

# HOUSING FOR ALL

ENSURING EVERY NEW YORKER  
HAS AN AFFORDABLE  
AND STABLE HOME

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FOR GOVERNOR OF NEW YORK

## OVERVIEW

No one in New York—one of the richest states in the country—should worry about where they or their families might sleep at night.

But that is exactly what too many New Yorkers are feeling at the moment. Housing costs are out of control. Rents are skyrocketing. Homelessness is on the rise. Families are being forced out of neighborhoods they have lived in for decades.

And our Government and state leadership are failing us. Their big corporate developer and billionaire real estate donors are dictating housing policy. Governor Kathy Hochul even allowed eviction protections to lapse in the middle of one of the most intense COVID outbreaks New York has ever faced, in the middle of winter, without foreclosure protections.

Housing is a human right, and we have a moral obligation to make that right a reality. And let's be clear: it is the government's responsibility to ensure safety and shelter, and to make housing accessible for New Yorkers in need. It's why I am releasing this housing agenda as the first pillar of my campaign platform to address the immediate challenges facing New York families and to put forward a vision for our state's future. It's time to renew New York.

Throughout my career, first as a tenant organizer then as Chair of the Council's Committee on Housing and Buildings and now as New York City's Public Advocate, I have been a leading voice advocating and championing pro-tenant legislation and small homeowner legislation, while pushing the Mayor and Governor to reform rent laws and protect tenants and small homeowners alike. During that time, we have made some progress at the city level to combat the harmful effects of gentrification and expand New York City's affordable housing stock, but much more must be done to ensure that truly affordable housing is a basic, human right for every New Yorker across the state.

These last several months, I have visited neighborhoods across the state and seen how people are hurting and struggling and nervous about our future. From renters to those trying to become homeowners, from Buffalo to Brooklyn and everywhere in between, the current housing crisis impacts everyone.

In the immediate period, we need to protect vulnerable tenants and small homeowners through significant eviction protections and foreclosure relief and use public funds to combat homelessness. But we must go big for New York and develop a comprehensive solution to the crisis of housing affordability. It's why I am committed to moving a public option for housing forward—something that will finally allow us to build and preserve one million quality, carbon neutral housing units for working and middle class New Yorkers. Doing so will also create thousands of living wage jobs in the process.

## **PUBLIC INVESTMENT IN HIGH QUALITY, AFFORDABLE HOUSING FOR ALL**

New York has a severe housing shortage, resulting in huge cost burdens and displacement of working class and middle class families. Every day New Yorkers - from teachers, to municipal workers, to nurses - know the struggle of finding, and keeping, housing. With rising rents, unattainable mortgages, and shameful conditions, searching for a home is burdensome at best, and hopeless at worst.

And in large part, this is because we've let profit-motivated private developers dictate the New York housing market. It's time to put people in control.

As governor, I will make unprecedented and historic investments and implement bold policy changes to make high quality and truly affordable housing a reality for all New Yorkers. **New York needs to build and preserve one million affordable housing units across the state to solve our housing crisis, and I propose that it begins with a wholly new approach to housing at Empire State Development and New York State Urban Development Corporation.** Instead of the failed practices of give-aways to large real estate developers, an ESD under my administration will partner with nonprofits and qualified housing operators to ensure that our public land produces housing that is permanently affordable and used for the social good.

Under this system, housing would be available to all people at a range of income levels. **Moderate income households, paying 30% of their income in rent, will be able to cross-subsidize lower rents paid by lower income families. Any gap in funding can be made up by the State through both new and existing subsidy programs.** This system will lower the cost of providing housing by making it accessible to middle income people who can pay a higher rent, and by eliminating the drive for profit that characterizes our current affordable housing systems.

Through this type of public option for housing, we can create an unprecedented investment in high quality, affordable housing across the state in urban, suburban, and rural communities. This is, in fact, how early public housing in the United States worked. Publicly owned, moderate cost apartments were built, and were available to a broad range of incomes. Rebuilding that original vision for a broad, universal, and mixed-income approach is the way forward from our housing crisis.

