

BIG SWINGS

Global Inspiration
for New York City's
Housing Crisis



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● Acknowledgements

Authors

The following works are authored by members of the 2024-25 *Big Swings* Fellowship Cohort. In six working groups, Fellows articulated distinct yet interconnected housing challenges in New York City. Each group identified global case studies that model successful approaches that can serve as inspiration for New York City’s housing leaders.

Deepening Affordability 1

Allan Co
Kenny Lee
Emily Lehman
Sylvia Morse
Nasra Nimaga
Marcelle Pena
Sarah Solon
Eli Tedesco

Advancing Green Solutions

Maia Berlow
Julie Chou
Teddy Kofman
Franz Prinsloo
Amy Schaap
Wendi Shafran
Jen Tausig
Silvia Vercher Pons

Welcoming New Arrivals

Polina Bakhteiarov
Laura Capucilli
Koray Duman
Palak Kaushal
Hallie Martin
Maulin Mehta
Neil Reilly
Laura Sara Wainer

Cutting Red Tape

Jacob Dugopolski
Erik Forman
Rebecca Macklis
Alexis Mendel
Delma Palma
Doug Rose
Ashley Smith
Trax Wang

Deepening Affordability 2

Zayba Abdulla
John Kimble
Joel Kolkmann
Allison Lane
Sadia Rahman
Ellen Shakespear
Kavya Shankar
Adán Soltren

Building Buy-In

Heather Beck
Julian St. Patrick Clayton
Rachel Goodfriend
Lauren Stander
Catherine Vaughan
Nicole Vlado Torres
Pablo Zevallos

Editor

Clara Parker

Editorial Support

Dan McPhee, Katherine Sacco, Hadley Stack

Report Design and Illustration

Partner & Partners

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▲ Global Exchange Fellows in Berlin. (Image credit: Kasia Zacharko).

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About Global Exchange

Global Exchange connects New York City’s civic community to the world’s foremost urban leaders and inspires creative change around shared challenges, from housing and infrastructure to health and resilience. This year’s

fellowship, Big Swings, worked to build solidarity between New York City and other cities taking “big swings” at their housing crises. 48 rising leaders across design, development, policy, law, advocacy and journalism have been building bridges between New York City and its peer cities uncovering cutting-edge projects, and demanding courageous public policy.

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▲ A vintage yellow tour bus brought Fellows to visit the high-profile senate-led development at Tegel Airport. Credit: Cameron Blaylock

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● Introduction

What can New York City learn from cities taking “big swings” to confront their housing crises?

In the halls of the Berlin Senate, Global Fellows heard a message that would resonate throughout the rest of their study trip: housing is a ‘common good’ that should be afforded to everyone, regardless of income. In discussions with government officials, grassroots activists, and civic leaders, we saw this idea in action. At the Am Ostseepark Genossenschaft, a housing cooperative in Kreuzberg, cooperative housing developer André Sacharow explained how the Genossenschaft model operates via the principle of a “social return” over private profit and provides stable housing for future generations.



▲ Presentation by Berlin Senate Department for Urban Development and Housing led by Senator Christian Gaebler. (Image credit: Cameron Blaylock)

Over the past year, Fellows looked across the globe for inspiration to make sure every New Yorker has access to secure housing. Familiar data points quantify the extent of the crisis: The vacancy rate is less than 1.5%. Over half of all New Yorkers are rent-burdened, spending more than 30% of their incomes on rent. 1 in 8 New York City public school students lacked

permanent housing in the 2023-24 school year. Despite the urgent need for housing, New York City lags behind many smaller U.S. cities in new construction.¹ At the core of this crisis is an unquantifiable and intractable problem: access to safe, dignified, and stable shelter is fundamentally out of reach for most New Yorkers.

The housing crisis is not unique to New York City. While big cities like New York have historically had high rents and low supply, it is now a national crisis. It is not a problem for one sector to solve, nor is it a crisis that can be addressed with a single solution. For a real sea change in housing, leaders in development, tenants rights, architecture, planning, and policy will need to work together in radically new ways.

This year’s Global Exchange fellowship, *Big Swings*, convened a diverse group of housing leaders to build solidarity between New York City and other cities taking “big swings” at their housing crises. 48 leaders across design, development, economics, labor, philanthropy, policy, law, advocacy and journalism built bridges between New York City and its peer cities to uncover cutting-edge projects that demand courageous public policy. Over 8 months, Big Swings Fellows worked to articulate the challenges shaping the city’s housing crisis and understand how other cities have addressed similar challenges. They collaborated across different sectors, life experiences, and perspectives on the housing crisis.

In working groups, Fellows examined global case studies that deepen affordability, welcome new arrivals, build buy-in, cut red tape, and advance green solutions. They met with experts from Singapore, London, Tokyo, Barcelona, Montevideo, Toronto, New Zealand, Finland,



▲ Global Exchange Fellows and Brooklyn Borough President Antonio Reynoso during the Building Buy-In Learning Day. (Image Credit: Sam Lahoz)

Kazakhstan, Oregon, Copenhagen, Poland, New Jersey, and Dublin and participated in an immersive, 3-day study trip in Berlin.

Over the course of this fellowship, New York City, the United States, and the world have changed. New York City legislators passed the City of Yes for Housing Opportunity, a big swing in zoning reform to create a little more housing in every part of the city, albeit with substantial carve outs that weaken the plan’s intended outcome. At the national level, the November election and new federal administration have led to new uncertainty around the future of national housing policy. As we have sought big swings to welcome new arrivals, advance green solutions, and deepen affordability,



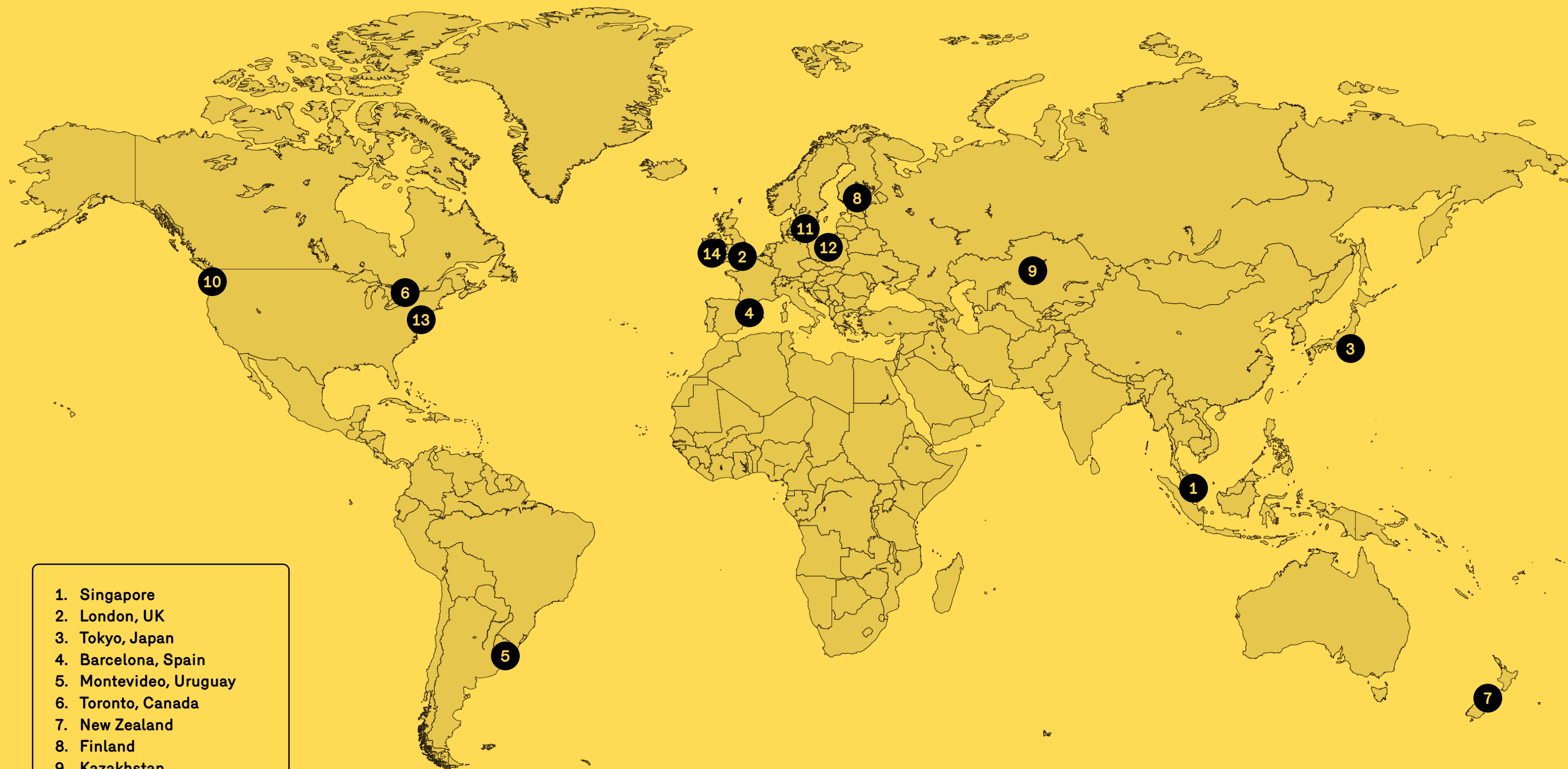
▲ Global Exchange fellows touring Kreuzberg to learn about historical roots of civic led housing movements in Berlin. (Image credit: Kasia Zacharko).

the new administration started rolling back climate regulations, threatening federal funding for NYCHA and instilling fear in marginalized groups who deserve to be housed with dignity.

In exchanges with global housing leaders, Fellows found that no single strategy, policy, or innovation has addressed all the housing problems in Barcelona, Dublin, Toronto, or any other city. Many leaders acknowledged their own missteps and areas for improvement. We heard that big swings don’t always succeed the first time. Some of them fail in the moment and succeed in a different form at a different time, often in combination with other tools, “when the window is open,” as described by Michelle Norris², a member of Dublin’s Housing Commission.

Through conversations, dialogue, and mutual understanding, the Big Swings Fellows case studies explore how we might embrace similar solutions that transcend geography.

