primary social housing infrastructure would use less energy and emit fewer hydrocarbons. Moreover, in pursuing retrofitting and decarbonization at a large scale, housing authorities can play a key role in bringing innovative green technologies to market. NYCHA is already a leader in the deployment of window-unit heat pumps. As a bulk purchaser, the housing authority is spurring the broader commercialization of window-unit heat pumps and helping to lower the per unit cost of manufacturing them.[32]

DEEP DIVE

NYCHA's Clean Heat for All Challenge

Heat and hot water systems in buildings are a major contributor to greenhouse gas emissions, contributing over 30% of GHGs in New York State and 40% in New York City. A promising technology to reduce that carbon footprint is the electric heat pump. This newly developed alternative relies upon electricity rather than burning gas or oil in a basement boiler. Homes with heat pumps draw power from the electrical grid, where wind, hydro and solar energy are increasingly replacing electric power generated by fossil fuels.[33] Heat pumps are also far more efficient than their alternatives. However, this technology is complicated to develop and adapt for use in multi-unit residential buildings.[34] In 2021, NYCHA and its partner, the New York Power Authority (NYPA) announced a competition to design a heat pump that could function in apartment windows. In 2022, they selected two companies, Gradient and Midea, to manufacture an initial 30,000 window heat pumps for NYCHA tenants. The result was special window-unit heat pumps that could be set up in two hours, without disruptive installation like cutting through walls or rerouting electrical wiring. These units were a resounding success. No more open windows in the winter due to an overactive boiler, since tenants had more control over the temperature in their units. These units used 87% less energy than steam systems and cut energy costs in half.[35]

The Impacts of the Homes Act

There are roughly 8.5 million units of housing across New York State, the vast majority of which are owned or rented on the private market. Between 2012 and 2022, New York only added 462,000 total housing units, while over 640,000 units are still needed just for extremely low-income New Yorkers.[36] Most of this new housing was either single family homes, which remain unaffordable to most New Yorkers, or large multi-unit buildings that serve renters at market rate and fall short of housing those most in need. In 2021, there were only 32 affordable homes per 100 cost-burdened renters[37] while New York State's rate of homelessness, at 5 per 1,000 people, was the highest in the country and double the national rate. Even owning a home is no guarantee of financial stability, as 28% of homeowners are also considered cost-burdened.[38]

Shared equity homeownership remains a useful model for creating affordable housing that no longer sees the fiscal support it once did. In New York City, limited-equity cooperatives created over 125,000 units of housing between the 1920s and 1970s, assisted by the Mitchell-Lama program and its predecessors, and another 25,000 units as Housing Development Fund Corporations.[39] As long as these cooperatives remain in the program, they are permanently affordable to current and future residents. Organizations have also begun to emerge around the Community Land Trust (CLT) model, with many focused on organizing existing tenants to rehabilitate dilapidated housing as a pathway to ownership of buildings, designed for permanent affordability, that sit atop land held in trust for that purpose.[40] Despite a push for public backing of shared equity homeownership models from the early to mid-20th century, ongoing development has been all but eliminated: only the Housing Preservation Department's Open Door program remains active, having produced about 1,000 units of housing so far.[41]

The Homes Act is designed to address this crisis by strengthening and facilitating the production of permanently affordable, energy-efficient, democratically-controlled housing. To do so, it would create the

Housing Development Authority (HDA), a new federal institution that would develop and finance a massive expansion of tenant-controlled and shared-equity housing. It provides an alternative to for-profit developers, instead investing public dollars towards creating affordability and jobs, rather than returns for housing speculators. The HDA would constitute a single centralized entity to provide development, financial, and technical assistance capacity. By focusing on rehabilitation over demolition, and utilizing green construction methods, the HDA would be able to provide climate-friendly housing at scale. In New York State, this legislation would invest roughly $3.4 billion each year through a combination of appropriations and revolving loan fund money. Over 10 years, it would create over 86,000 social housing units through preservation and green renovation, and another 38,000 units through new construction. Altogether, it would also support over 21,000 jobs per year.

The benefits of the Homes Act could be most acutely felt in communities outside of New York City. Allocating NYS's Homes Act money by population, we could expect nearly two-thirds of units to be created upstate and on Long Island. This includes 52,500 preserved units with green renovation and 16,000 brand new units, bringing affordable homes and jobs across New York State.