Any New Yorker experiencing homelessness is too many, and right now, 92,000 of our neighbors are without a home on any given night, while tens of thousands of others face eviction, foreclosure, and incredibly overcrowded units. A housing system that has the social good and not private profits at its core, and one funded by robust rental subsidies, is the only way to solve this problem permanently: the private market will never provide housing that is available to New York's poorest.

The private market will never provide the abundant community and social services that some of our neighbors transitioning out of homelessness require. This is why, for years, Governor Cuomo did little more than tinker at the edges to address this crisis and why, to date, Governor Hochul's approach has been uneven and inadequate.

*Housing for the social good is the way forward.* This is the way to ensure that our public land and our housing stock are controlled by us: the public. Through an up and down reboot of Empire State Development, we can ensure that public land is used for public benefit and in the ways that make sense for our communities. As governor, I would put an end to the sale of public land to private for-profit actors and work directly with residents and communities to preserve public land for affordable housing and sustainable and equitable purposes.

But expanding new-model public housing is not enough. We need to address the public housing that we have and dramatically upgrade New York's public housing infrastructure while ensuring management is held accountable. As governor, I would prioritize improving oversight and transparency of entities like the New York City Housing Authority, and work closely with federal and local partners to realize a [Green New Deal for Public Housing](#). Let's finally update New York's public housing for the 21st century. New York has neglected public housing for far too long and its residents, our neighbors, and our communities deserve better

## **GIVING NEW YORKERS RIGHTS IN THEIR HOMES**

My housing for the social good plan can provide homes with dignity to the millions of New York tenants who live at the whims of their landlords. It is democratically controlled -- either through tenant unions or, for homeowners, through cooperative associations.

We also need to pass other measures that can expand tenants' and homeowners' rights to live a life with dignity.

First, it's past time to pass common sense [Good Cause eviction legislation](#) to prevent unfair, no-cause evictions and ban unconscionable rent increases that put New Yorkers at increased risk of losing their homes. This legislation would provide much-needed protections to renters against predatory private equity landlords making a quick buck off of an eviction for profit model.

Second, as a former tenant organizer myself, the best way to ensure high quality housing is through strong tenant associations. I would expand tenants' rights to organize in their homes through a legal right to form a tenant union, strengthened with the power to compel landlords to negotiate with renters.

And third, we must also expand and make universal the right to counsel for tenants in housing court across the state.

The pandemic and all of its devastating economic impacts have hurt small homeowners, in addition to tenants, across the state of New York. We need to keep people in their homes and out of foreclosure. I am proposing the creation of a foreclosure relief fund that would support homeowners struggling with mortgage payments during the pandemic. I also am committed to the fight to ensure banks and lenders—many of which have profited greatly during the pandemic—grant broad foreclosure forgiveness for small homeowners.

## **PROTECTING WORKING CLASS AND MIDDLE CLASS HOMEOWNERSHIP**

Finally, while strengthening renter and homeowner protections, we have a duty and an opportunity to make homeownership vastly more equitable and achievable and provide a path to get there. As governor, I would establish a statewide revolving loans fund to help first-time home buyers – young folks, Black and brown families, working families and other New Yorkers who have been denied opportunities – with low-cost loans that make purchasing a home more affordable without the bruising debt.

As Governor, I would also expand the successful cooperative housing models -- like at Co-op City, Penn South, and thousands of shared equity homes across New York. This model for housing promotes working class and middle class homeownership, while ensuring that housing is stewarded for permanent affordability into the future.

Additionally, property taxes for working and middle class homeowners are out of control and hardworking New Yorkers need a break. Property taxes in New York are entirely regressive, with the [tax burdens being borne by working and middle class homeowners](#). We need a progressive property tax system and we can do it from day one by asking the rich to pay their fair share. As we create property tax breaks with rebates to families that have been unduly burdened by the system, we can issue bonds for a transformational green jobs investment strategy. It's a win-win: a tax break for working families, and more jobs in the process.

These housing policies and investments will serve to address the current challenges facing New Yorkers and set up our state for the future. Tinkering around the edges or relying on failed Albany policies is no longer tenable for working families in New York.

We must go big for New York at this moment. It's time to renew New York. Join us.

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