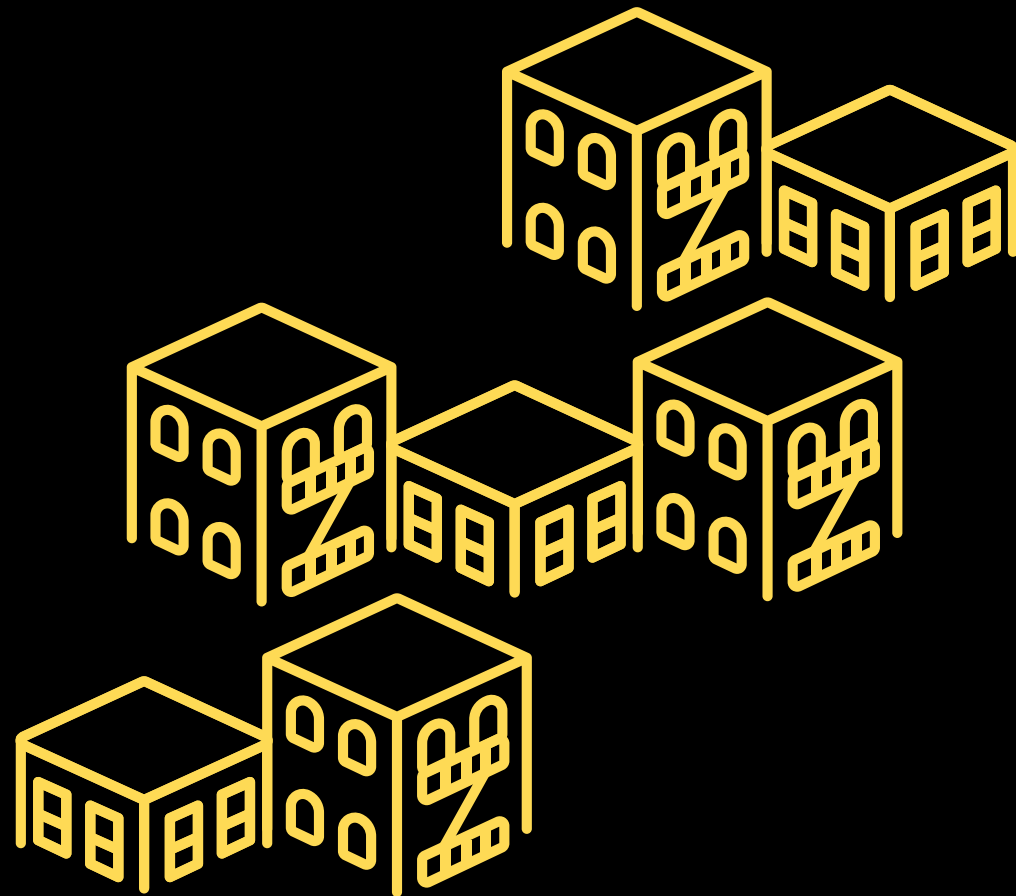
Clara Parker
Director of Global Exchange



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Expanding Non-Speculative Housing to Sustain Affordability for Generations

Lessons from Uruguay, Ireland, and Denmark



Allan Co, Kenny Lee, Emily Lehman, Sylvia Morse, Nasra Nimaga, Marcelle Pena, Sarah Solon, Eli Tedesco

The Challenge

Housing in New York City today is defined by scarcity, punishingly high costs, and lack of long-term planning. A successful housing system would sustain affordability for generations by building and maintaining housing outside of the for-profit market. Scaling non-speculative housing will take big swings, but cities across the globe provide models of collective ownership, land cost regulations, and self-sustaining financing that are adaptable for New York City.

Many New Yorkers feel the strain of rising rents: a typical renter spends nearly 30% of their income on housing, and those earning less than the median rental income of \$70,000 spend 54%.² Lack of affordable housing is particularly acute for low-income people. In 2023, nearly one in four New York City renter households (547,400) earned less than \$25,000 but only 0.39% of the units with asking rents below \$1,100 were available. New York City produced 14,227 new affordable³ housing units, but this progress falls short of both scale of need and depth of affordability.⁴ Existing affordable options are squeezed as more are lost every year. In 2023, the city preserved 13,684 affordable units – 17% less than the average over the previous five years.⁵ Public housing managed by New York City’s Housing Authority has remained constant at around 180,000 for the past two decades.⁶ Among privately-owned housing, between 2005 and 2018 the city saw a net loss of 425,492 units renting for \$900 or less,⁷ as the majority had no rent regulations and many others were removed from rent-stabilization due to regulatory rollbacks and lack of enforcement.⁸ The private sector does not provide housing that is

currently or permanently affordable for low- or middle-income New Yorkers, and the public and social housing sector requires significant expansion.

To better understand non-speculative housing models and their impact, we studied local and international examples using a range of research methods, including: site visits to *Genossenschaft* cooperatives in Berlin, Germany and Cooper Square Community Land Trust in New York City; interviews with land bank organizers in Puerto Rico; and literature reviews of and interviews with experts from cities in Uruguay, Ireland, and Denmark. We identified three gaps in New York City’s current affordable housing toolkit for scaling up affordable and social housing:

1. **Disinvestment in the cooperative, non-profit, and government housing sectors**, leaving them without adequate technical resources to develop and manage non-speculative housing sustainably, at scale, and with mission-alignment;
2. **High land values** that inflate housing costs, and the lack of policies to regulate or prioritize land for permanently affordable housing; and
3. **Lack of housing finance models that are insulated from market fluctuations** and support long-term operations of collective, social, and nonprofit housing.

The case studies from Uruguay, Ireland, and Denmark examined here offer approaches that address these three challenges facing non-speculative housing in New York City.

● Case Studies



▲ Solidarity Day in the Zitarrosa neighborhood of Montevideo, May 2007. (Image credit: Gustavo Castagnelo – Federación Uruguaya de Cooperativas de Vivienda por Ayuda Mutua (FUCVAM))

Collective Ownership: Lessons in Low-Income Tenant Power from Montevideo, Uruguay

New York City has a long history of worker- and tenant-led cooperative housing,⁹ from the earliest non-profit housing co-ops organized by Finnish immigrants in Sunset Park¹⁰ and the Amalgamated Clothing Workers of America union in Bedford Park in the early twentieth century,¹¹ to the Tenant Interim Lease (TIL) program and HDFCs¹² born out of the City's 1970s fiscal crisis, to today's local Community Land Trust movement led by

low-income tenants of color across the boroughs.¹³ Yet, affordable cooperatives from every era have been plagued by a lack of public investment both in housing maintenance and in capacity-building for resident-led governance and community organizing. As a result, many cooperatives have abandoned their missions of affordability or struggled to maintain quality housing, and co-ops are mostly preservation projects. Across the globe, however, many cities have produced and preserved large-scale, affordable housing under collective ownership models with strong tenant democracy in governance and management. The self-managed “mutual aid” cooperatives of Montevideo, Uruguay provide valuable lessons

around housing law, funding, and worker and tenants' rights that advance sustainable, affordable cooperatively-owned land and housing at scale.

Uruguay has an estimated¹⁴ 2,000 housing cooperatives,¹⁵ home to more than 30,000¹⁶ households, mostly in Montevideo.¹⁷ Most use the *ayuda mutua* (“mutual aid” or “self-help”) model, whereby working-class residents maintain collective ownership of land and housing, made affordable by resident-members contributing their labor to housing construction and maintenance. These include new construction projects, especially in lower-income areas, as well as preservation and rehabilitation projects in more central, gentrifying parts of the city.¹⁸ Scholars and advocates largely attribute the scale of this model to a 1968 housing law, following a successful pilot program, that established key public policy tools and investments for cooperative housing development, including:¹⁹

1. **Committing public land to cooperatives;** localities have portfolios of land or land banks through which cooperatives can access land;
2. **Providing low-interest (2%), partially-forgivable loans, provided by a public bank;** and
3. **Technical assistance, including architectural and planning expertise, at affordable rates.** The government's commitment to funding this work has helped foster an industry of experts in cooperative housing.

These resources are further leveraged by the mutual aid model through which residents become members and access housing by contributing labor to the construction and management of the housing over a period of several years rather

than a cash investment. Cooperatives hire professional firms to lead construction, and members perform less specialized tasks. This reduces both construction costs and financial barriers for low-income people without savings or access to capital, while also ensuring collaboration between the construction trades, labor movement, and cooperative movement.

The public policy and funding won by the cooperative movement also help sustain it. Uruguay's robust cooperative economy, encompassing more than 3,500 cooperatives across sectors including housing, banking, agriculture, and other industries²⁰ is supported by several large federations including two housing cooperative federations. Federación Uruguaya de Cooperativas de Vivienda por Ayuda Mutua (FUCVAM) and Federación de Cooperativas de Vivienda (FECovi) provide development and financing infrastructure and technical assistance. FUCVAM prioritizes the mutual aid model, while FECovi focuses more on middle income households with prior savings. Both embrace tenant democracy. The sector's success relies on democracy and cooperation across all levels—within the co-ops, the federation, nationally and internationally.

These policies remain largely intact more than five decades after their enactment, owed to the strong cooperative movement's advocacy and political organizing,²¹ despite years of dictatorship and a rise in neoliberal policy interventions and austerity measures that threatened the cooperative sector.²² Movement organizing and the election of a left-wing local government in the 1990s, in particular, led to the creation of a land bank that helped bring about the expansion of Montevideo's cooperatives starting in the 2000s.²³



▲ Transfer of land to cooperatives in the area of the former Mercado Modelo, Uruguay (Image credit: Agustín Fernández)

Cooperative housing in Uruguay can inspire social housing development policy in New York City. Key lessons include the pivotal role of the national and local government in financing, land acquisition, and low-cost technical assistance for co-ops.

Regulatory Solutions to Runaway Property Costs: Lessons from Ireland

Land in New York City and the U.S. is largely used as a financial asset. Rising land value is driven by speculation on housing prices and

it drives housing prices up to cover acquisition costs.²⁴ Investors speculate on neighborhoods slated for rezoning or infrastructure improvements, profiting from public investments while low- and middle-income people are displaced or excluded.