TABLE 2

The Homes Act in New York State, by Spending, Units, and Jobs per Year

Year	State HDA spending	Unit cost acq + rehab	Unit cost new construction	Rehab units	New constr. units	Total units	Direct jobs	Total jobs (incl. indirect)
1	$3,376,800,000	192,786	598,138	9,036	2,863	11,899	10,442	18,602
2	$3,379,403,947	196,642	610,101	8,866	2,809	11,675	10,246	18,251
3	$3,381,800,753	200,575	622,303	8,698	2,756	11,454	10,052	17,906
4	$3,383,947,349	204,586	634,749	8,533	2,703	11,236	9,861	17,566
5	$3,385,795,289	208,678	647,444	8,370	2,652	11,022	9,673	17,231
6	$3,387,290,161	212,851	660,393	8,210	2,601	10,811	9,487	16,901
7	$3,388,370,940	217,108	673,601	8,051	2,551	10,602	9,304	16,575
8	$3,388,969,268	221,451	687,073	7,895	2,501	10,396	9,123	16,253
9	$3,389,008,662	225,880	700,814	7,740	2,452	10,192	8,945	15,934
10	$3,388,403,642	230,397	714,830	7,587	2,404	9,991	8,768	15,619
10-yr totals				**82,988**	**26,291**	**109,279**		

The HDA is designed to follow a cycle of property acquisition, development, distribution, and technical assistance. First, it would operate as a kind of land bank, acquiring property, including buildings and undeveloped land. The HDA would collaborate with existing land banks where they already exist or fill that role in places without such institutions.

Next, the HDA would either renovate existing structures or build new housing, all designed to high livability and environmental standards. Preventing existing units from being lost to lack of maintenance is crucial. About 350,000 housing units are lost across the country every year due to disinvestment and neglect.[42] Acting as a public developer, the HDA would coordinate with private sector actors in the construction industry, creating and preserving housing that is energy efficient and resilient to the increasing risks of climate change. While the public housing projects built before the 1937 Housing Act were architectural celebrations, housing built after 1937 utilized cheap materials and was deliberately designed to look undesirable.[43] The Homes Act would build beautiful, green, vibrant housing for all.

SPOTLIGHT

Aging Housing Stock and Energy Efficiency

More than 55% of New York City's housing stock was built before 1940, and more than half of all homes in the state were built before 1960. Altogether, housing emissions (including their electricity consumption) represent 43% of the State's carbon emissions. Emerging policy focuses on enacting rules for low or carbon-neutral new constructions, but struggles to motivate retrofitting existing housing due to the greater costs and greater challenges by building owners.[44]

After development, the HDA would either retain ownership or, in most cases, distribute the property to a mission-driven entity, such as a tenant cooperative, a CLT, a local PHA, or a non-profit housing organization. The transferred properties would be subject to deed restrictions that guarantee the housing will remain permanently affordable. By creating these documents during each property transfer, the HDA is able to support affordability eligibility on a building-by-building basis to account for local context and community need. By releasing ownership of the completed developments, the HDA would empower building residents through shared ownership while recapturing upfront capital investments to continue the cycle, which it could also achieve by creating loans to be paid by the new property owners.

INSUFFICIENT SOLUTIONS

LIHTC

Over the past several decades, the Low Income Housing Tax Credit (LIHTC) has become the primary financing tool used to build new affordable housing. Lacking direct government financing, it is less susceptible to funding cuts than other federal housing programs.[45] While LIHTC has helped to produce 3 million affordable units over the past four decades, the program is inadequate to truly serve extremely low income households, with insufficient funding and rarely produces housing in higher-income areas.[46] Additionally, it is full of inefficiencies as 10–27% of project equity is lost due to the complex financing arrangements, and LIHTC projects often take twice as long as a traditional market rate development.[47]

The HDA would steward two pools of capital: a loan pool and a subsidy pool. Backed by the Treasury, the HDA would provide its own loans. However, loan financing on its own cannot meet the nation's need for deeply affordable housing. The use of upfront capital grants would reduce the debt carried by the projects, lowering the amount of rental income necessary to cover operating and debt service costs. This would enable the HDA and its projects to remain both well-maintained and financially stable. Critically, HDA projects would not need ongoing operating subsidy — though it could use it as an option to achieve deeper affordability.