Ireland has struggled with rising land and housing costs for decades. The 1973 Kenny Report examined the causes of rising land costs and proposed solutions to ensure that site improvements through rezoning or infrastructure investment benefit the public. One recommendation was to give local authorities power to buy back land from private owners at the existing land value prior to the

government intervention plus 25% through Compulsory Purchase Orders (CPOs).²⁵ These recommendations were never implemented, however, and issues related to a lack of affordable housing worsened. In 2021, Ireland released an ambitious national housing plan, Housing for All,²⁶ which proposed several tactics recommended by the Kenny Report, including a CPO program for vacant properties; increasing state-owned land availability; implementing new taxes to activate vacant land for residential development; and a Land Value Sharing (LVS) system to recapture land value increases for public benefit.

Today, Ireland leverages a number of land management strategies to address inflated land costs, and recent government action such as the 2024 Report of the Housing Commission suggest this will continue to be a priority. Tools in place for Land Value Capture (LVC) and Land Value Sharing (LVS) aim to ensure wider public benefits and community gain from increased land value, including:²⁷

1. **Infrastructure Levies:**²⁸ Local authorities can charge a developer fee to support public infrastructure and facilities improvements. Notably, in 2023, the federal government issued a 1-year waiver of these fees for certain projects in an effort to incentivize new housing development and help reduce construction costs.
2. **Land Buy-Back:**²⁹ In exchange for granting planning permissions allowing for increased residential development potential, local authorities can acquire 20% of the land at existing value, which can then be used to create social and affordable housing. This strategy also reduces housing segregation.

3. **Capital Gains Tax:**³⁰ Ireland charges a 33% capital gains tax on the sale, gift, or exchange of assets including land and buildings. The tax is calculated based on the “chargeable gain”, or the difference in value from acquisition to sale price.
4. **Residential Zoned Land Tax (RZLT):**³¹ A tax introduced in 2021 to incentivize residential development of underdeveloped land. Local authorities publish maps annually identifying properties that are liable for the tax, which is 3% of the market value of the land. This tax is charged annually until development has commenced. The first RZLT is due in May 2025.

The Land Value Sharing system could play a crucial role in deterring speculative purchasing that results from planned policy changes or infrastructure investments that could drive up acquisition costs. Regulatory tools can hold acquisition costs down, thereby diminishing the profitability of speculative buying. A vacant-land tax levy, enacted to activate developable property, would amplify the impact of an LVS system, by increasing overhead costs for buyers. This levy, layered onto the LVS system, could significantly impact financial models of purchasers who would otherwise “flip” properties at high profitability to the detriment of overall housing affordability.

Sustainable Capital and Reinvestment through a Sealed-Circuit Financing Strategy: Lessons from Denmark

Affordable housing construction in New York City relies on tax incentive programs such as the Low-Income Housing Tax Credit (LIHTC) and New York State’s Affordable Neighborhoods for New Yorkers Tax Incentive program (485x) in place of the now-expired 421a.³² Despite the widespread impact, these programs rely on private investment and are subject to the same oscillations as the real estate market and overall economy.³³ This can constrict resources when they are most needed for those who are rent-burdened. An alternative is to create what UN-HABITAT refers to as a “sealed circuit of financing” to protect affordable housing “from fluctuations in finance availability from governments and financial markets.”³⁴

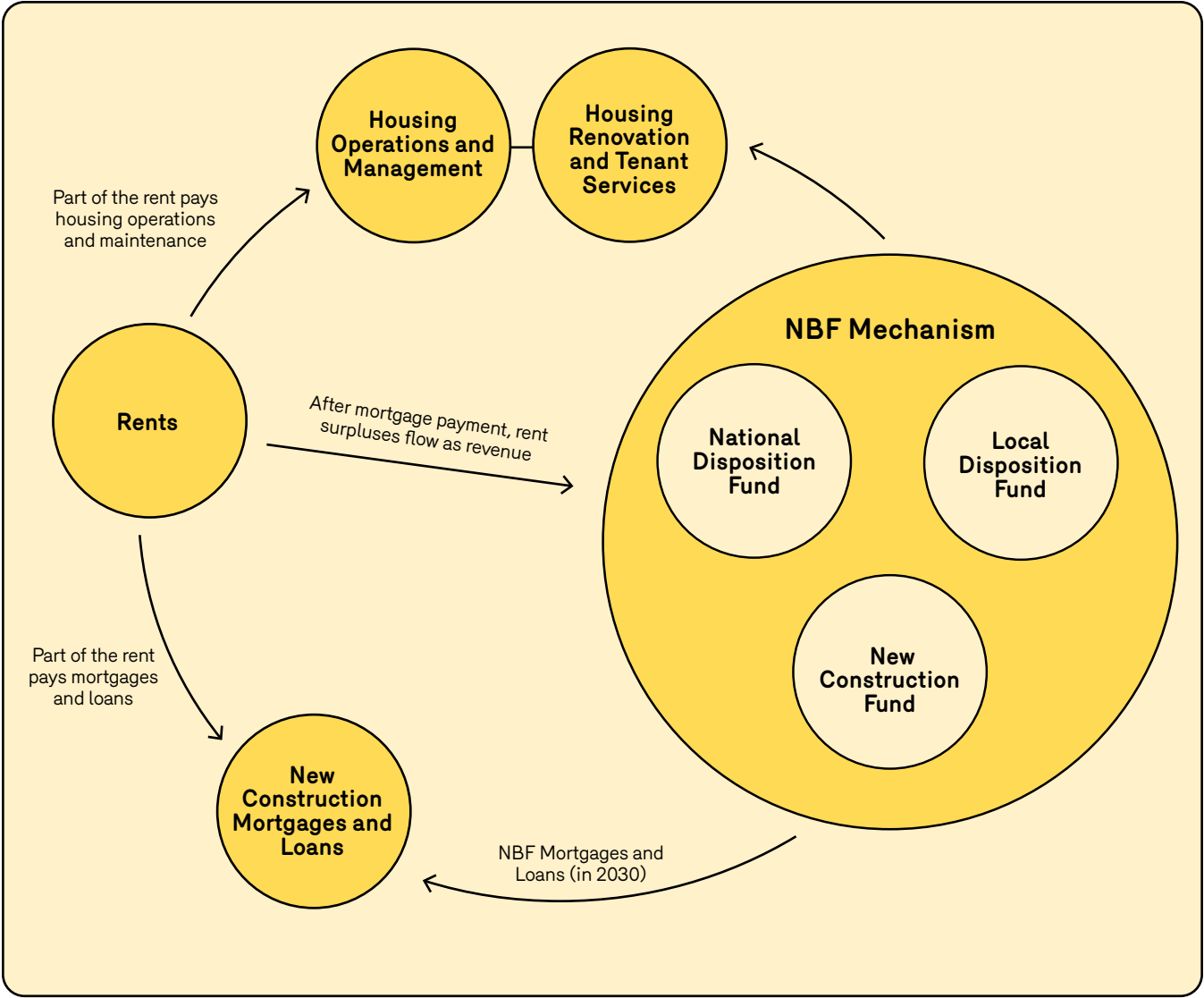
The National Building Fund (NBF), or Landsbyggefonden (LBF) in Danish, is the backbone of Denmark’s nonprofit housing model and operates as a sealed circuit of financing. Also known as “common” or “general” housing, nonprofit housing units are distributed via a waiting list open to anyone over the age of 15, regardless of income – a key distinction from income-based affordable housing in New York City.

NBF was founded in 1967 by parties from across the Danish political spectrum as an independent institution outside the tax system.³⁶ It is financed by tenant rents and regulated by legislation. The mechanism supports

the construction, renovation, and management of nonprofit housing, operating under the principle that housing within the system is free of speculation and rent is cost-related.³⁷ Nonprofit housing represents approximately 20% of the total stock in Denmark, housing more than one million people (one-sixth of the population).³⁸

New construction financing for nonprofit housing comes from: 1) state-guaranteed mortgages from private lenders disbursed through NBF (covering 86-90% of total costs); 2) up-front interest-free loans from the municipality, with a 50-year term (covering 8-12%); and 3) tenants’ deposits (covering 2%).³⁹ Tenants’ rents are set to cover the original mortgages and housing operations and maintenance.⁴⁰ Even after original mortgages are paid off, tenants keep paying rents at the same level. All rent surpluses after maintenance becomes revenue for the NBF mechanism, providing reinvestment and an accumulated savings account for the sector.

Within the mechanism, one-third of rent revenue is allocated to a National Disposition Fund, managed by the national government for large-scale renovations and other needs such as capacity building. One-third is allocated to a Local Disposition Fund for local housing associations to invest in key areas such as small-scale renovations and social activities for tenants. The final one-third is allocated to a New Construction Fund expected to self-finance new construction in the near future.⁴¹ Social housing developers and administrators are regulated; they must operate solely in the nonprofit housing sector and can obtain NBF support by submitting criteria-based applications.⁴²

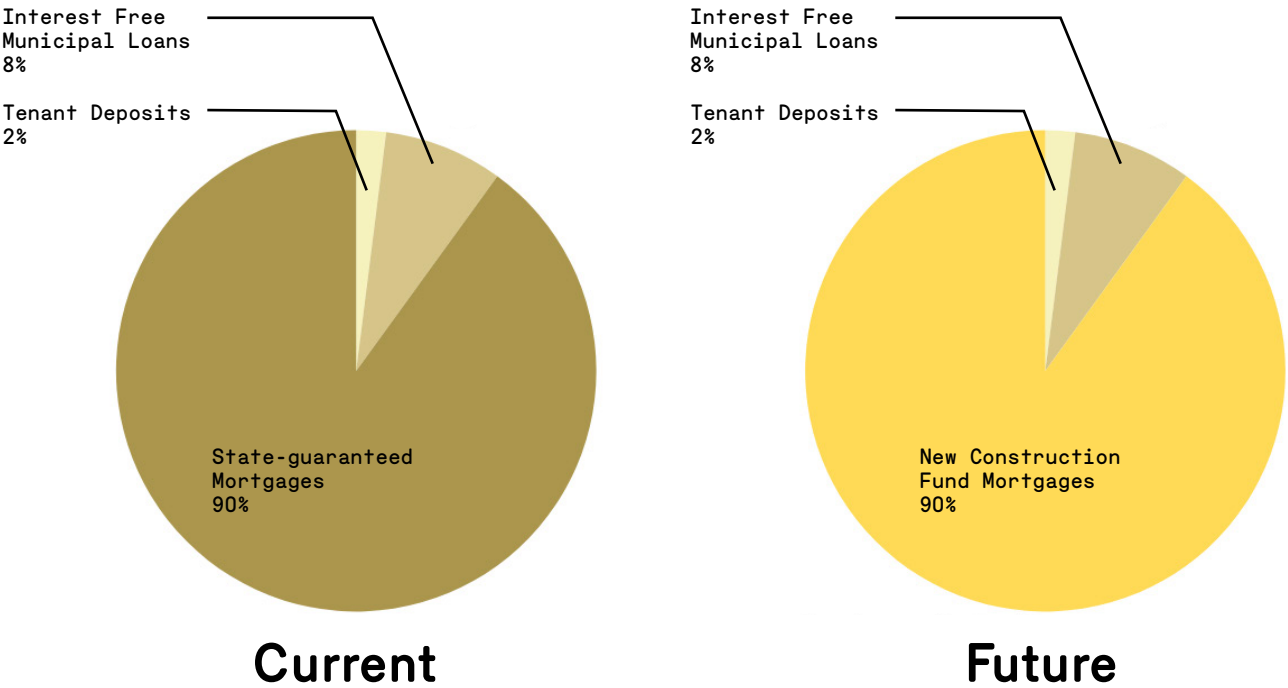


NBF keeps money circulating within the system, supporting long-term planning and, in the long-run, minimizing the government’s need to invest in new construction.⁴³ Although the NBF model currently relies on state-guaranteed mortgages to fund new developments, these are increasingly being paid off, meaning more funds are entering the NBF system. The fund is expected to provide its own mortgages for new construction by 2030, taking over the 86-90% state funding portion and becoming fully self-financed.⁴⁴

Denmark’s nonprofit housing sector is highly regulated⁴⁵ to guarantee access and affordability.

The model is also highly democratic: tenants are part of NBF’s and housing administrators’ boards⁴⁶ leading key decisions regarding renovations, operations, and social activities.⁴⁷ Investments in local capacity building and housing democracy help tenants understand and engage with the model.⁴⁸ Lastly, based on a solidarity principle, the mechanism equalizes surpluses and deficits across the industry,⁴⁹ “evening out variations in the financial strength of different social housing providers, in the costs of developing different estates, and thereby in rents charged which reflect development costs.”⁵⁰

New Construction Financing



The NBF model and vision survived the test of time and political divide in Denmark, earning a reputation for financial reliability and stability. There is broad consensus that it provides the basis for a sustainable supply of nonprofit housing.⁵¹ Key lessons from the NBF model are the importance of upfront government investment to achieve financial independence, ongoing reinvestment in new and existing housing stock within the system to maintain long-term sustainability, and longevity-focused regulation. Equally important is the Danish welfare state ethos and societal pact, which approaches housing as a common good that the government should guarantee.

BIG SWINGS for New York City

We recommend that New York City adopt three intersecting strategies to scale up the development and preservation of low-income social, public, and nonprofit housing, drawing on well-tested international models:

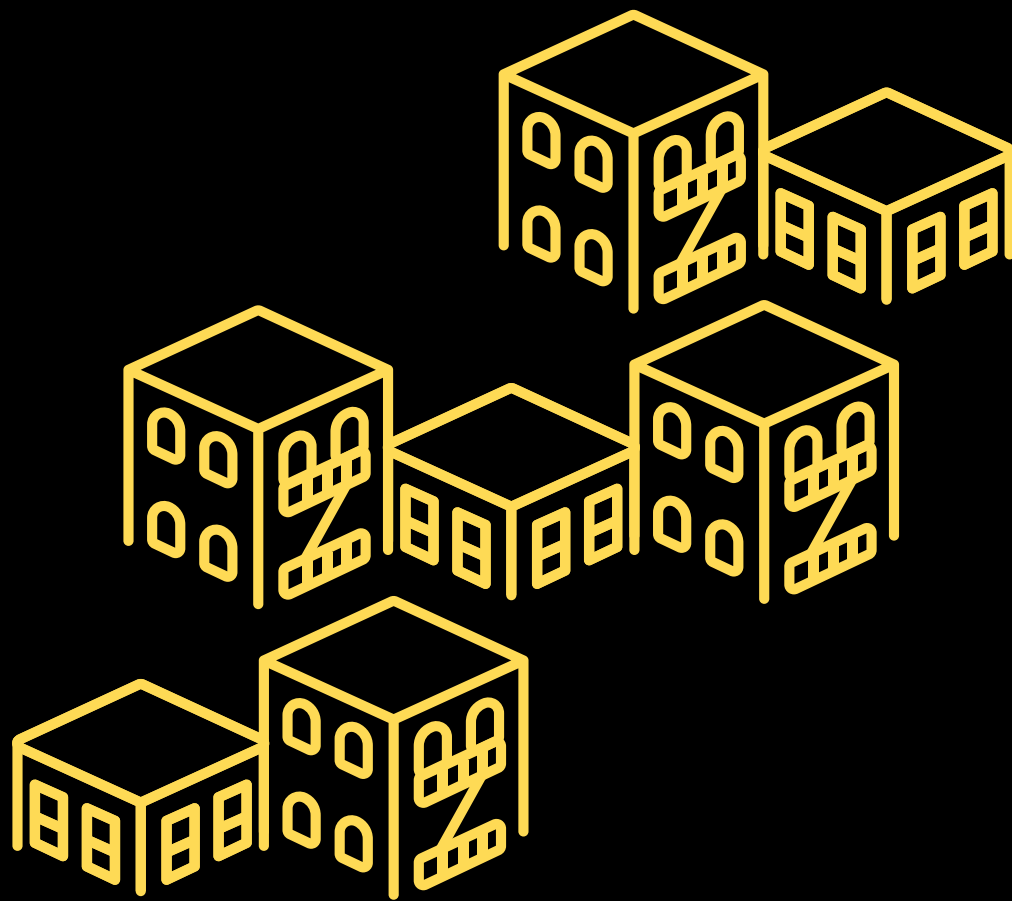
- **Invest in tenant-led, permanently affordable housing** by legislating commitments of public land, including establishing equitable land acquisition and disposition plans and a land bank; low-interest loans, including by creating a public bank; and ramping up funding for technical assistance. This draws lessons from the successful cooperative housing sector in Montevideo, Uruguay and aligns with policies being advocated for in New York City’s Community Land Trust movement, including the Community Land Act.⁵²
- **Enact new land value capture policies** and resources like those in Ireland such as returning land to public and/or non-profit ownership, requiring private landowners to share sales profits with the government through a “flip tax,” requiring higher and deeper levels of permanently affordable housing, and levying a non-activation tax for property owners who hold land that can be developed as housing.

- **Create longevity financing through new shared housing finance mechanisms** outside of the tax system to sustain the long-term investment, new construction, operations, and affordability of housing, like Denmark’s National Building Fund. A New York City sealed circuit model should apply to the speculative housing sector, so that private landlords not providing affordable units contribute to an affordable housing reserve.

New York City has a rich and diverse history of and thriving movement for social housing that policymakers can engage with while adapting international models of investing in non-speculative housing sectors, regulating runaway land costs, and creating self-sustaining financing mechanisms.

From Mission to Mechanism: A Whole Systems Approach to Sustainable Housing

Lessons from London, Singapore, and Finland



Maia Berlow, Julie Chou, Teddy Kofman, Franz Prinsloo, Amy Schaap, Wendi Shafran, Jen Tausig, Silvia Vercher Pons

● The Challenge

As New York City navigates the implementation of Local Law 97, merely reducing carbon emissions and operational carbon in housing projects is insufficient to tackle the urgent climate crisis, especially with 80% of New York State's electricity generated from fossil fuels. Because buildings account for 68% of New York City's emissions, we must first lower initial energy demands rather than over-rely on mechanical systems. A truly sustainable approach to the built environment requires prioritizing nature-based solutions and climate-responsive design to maximize energy efficiency before electrification comes into play.

Moreover, to fully leverage the potential of LL97, we must go beyond operational carbon reductions and address the significant impact of embodied carbon: emissions generated from material extraction, manufacturing, transportation, construction, and demolition. Without integrating standards for lowering embodied carbon into policy and design, we risk undermining the law's long-term sustainability goals. This calls for prioritizing low-carbon materials, adaptive reuse, and circular economy principles that extend building lifespans while minimizing waste.

New York City Housing Preservation & Development (HPD) Design Guidelines include many "reach" goals that align with these strategies, such as incorporating shaded outdoor spaces, sunshades at window openings, and ceiling fans as passive design strategies, as well as completing a whole building life cycle assessment and providing Environmental Product Declaration (EPD) for embodied carbon. While the recent *City of Yes for Carbon Neutrality* initiative has taken steps to ease zoning

regulations for renewable energy and accommodate larger mechanical equipment, the City must go further to drive meaningful change.

A holistic approach to decarbonization must recognize the broader social and environmental benefits of sustainable design. Strategies that reduce energy consumption and carbon emissions do more than mitigate climate change – they promote physical and mental health and strengthen communities. As New York City continues to densify, fostering livable and resilient spaces must be central to the conversation. By aligning sustainability efforts to habitat preservation and social well-being, we can create a built environment that not only reduces carbon but also enhances quality of life by improving indoor and outdoor air quality, effecting positive health outcomes, and lowering heat indices.

Taking inspiration from policies, guidelines and individual projects in other cities, our goal is to shift how discussions around sustainability are framed: from a series of disparate parts and technical nuances to a holistic set of people-centric goals. These examples examine sustainability in design as an integration of environmental, social, and economic factors that address the short- and long-term needs of communities and the ecosystems they inhabit. In studies of sustainable development in London, Singapore and Finland, we seek to demonstrate goal-driven projects, policies, regulations, tools, and accompanying incentives that contribute to longer term climate goals and provide tangible public realm benefits, facilitate biodiversity, and green the urban environment.

● Case Studies

London's Housing Design Standards: Advancing Sustainability and Wellbeing

The 2023 London Housing Design Standards present a holistic approach to housing, balancing environmental health with the well-being of residents and the larger community. In 2010, London consolidated various guidelines from different municipalities into a single, comprehensive interim set of standards. These guidelines have been widely adopted, shaping the city's built environment including through a latest update in 2023. The standards recognize the climate emergency, aiming “to achieve net zero-carbon homes that are designed to last at least 200 years; with eventual disassembly in mind. They encompass designing with residents' wellbeing in mind, and express what it means to optimize site capacity for a residential development, as opposed to simply maximising the development of a site.”