SPOTLIGHT

Closing Pathways to Homeownership

In New York State, the median monthly cost of owner-occupied units with a mortgage is $2,544 per month, with an overall median home value of $449,800. For homeowners with a mortgage, about 34% are cost burdened.[48] For tenants in multi-family housing, there are few pathways to ownership of their buildings. While state bills like the Tenant Opportunity to Purchase Act are making headway,[49] renters today have virtually no bargaining power when their landlords decide to sell and face extreme difficulty with financing any such purchase.[50]

Lastly, the HDA would provide technical assistance to help residents manage their buildings. Democratic governance would be a requirement of HDA properties. In some cases, these would be resident councils that have meaningful say over the management and living conditions of the property. In other cases, these would follow the model of existing limited-equity cooperatives. New York has a long history of tenant ownership through efforts like the Tenant Interim Lease program, projects stewarded by the Urban Homesteading Assistance Board, and CLTs.[51] A supportive HDA would contribute to this work by providing financing and consultation that enables tenants and co-owners to manage their properties effectively and democratically.

DEEP DIVE

Tenant Control in the Bronx and in Syracuse

785 East Tremont Avenue in the Bronx, New York, is a five-story, 19-unit building that, due to periods of public and private disinvestment, fell into disrepair. In the surrounding area, 94% of residents are renters, 60% are rent-burdened, and 40% are extremely rent-burdened. In a district that experiences the highest eviction rates overall in New York and the fifth highest number of asthma-related emergency room visits in the city, the need for a holistic housing and climate policy is clear.[52] The story of 785 East Tremont shows how the HDA could assist and finance a distressed tenant-owned building, making it into an energy-efficient, healthy, and democratically-controlled home.

Like many similar buildings, 785 East Tremont was nearly auctioned off to for-profit developers after years of neglect and tax delinquency by its owner. Fortunately, non-profits including North West Bronx Community and Clergy Coalition (NWBCCC) intervened. NWBCCC organizers helped the tenants create a board, conduct elections, and cohere under a single legal entity. They could then collect rents, hire a property manager, and negotiate with city agencies. They have made the decision to transition to a cooperative structure and pursue shared equity homeownership based on the CLT model.[53] Though tenants were able to acquire the building through struggle and hardship, the HDA would have streamlined and safeguarded that process, insulating tenants from the precarity of foreclosure and a narrowly-averted auction.

The tenants of 785 East Tremont have just begun to tackle the years of deferred maintenance that caused the building to fall into disrepair, including a leaking roof, peeling paint, non-functional heat, pests, and collapsing ceilings. Once the tenants began to self-manage, they covered the cost of replacing the domestic hot water tank and some major plumbing work, short-term fixes to stop existing leaks. A grant provided through the NYS Weatherization Assistance Program covered the costs of a full boiler replacement, roof insulation work, ventilation replacement, in addition to in-unit sustainability improvements. Without any renovations to electrical systems or energy efficient appliances, the project is projected to cost $125,000 per unit, totaling $2.6 million building wide. Adding soft costs and financing fees, the price-per-unit is expected to rise to nearly $200,000.[54] The HDA would have employed scaled-up green construction methods by removing mold, upgrading electrical infrastructure, and installing rooftop solar panels, all at a lower per-unit cost. Additionally, funding for acquisition and retrofitting would come from the same source. This would have streamlined approvals and waiting periods, exacerbated today by the piecemeal nature of existing housing rehabilitation policy, and all the while the project would have benefited from low-interest financing and grant subsidies, guaranteeing financial stability throughout the renovation process.

As an example of how the HDA would facilitate new housing construction, we imagine a project in Syracuse.[55] While many accounts of the housing crisis focus on New York City, upstate New York faces such challenges as well: in the Syracuse metro area, 49.2% of renters are cost-burdened.[56] The envisioned project in Syracuse would involve the HDA acquiring land through cooperation with the City's Land Bank. The HDA would then coordinate financing and construction for a 50-unit building in which all units would be reserved for those making at or below 50% of AMI: $33,200 for an individual, $47,400 for a family of 4.[57] To meet the varied needs of the community, the building would contain a mix of units tailored for single individuals and families. To guarantee long-term, deep affordability, this project would receive subsidies for the full development cost of $28 million. However, the building's cash flow would cover its operating expenses without further subsidy in perpetuity. Set at 30% of household income, monthly rents would be $712 per month for a studio and $1,232 per month for a 3-bedroom compared to 2023's median market prices of $801 and $1,367 respectively.[58]

Under a different scenario, a newly constructed HDA development could serve a community where new supply is needed at multiple income levels. In this case, the HDA would negotiate land acquisition and provide debt financing, but subsidy would not be required to service the debt. For an example of a mixed-income development see the 2023 report "A Social Housing Development Authority for New York State," pages 67–72.

Visions like these, of the Bronx today and Syracuse tomorrow, are not unique. There are negligent landlords and vacant lots throughout the state. The HDA would be positioned to acquire distressed properties like these that have been left to fall into disrepair while neighborhoods suffer, creating pathways to neighborhood revitalization and community control.