The standards take an outside-in approach, prioritizing placemaking and the public realm. A section on urban greening, biodiversity, and open space emphasizes integrating nature at multiple scales, from public plazas and communal terraces to courtyards and private balconies. Green infrastructure enhances aesthetics, improves air quality, reduces the urban heat island effect, and increases climate resilience. Access to green spaces promotes well-being, social interaction, and a higher quality of life across all housing types.

Buildings are to be designed to be ‘lean, clean, green, and seen’: lean by minimizing energy

demand through passive design strategies, clean by using efficient, low-carbon energy sources, green by generating renewable energy on-site, and seen by monitoring and reporting actual energy performance over time.

The standards emphasize climate-responsive design, incorporating passive strategies including optimizing orientation and site layout, natural ventilation and lighting, thermal mass, and solar shading. The balcony requirement for each unit promotes natural ventilation and shading in addition to providing outdoor space. These principles aim to create low-energy, resilient buildings that enhance comfort, reduce reliance on artificial heating and cooling, and promote occupant well-being.

London's planning guidelines prioritize waste reduction by encouraging retention and adaptive reuse of buildings over demolition. Developers are urged to explore refurbishment and repurposing strategies to minimize material waste, embodied carbon, and environmental impact. Applicants must justify demolition and prove that the long-term benefits outweigh retaining the existing structure. To support sustainable decision-making, London's policies require comprehensive assessments, such as Whole Life-Cycle Carbon Assessments and Circular Economy Statements, which quantify the environmental impact of demolition and new construction. These frameworks encourage resource-efficient practices, including material recovery, on-site reuse, and responsible recycling. By embedding these principles into planning policy, London aims to reduce construction waste, lower carbon footprints, and promote a more resilient and sustainable built environment.



▲ Rendering of the central courtyard and single-loaded exterior corridors at Melfield Gardens (Image Credit: Levitt Bernstein and Blackpoint)

Melfield Gardens, a project designed by Levitt Bernstein, exemplifies key principles outlined in the London Housing Design Standards, integrating sustainability, accessibility, and multi-generational living. The development consists of 32 new homes designed to foster social connection and environmental responsibility.

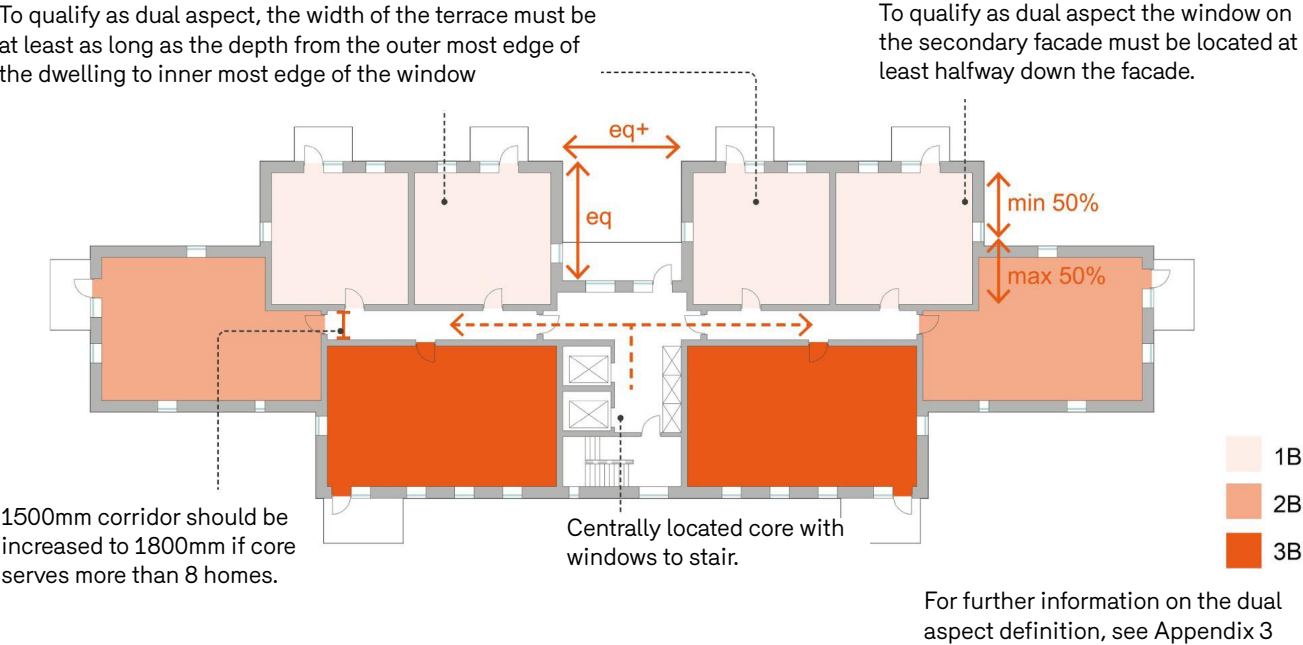
One of the project's features is its multi-generational housing model, which brings together students and older residents in a shared living environment. This approach addresses inter-generational isolation and promotes a sense of community and mutual support. Sustainability is at the core of Melfield Gardens, with all homes built to Passivhaus energy standards. This ensures exceptional energy efficiency, reducing heating demand and lowering carbon emissions while maintaining high indoor air quality and thermal comfort.

Landscape design was central to the project's vision. A significant portion of the site is dedicated to open space and urban greening, including a large central courtyard garden that serves as both a communal gathering space and a natural cooling element.

The design maximizes natural light and ventilation. Outdoor corridors provide units with dual-aspect layouts, improving natural ventilation, cooling and daylight. Additionally, each unit features a private balcony, which not only extends living space but also provides passive solar shading to the windows of the units below, contributing to overall energy efficiency.

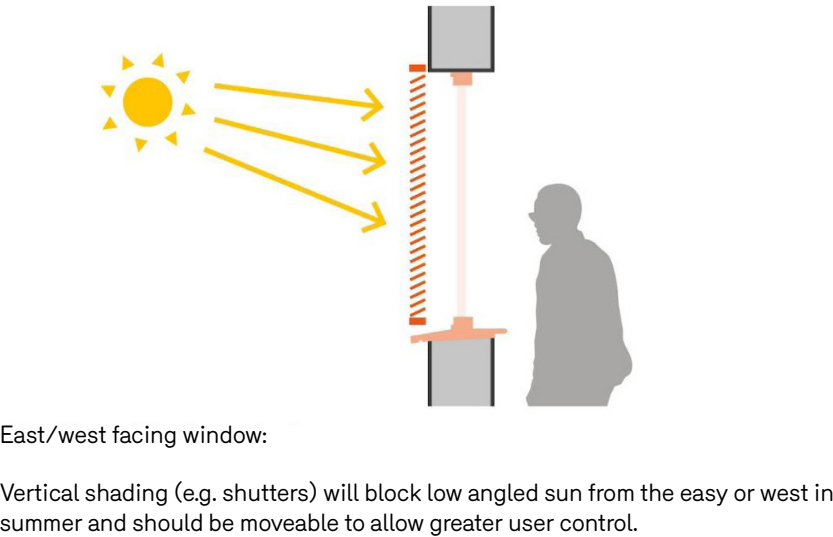
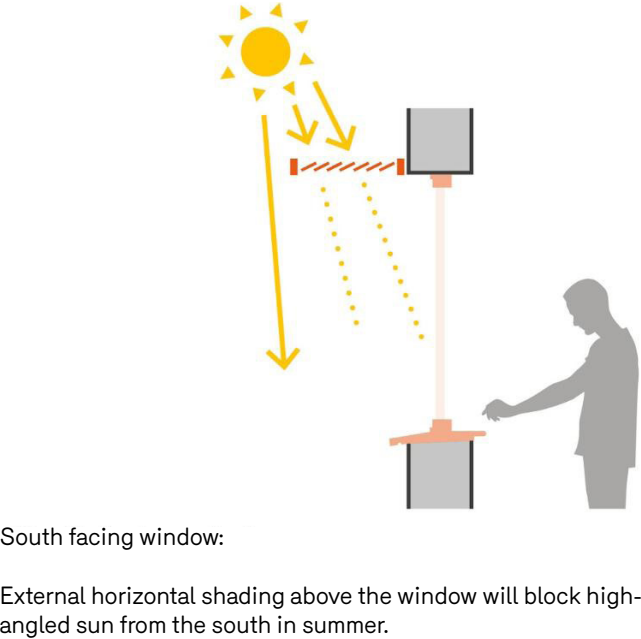
Through its thoughtful integration of housing, landscape, and sustainability, Melfield Gardens sets a precedent for urban developments that prioritize social and environmental well-being.

Example floor plan of a flatted block with 8 dual aspect homes and internal corridor access



▲ Diagram from London's Housing Design Standards illustrating smaller floor plates that encourage dual-aspect units, facilitating cross ventilation. (Image credit: Greater London Authority Housing Design Standards LPG)

Shading devices should take account of the orientation



▲ Diagrams from London's Housing Design Standards illustrating how to design shading for various building orientations. (Image Credit: Greater London Authority Housing Design Standards LPG)



▲ 3D View showcasing the open space and urban greening at Melfield Gardens (Image Credit: Levitt Bernstein)

Singapore's Framework for Balancing High Density and Livability

New York City and Singapore both grapple with maintaining livability in high-density urban environments, yet their approaches to integrating nature into the built environment differ significantly, with Singapore mandating private developments to contribute. While New York City has a population density of 4,600 people per km² – Manhattan is among the densest areas globally – with over 27,000 people per km compared to Singapore's 8,300 people per km². Singapore has prioritized urban greening through its LUSH (Landscaping

for Urban Spaces and High-Rises) program, providing a model for New York to consider to balance increased density with sustainability and livability.

Singapore's LUSH program, launched by the Urban Redevelopment Authority (URA) in 2009, encourages developers to integrate greenery into urban developments. In 2014, the program was expanded into LUSH 2.0, introducing the Landscape Replacement Policy for Strategic Areas, which requires certain new developments to compensate for the greenery lost at the ground level by incorporating landscaped areas at various building levels. Singapore is now on LUSH 3.0 with more than 550 LUSH projects implemented to date.

Under this policy, the total landscaped area provided must be at least equivalent to the site area of the development. Developers can incorporate this greenery on the ground level, rooftops, or mid-level sky terraces. At least 40% of the replacement area must consist of greenery, such as landscaped gardens, rooftop gardens, sky terraces, or planter boxes, while the remaining space can be designed as communal amenities, such as event plazas, playgrounds, community gardens or water features. These communal areas must be easily accessible to the public or building occupants.

Public and private developments in Singapore embrace urban greening and biodiversity. While private developments adhere to the Landscape Replacement Policy, public housing has integrated greenery since 2008, when the Housing & Development Board (HDB) commissioned three architecture firms to rethink next-generation housing. Over the past 17 years, Singapore has refined best practices in this approach, including developing species selection, a biodiversity index, and accessible landscaping for easy maintenance. Their research has shown space cooling reductions of 40–50% can be achieved with vegetated facades. The next step in advancing urban greening in Singapore is the incorporation of more urban farming, which will further amplify the co-benefits of this strategic approach.

Singapore's urban greening strategy promotes biodiversity, cools both interior and exterior spaces through shade and evapotranspiration⁵³, and improves air quality. Biodiversity also supports ecosystems that regulate climate, manage stormwater, and sustain wildlife, strengthening resilience and public health. By prioritizing nature in urban planning, cities can become more

adaptable to climate change and more livable. The LUSH program offers a far more comprehensive approach than New York City's current green roof requirements under Local Laws 92/94, showcasing the potential of biophilic design⁵⁴ to transform urban environments.

The Kampung Admiralty project brings together a mix of senior housing, public facilities and services under one roof. The result is a "Vertical Kampung (village)", with a Community Plaza sheltered by a Medical Center supporting a rooftop Community Park surrounded by 110 apartments for seniors. These three distinct layers combine different building uses, promoting diverse activities while keeping the ground level open for vibrant public spaces.

The project incorporates extensive landscaping, including a rooftop community park, vertical greenery, and urban farming spaces, which help mitigate the urban heat island effect, improve air quality, and enhance biodiversity. Sustainability is embedded in its water management approach. Rainwater is harvested and stored in tanks cleverly integrated into the massive pillars supporting the medical center, while permeable surfaces and bioswales work together to manage stormwater, effectively reducing flood risks and promoting efficient water use.

Passive design strategies such as carefully designed breezeways, large ceiling fans, and strategically placed overhead openings in the ground-floor public plaza enhance natural ventilation and daylighting, reducing reliance on artificial cooling and lighting. Within units, optimized cross-ventilation and ample natural light further improve energy efficiency. Abundant landscaping with large trees, expansive overhangs, and pergolas provides shade

and absorbs heat, minimizing heat gain and creating a more comfortable environment.



▲ Kampung Admiralty features a Community Plaza sheltered by a Medical Centre, with a rooftop Community Park and senior apartments above. (Image Credit: K. Kopter)

The project excels in social sustainability by supporting aging in place through an integrated mix of housing, healthcare, and community spaces. Food and beverage outlets, a hawker center (open air food market), and essential services like childcare and senior daycare, are open to the entire neighborhood, fostering intergenerational exchange. Cross-programming between child-care and senior care, including music and arts activities, further strengthens these connections. With shared public spaces across multiple levels, the design encourages interaction and community cohesion. By consolidating essential services, Kampung Admiralty reduces travel demand, lowers its carbon footprint, optimizes the site capacity, and enhances senior well-being, setting a benchmark for sustainable, community-driven urban development.

Kampung Admiralty features 110% landscaped and community spaces relative to its site area. It generates 12% of its energy, produces 2.5% of its food, and meets 65% of its water needs

through stormwater management. WOHA recorded its greenery releasing 64.1 tons of oxygen annually, reducing heat by 918.8 kW per unit time, and supporting 50 species including birds, insects and mammals.



▲ Kampung Admiralty- Urban greening at multiple levels helps regulate indoor and outdoor temperatures, creating comfortable outdoor spaces for residents beyond air-conditioned interiors. (Image credit: Patrick Bingham-Hall)



▲ Kampung Admiralty – The ground-floor Community Plaza incorporates passive design strategies, using shade, ceiling fans for ventilation, and daylighting from overhead openings. (Image credit: Patrick Bingham-Hall)

Finland’s Construction and Demolition Waste Management

The Finnish Government has taken a number of actions at the national level to reduce waste, including construction and demolition waste. In 2021 the Finnish Government issued a Strategic Programme for a circular economy⁵⁵ with the goal that by 2035, a carbon-neutral circular economy will be the foundation for Finland’s successful economy. Managed by the Ministry of the Environment, the resolution includes voluntary commitment⁵⁶ levers and circular economy incentives.⁵⁷ The resolution promotes the development of companies in the construction sector to apply sustainable solutions.⁵⁸ Land use planning principles⁵⁹ and guidelines for design and construction⁶⁰ support a circular economy. The ministry of the Environment also published a demolition guide,⁶¹ a pre-demolition guide for auditors,⁶² and a procurement guide, to reduce emissions in demolition and increase the use of construction and demolition materials.

Central to this work was the creation of the Materials Marketplace, a free service provided by the government for producers and users of construction waste to buy and sell products.

In 2022, Finland created a national waste plan focused on four key areas: municipal waste, biodegradable waste, electrical and electronic waste, and construction waste.⁶³

The 2024 New Building Act set requirements for the lifecycle of buildings: addressing repairs and demolitions, data collection on

emissions and materials released in demolition, and limits on embodied carbon.⁶⁴ The government signed a sustainable demolition green deal with the property owners association to promote material efficiency in demolition.⁶⁵

BIG SWINGS for New York City

A Big Swing in New York looks beyond mechanical systems to a whole-systems approach that lowers energy demand and improves resident well being. Pulling from the case studies, our Big Swing approaches this challenge from three angles:

- **Modify regulatory frameworks in New York City beyond City of Yes for Carbon Neutrality** to incorporate passive design strategies that enhance sustainability and the well-being of residents. Flexible zoning could provide more opportunities for natural cooling, heating, and ventilation as well as access to outdoor spaces.
- **Revise and expand the Privately Owned Public Spaces (POPS) program** to incentivize integrating parks, urban farms, green roofs, and indoor gardens into new developments, rehabs, and conversions. By mandating participation for larger projects and leveraging public-private partnerships and zoning incentives, this initiative would enhance citywide access to nature, improve air quality, foster biodiversity, and promote community well-being.

- **Rewrite New York City's Construction and Demolition Guidelines** to promote reuse, and develop regulations for low-carbon construction, drawing from examples set by a number of countries. Investing in a public materials marketplace or incentivizing the private sector to create a materials marketplace would promote continued reuse.

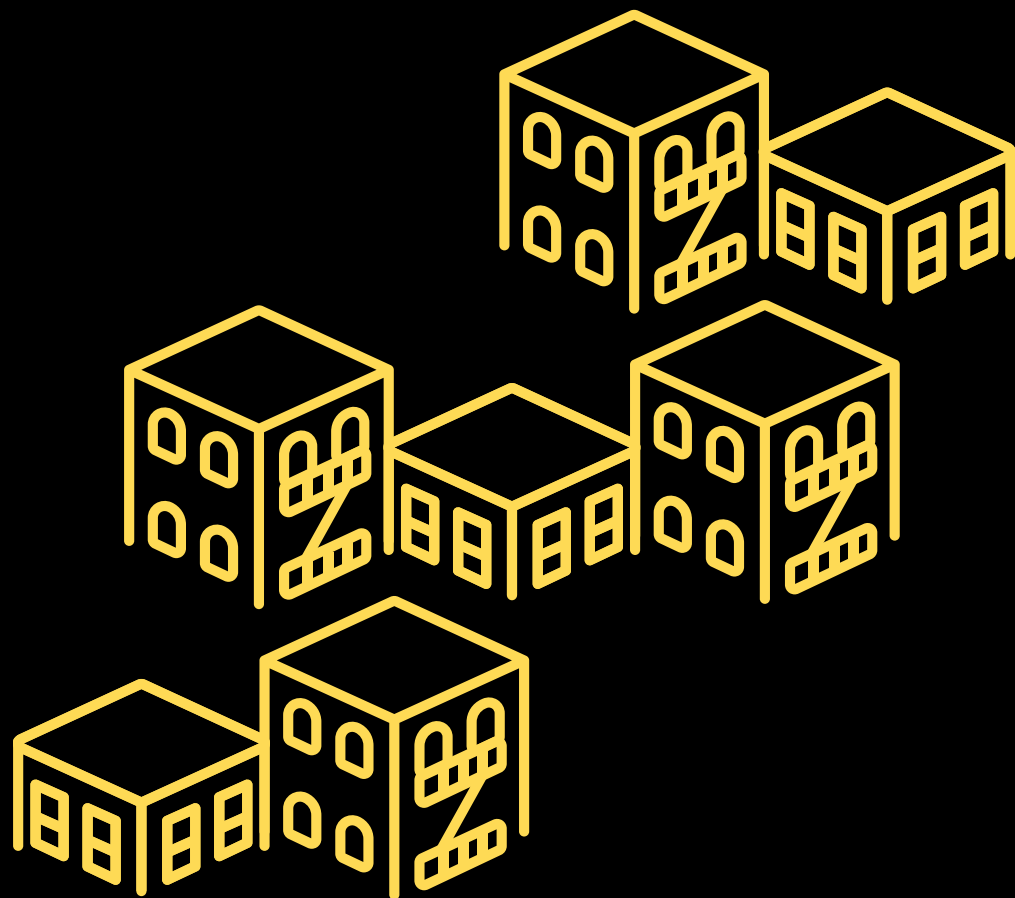
A truly sustainable approach to the built environment requires attention to the lifecycle of the products used in constructing housing, the emissions in the process of constructing housing, and lower energy demand from the design itself.