The Benefits of Building Affordable Housing for New York State's Workers

Labor unions have helped to spearhead social housing in New York State, from financing and developing buildings[59] to centering affordable housing demands at the bargaining table. In addition, union members are well-represented among the 50% of American renters,[60] and the 53% of New York State renters,[61] who are cost-burdened. However, organized labor's role in creating housing has lessened in recent decades. The federal housing development agenda would lead to the employment of thousands of unionized workers in stable, well-paying jobs. Union members, and all workers, would also benefit from a wider variety of moderately priced housing at a time when market-driven, profit-motivated housing policy fails to provide such a breadth of comfortable, climate-resilient housing options.[62]

SPOTLIGHT

Essential Workers Cannot Afford Their Rent

Across New York State, those whose jobs serve the essential functions of daily life struggle to afford their rent. Notably, 19% of teachers, 33% of retail workers, 39% of truck drivers, and 44% of home healthcare workers are cost-burdened. These statistics consider both renters and owners alike.[64]

The Homes Act is expected to create 10,000 direct union jobs annually, plus 7,500 indirect and induced jobs, based on IMPLAN economic data and construction cost information that assumes a 50/50 split between spending on preservation and new construction.[63] This would catalyze jobs for engineers, carpenters, electricians, plumbers, HVAC technicians, and construction laborers alike. High-quality, reasonably priced, permanently affordable rental housing can significantly improve quality of life for people in such moderate-income jobs, freeing resources in their budgets for other important investments. New Yorkers in key occupations considered essential workers but chronically underpaid would also benefit from this newly-affordable housing. Additionally, low- and moderate-income earners alike would have more opportunities to purchase their own homes without incurring massive debt.

TABLE 3

Absolute Numbers and Percentages of Cost-Burdened Workers by Classification

Job category	All — Moderate	All — Severe	Renters — Moderate	Renters — Severe	Owners — Moderate	Owners — Severe
Construction	75,395 (16.8%)	61,385 (13.7%)	41,606 (21.1%)	36,853 (18.7%)	33,789 (13.4%)	24,532 (9.7%)
Custodial Service	65,690 (20.7%)	57,433 (18.1%)	46,290 (24.4%)	42,497 (22.4%)	19,400 (15.2%)	14,936 (11.7%)
Food Service	103,959 (20.8%)	96,965 (19.4%)	72,945 (25.6%)	71,061 (25.0%)	31,014 (14.4%)	25,904 (12.0%)
Ground Transportation	60,715 (18.3%)	55,193 (16.6%)	37,104 (22.1%)	36,498 (21.8%)	23,611 (14.4%)	18,695 (11.4%)
Home Healthcare	62,585 (21.7%)	64,887 (22.5%)	47,089 (24.1%)	50,165 (25.7%)	15,496 (16.7%)	14,722 (15.9%)
Medical Assistants	27,755 (14.6%)	13,978 (7.3%)	12,342 (17.6%)	6,919 (9.8%)	15,413 (12.8%)	7,059 (5.9%)
Nurses	28,490 (11.1%)	11,090 (4.3%)	9,385 (13.4%)	4,319 (6.2%)	19,105 (10.2%)	6,771 (3.6%)
Office Assistants	175,354 (16.4%)	117,240 (11.0%)	94,571 (21.8%)	69,864 (16.1%)	80,783 (12.7%)	47,376 (7.5%)
Retail	116,187 (18.1%)	98,045 (15.3%)	65,691 (23.0%)	62,493 (21.9%)	50,496 (14.2%)	35,552 (10.0%)
Teachers	61,451 (12.0%)	34,386 (6.7%)	27,004 (17.2%)	19,894 (12.7%)	34,447 (9.7%)	14,492 (4.1%)
Trucking	22,528 (16.5%)	17,104 (12.5%)	14,322 (21.5%)	11,629 (17.5%)	8,206 (11.7%)	5,475 (7.8%)
All workers	**1,542,913 (15.4%)**	**1,117,511 (11.1%)**	**860,018 (20.3%)**	**697,270 (16.5%)**	**682,895 (11.8%)**	**420,241 (7.2%)**

The Green New Deal for Public Housing would also create a swathe of well-paying jobs supporting over 23,000 direct jobs and 21,000 indirect and induced jobs. These figures are calculated using the same methodology as that employed for estimating jobs impacts for the Homes Act, utilizing per-unit cost estimates based on costing for the NYCHA's ongoing comprehensive modernization initiative at St. Nicholas Houses in Harlem. Most direct jobs would be performed by union tradespeople,[65] whose labor would provide the critical, long-term improvements necessary to support PHAs' missions of providing deeply affordable housing that is safe, healthy, and climate resilient.

The Future of New York's Housing

It is undeniable that there is a shortage of safe and affordable housing throughout New York State. The number of New Yorkers who lack a place to stay on any given night, or who struggle to afford the low-quality shelter they are able to find on the strained rental market, continues to set new records. At the same time, current policy has led to government disinvestment from historically successful models like public housing while subsidizing a heavily market-based production system that is inefficient and serves only to deepen the housing divide. Programs like RAD and LIHTC, while providing some answers to these tangled problems, produce a net loss in affordable housing units over time. The status quo is untenable, and the current suite of policies is unable to transform the situation.

The dual crises of public and private housing require a basic shift in how we approach the construction and rehabilitation of safe and affordable housing for all. We need policy with a different mission at its core, one that uses the strength of the public sector to support the growing number of renters and homeowners who cannot meet their housing costs and also afford things like quality healthcare and higher education.

The Green New Deal for Public Housing Act and the Homes Act, dual pillars of a novel supply-focused federal housing development agenda, are a viable, sensible answer to New York State's housing crisis. Together, these bills would help New York State residents and their communities by creating or preserving more than 250,000 units of safe and affordable housing over ten years while generating 65,000 jobs per year.

The time is now to implement a bold new vision for the future of New York's housing: one that draws inspiration from the history of New York's strong public housing and grassroots social housing endeavors. Starting from the new foundation of these federal bills, we can build a safe, healthy, permanently-affordable, community-driven, democratic housing system for all.

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Appendices

APPENDIX A

The Homes Act in New York State — Preserved Units with Green Retrofits

Year	National HDA spend (rehab)	NYS share of population	State HDA spending	Unit cost (Outside NYC)	Unit cost (NYC)	Units/yr (Outside NYC)	Units/yr (NYC)	Units/yr (Total)
1	$28,000,000,000	0.0603	$1,688,400,000	170,306	215,266	5,712	3,324	9,036
2	$28,021,591,598	0.0603	$1,689,701,973	173,712	219,571	5,604	3,262	8,866
3	$28,041,465,616	0.0603	$1,690,900,377	177,186	223,963	5,498	3,200	8,698
4	$28,059,264,920	0.0603	$1,691,973,675	180,730	228,442	5,394	3,139	8,533
5	$28,074,587,802	0.0603	$1,692,897,644	184,345	233,011	5,291	3,079	8,370
6	$28,086,983,093	0.0603	$1,693,645,081	188,032	237,671	5,190	3,020	8,210
7	$28,095,944,777	0.0603	$1,694,185,470	191,792	242,424	5,089	2,962	8,051
8	$28,100,906,035	0.0603	$1,694,484,634	195,628	247,273	4,990	2,905	7,895
9	$28,101,232,687	0.0603	$1,694,504,331	199,541	252,218	4,893	2,848	7,740
10	$28,096,215,933	0.0603	$1,694,201,821	203,531	257,263	4,796	2,791	7,587
10-yr totals						**52,457**	**30,531**	**82,988**

APPENDIX B

The Homes Act in New York State — New Green Construction Units

Year	National HDA spend (new)	NYS share of population	State HDA spending	Constr. cost (Outside NYC)	Constr. cost (NYC)	Units/yr (Outside NYC)	Units/yr (NYC)	Units/yr (Total)
1	$28,000,000,000	0.0603	$1,688,400,000	559,276	637,000	1,739	1,123	2,863
2	$28,021,591,598	0.0603	$1,689,701,973	570,462	649,740	1,707	1,102	2,809
3	$28,041,465,616	0.0603	$1,690,900,377	581,871	662,735	1,674	1,081	2,756
4	$28,059,264,920	0.0603	$1,691,973,675	593,508	675,989	1,642	1,061	2,703
5	$28,074,587,802	0.0603	$1,692,897,644	605,379	689,509	1,611	1,041	2,652
6	$28,086,983,093	0.0603	$1,693,645,081	617,486	703,299	1,580	1,021	2,601
7	$28,095,944,777	0.0603	$1,694,185,470	629,836	717,365	1,550	1,001	2,551
8	$28,100,906,035	0.0603	$1,694,484,634	642,433	731,713	1,520	982	2,501
9	$28,101,232,687	0.0603	$1,694,504,331	655,281	746,347	1,490	962	2,452
10	$28,096,215,933	0.0603	$1,694,201,821	668,387	761,274	1,460	943	2,404
10-yr totals						**15,974**	**10,317**	**26,291**