► Leaving Haus der Statistik (HdS), hailed as one of the City's "Modellprojekte" (model projects) for its participatory development approach and sustainable use of existing infrastructure.
Credit: Cameron Blaylock



From Immediate Arrival to Long-Term Settlement: Approaches for Welcoming New Arrivals

Lessons from Poland, Toronto, and Uruguay



Polina Bakhteiarov, Laura Capucilli, Koray Duman, Palak Kaushal, Hallie Martin, Maulin Mehta, Neil Reilly, Laura Sara Wainer

● The Challenge

Migration is a global phenomenon shaped by complex “push” and “pull” factors, such as armed conflict, economic and environmental instability, and the pursuit of better opportunities. According to the United Nations, one in every 30 people globally is an international migrant.^{66 67} The United States has been the leading destination for immigrants⁶⁸ over the last 50 years, with the foreign-born population increasing from less than 5% of the population (9.6 million) in 1970 to almost 14% (46.2 million) in 2022.⁶⁹ While immigrant workers constitute nearly two-thirds of international migrants, global crises have driven over 100 million people to flee their home countries due to instability and violence.^{70 71}

New York City has historically been a gateway for immigrants and continues to be a hub for newcomers with over three million immigrants comprising 40% of its population.⁷² While New York City has a legacy of welcoming new arrivals⁷³, the recent surge in asylum seekers⁷⁴ has overwhelmed the City’s shelter system and other housing and social service resources.⁷⁵ ⁷⁶Despite these challenges, immigrants remain integral to New York City’s economy, contributing billions in spending power and tax revenue, with undocumented immigrants⁷⁷ alone paying \$3 billion in taxes annually in New York State.⁷⁸

In the context of the city’s notoriously tight and complex housing market—with a historically low 1.4% rental vacancy rate⁷⁹—immigrants often face disproportionate challenges, including residing in lower-quality and overcrowded housing,⁸⁰ grappling with unsafe conditions, and enduring discrimination and segregation.⁸¹ Moreover, immigrant families face structural barriers such as low wages from informal jobs,

lack of tenant protections, insufficient support systems, ethnic and racial discrimination in the banking system, and language barriers.

Addressing housing justice is critical to ensuring equitable opportunities and fostering inclusive growth. This is especially the case as the need to accommodate new arrivals is likely to continue and expand as international crises forcibly displace more people. We seek to shed light on the full lifecycle of an immigrant’s experience within New York City’s housing system and the key challenges and opportunities for supporting their transition to stable homes.

We explore insights from other global cities that contribute to the immigrant perspective on housing at these stages, with the intent to foster reflection on current challenges while offering a forward-looking perspective on potential “big swing” solutions for New York City.

● Case Studies

Phase 1. Immediate Arrival: Welcoming New Arrivals Through Private Hosting in Poland, Toronto, and the United States

More than 225,000 migrants have arrived in New York City since the spring of 2022. New York City built about 200 emergency shelter sites, enrolled tens of thousands of immigrant children in schools, went to court to amend its “right to shelter” obligations, fought for federal and state funding to help handle the costs of providing services, and sued bus companies sending migrants from the border. New arrivals in New York City visit the Arrival Center for reticketing services and intake. They can also seek assistance from the Migrant Relocation Assistance Program (MRAP) to find permanent housing.⁸²

Without other housing solutions in place, individuals and families with varied needs and backgrounds have been met with a system not designed for them. The system may not be adaptable to all the needs new arrivals face, but there are lessons to be learned from models that refugees have experienced.

The concept of private hosting—where property owners offer a room or entire home to support refugees—has gained traction in Europe as a compassionate and practical solution. The Red Cross’s Safe Homes program in response to the war in Ukraine has helped thousands of refugees across multiple countries settle. In Toronto, Romero House serves as a comprehensive support network for refugee families, helping to connect new arrivals, provide services and group activities, and foster a community building model to help refugees build relationships and navigate services.

In the United States, private hosting has also existed for decades. Welcoming America connects seniors with fixed incomes to tenants seeking affordable housing. These arrangements provide financial relief for homeowners while offering below-market housing options for tenants. Similarly, Welcome.US has mobilized private sponsorships for hundreds of thousands of refugees, dispersing the responsibility of resettlement and engaging communities directly.

The home sharing or co-living model is effective because it:

1. Places individuals or families in private homes, bypassing the shelter system and providing a sense of stability.
2. Offers guidance and support as people navigate the asylum process, enroll kids in school, seek work authorization and otherwise access basic needs and social services.
3. Creates a welcoming environment by connecting new arrivals with residents and other local support networks.
4. Reduces the burden on local government, especially when local community groups, who have experience supporting new arrivals, are leading the efforts.

The success of such programs hinges on available housing and the willingness of residents to host newcomers. To incentivize people to participate, programs must design clear security screenings, support and subsidy programs, and mediation and exit strategies for guests who encounter challenges. Program operators must also guarantee access to quality social services. A common concern about the effectiveness of these types of programs is the willingness of private actors to house new arrivals.



▲ ‘We love Immigrant NYC’ campaign poster, 2023. New York City Mayor’s office of Immigrant Affairs.

However, compassion can result in a significant outpouring of support. Local families in Poland helped to house 1.6 million refugees from Ukraine between February 2022 and early 2023.⁸³ And after three years, the Welcome.US model has worked with over 2 million people across every state to help resettle nearly 800,000 refugees, significantly outpacing the federal government’s annual admissions.⁸⁴

For New York City, private hosting should be seen as more than a housing solution. While a few thousand bedrooms would represent modest progress against the city’s housing deficit, its true potential lies in fostering social integration and changing perceptions about migrants. This approach would reduce government costs, improve outcomes for asylum seekers, and create a more inclusive city.

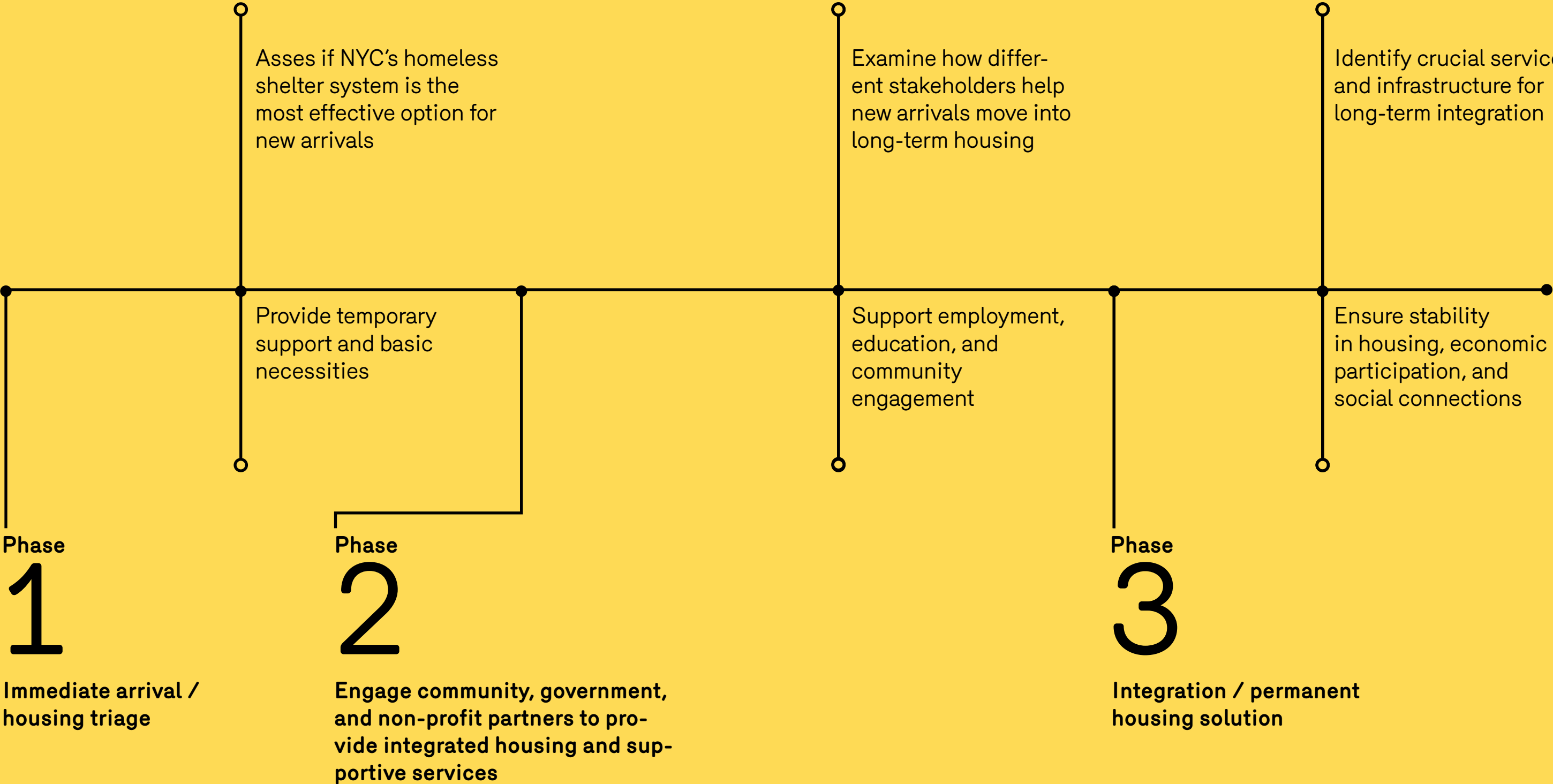
Phase 2. Settling: Transitional Housing with Supportive Services in Toronto

In New York City, new arrivals receive an initial shelter placement – either 30 days for single adults or 60 days for families with children. Thereafter, many return to a Reticketing Center, where they are either “reticketed” or directed back to the Arrival Center for reassignment in another short-term shelter (The Legal Aid Society, 2024). For many, this system results in a rotating door of reassignments without a clear path towards securing more permanent housing, let alone catastrophic disruptions to student learning due to school hopping. On the other hand, arrivals who leave the shelter system risk settling in temporary housing that is insufficiently designed, geographically isolated, and without access to services that they initially received upon arrival.

Toronto’s varied approaches highlight support for new arrivals’ transition to sustainable housing. These include leveraging existing housing stock, co-living models, and integration of services geared toward supporting immigrant populations.

Rental Housing & Co-Living: Refugee Houses is a pilot program in which the Canadian federal government provides funding to local community agencies to lease housing units. Refugee Houses provides necessary housing within days of application and clients live as one household. Residents have access to local services as well as opportunities for community-building. Transition to longer-term housing is often achieved with relative speed, too, making this a successful short term (3-6 month) transitional housing solution, particularly compared to the existing

The Immigration Process and Housing Support Phases



shelter system in which the time to transition to more permanent housing has historically exceeded 6 months. Initial evaluation shows lasting positive impacts including better outcomes in employment and integration.

Integrated Services: Toronto’s Thorncliffe Park neighborhood gained notoriety as an “arrival city” due to its population growth rate outpacing that of the city at large, driven primarily by newcomers to Canada. New arrivals’ perceptions that this neighborhood is welcoming are in part due to 1) the City’s strategy to support development in “opportunity areas;” and 2) support for a network of services integrated within the growing community. Previously a farm and racetrack, the area was redeveloped in the 1950s to become one of Toronto’s first high-rise neighborhoods, designed to support high-density housing while offering residents open recreation space, centralized retail, and new employment opportunities. In 2014, the neighborhood was designated as a Neighborhood Improvement Area (NIA); comprehensive planning and investment seeks to ensure that this community continues to thrive and support its diverse residents while increasing access to affordable housing and limiting displacement. Crucially, designation as an opportunity area was paired with the introduction of new community services and a combination of highly-engaged local organizations committed to the equitable redevelopment of the area.⁸⁵

Toronto’s approach to leveraging rental housing, co-living models, and integrated services provide compelling models for New York City. Finding available housing is a real challenge locally. However, co-living may expand supply and allow for recent arrivals to thrive with a greater sense of community and stability.



▲ Global Exchange Fellows on a tour of Little Syria with Asad Dandia of New York Narratives in Downtown Manhattan

With the passage of the “City of Yes” zoning reforms by the New York City Council, there is a renewed focus on expanding shared housing models as a tool to incrementally provide 80,000 new homes over the next 15 years (The Official Website of the City of New York, 2023). Given the existing prevalence of social services throughout New York City’s supportive and senior housing, New York City has its own local examples to learn from if it were to deploy expanded services to new arrivals.

Phase 3. Long-Term Integration: Cooperatives in Uruguay

While some of the 170,000 new arrivals who have exited the shelter system managed to secure permanent housing, others were evicted due to the City government’s restrictive shelter policies. Structural barriers exacerbate the housing challenges new arrivals face. Many seeking asylum are ineligible for federally-funded subsidies due to immigration status and documentation requirements. And although CityFHEPS housing vouchers are available, the application process is complex and lengthy. Furthermore, multi-year, even decades-long wait times for

public housing and federal Section 8 vouchers leave many asylum seekers in limbo. Work authorization challenges also means asylum seekers often cannot secure jobs that would enable them to afford market-rate or even subsidized housing. This economic vulnerability forces many to endure living conditions, including overcrowded basements, garages, vehicles, and outdoor spaces that are especially precarious during extreme weather.

For the past 45 years, Uruguay has implemented a robust system of self-managed housing cooperatives as its primary tool for stabilized housing. This system takes various forms, including self-initiatives, mutual assistance, prior savings, and either direct or third-party management. The most developed model is that of self-management and mutual assistance under collective ownership, where families act as both the builders and managers of their own homes. Under this approach, collective ownership—chosen after construction—grants ownership rights to the cooperative as a whole, while individual families retain the right to use and enjoy their individual homes as well as shared common spaces.

The success of this system relies on several key factors: technical guidance from non-profits; support from the Uruguayan Federation of Housing Cooperatives for Mutual Aid (FUCVAM), representing over 600 cooperatives nationwide; and the participation of national and local governments in policymaking, planning, managing land banks, supervising implementation, and financing through subsidies. This multi-stakeholder synergy is made possible by the Housing Act of 1968, which established the legal framework for housing cooperatives in Uruguay.

The cooperative movement advances housing and urban rights. It has helped build a number

of projects in medium-density areas and urban restoration initiatives in Montevideo’s historical center, the “Old City.” These efforts have delivered high-quality projects that effectively curbed gentrification, managed land scarcity, and facilitated equitable land access, addressing the needs and aspirations of diverse urban populations.

The Uruguayan cooperative model addresses structural barriers to accessing the housing market and public housing policies for undocumented migrants. FUCVAM has adapted to the shifting socioeconomic challenges, pivoting to target workers in the informal sector: individuals who, without such organization, would have no access to credit, subsidies, or secure land tenure. In response to increasing labor precarity, FUCVAM has embraced innovative projects like the Corazón Fuerte Cooperativa (Covicofu). Founded in 2002, this initiative emerged from the efforts of families of recyclers and waste pickers who faced eviction from the land they had been irregularly occupying.

A major benefit of cooperative membership is that the cooperative’s legal ownership structure allows members to collectively apply for state-subsidized loans. These loans have variable rates tied to basic consumer price indices. Subsidized loans cover up to 80% of the unit’s value, while the remaining 20% can be contributed through labor hours (“sweat equity”). The guarantee is provided by the national pension fund, to which the cooperative contributes based on the labor performed by its members during the building’s construction. Additionally, the cooperative receives guidance from the Technical Assistance Institute, which it supports with a contribution of 2% of the project’s total cost.

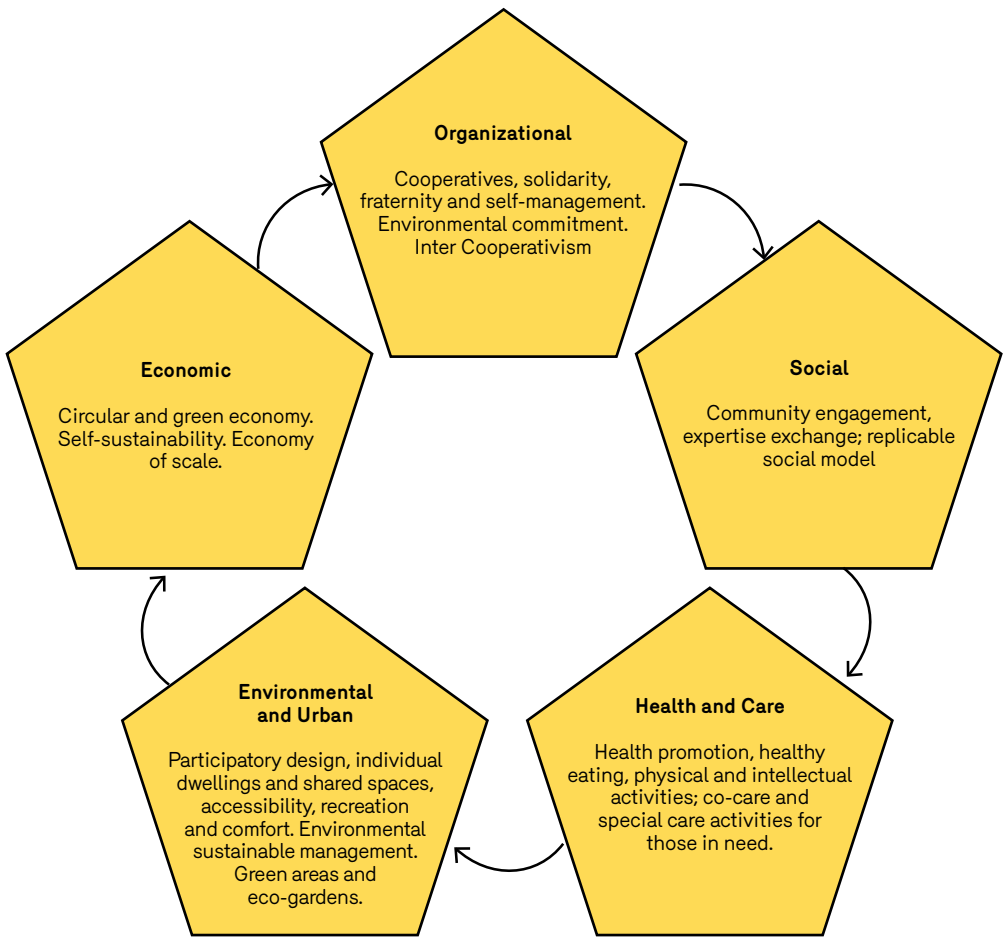
The cooperative’s land is provided by the national and/or local governments through a public land inventory, which includes vacant

land as well as buildings designated for renovation or adaptive reuse. Through this mutual aid system, upon construction completion, cooperative members collectively own the land and building, and are considered individual users of their respective units, thus allowing for long-term regulation of property prices. Rights to the units are inheritable and can also be sold as a percentage of the collective ownership. Such a mechanism enables informal workers, who lack access to private credit, to secure housing through cooperative membership.

Additionally, the mutual aid model provides members with construction training, equipping them with valuable skills that open formal employment opportunities. This training

is recognized by regulatory bodies within the construction industry, further consolidating their professional development.

Moreover, the cooperative model fosters solidarity, mutual support, and the development of organizational and management skills, offering crucial advantages to new arrivals. These families often face significant barriers to housing access, including a lack of social networks, limited knowledge of housing systems or markets, language obstacles, and insufficient representation with local and national governments. Cooperatives provide an essential framework to overcome these challenges and support new arrivals in securing permanent solutions for their housing needs.



▲ Areas of work and involvement of a housing cooperative in Uruguay focused on habitat solutions for elderly members. Source: Cohabitar Carpe Diem

BIG SWING for New York City

New York City stands at a critical juncture in addressing the housing and service needs of new arrivals. The city’s long standing role as an immigrant gateway to the United States has been challenged by an unprecedented surge in asylum seekers overwhelming an already strained shelter and housing system. In order to change the narrative about this “crisis,” we must shift how New Yorkers think about housing, as a human right like in Poland, Canada, and Uruguay.

By learning from global approaches and rethinking traditional models, New York City can develop more effective and sustainable solutions. A phased approach encompassing immediate shelter, transitional housing, and long-term integration offers a viable framework for supporting new arrivals. In the short term, leveraging private hosting and co-living models could help alleviate the burden on shelters while fostering social cohesion. Midterm strategies should focus on expanding access to rental housing, co-living spaces, and integrating essential services, as seen in Canada. Cooperative housing models like Uruguay’s offer a path toward sustainable, community-driven housing solutions that can help new arrivals overcome structural barriers, such as limited credit access and discrimination.

New York City must remove unnecessary ob-

stacles preventing new arrivals from securing stable housing. Expanding rental assistance eligibility, streamlining work authorization, and investing in the development of varied low-cost housing typologies is essential. Strengthening partnerships between government agencies, nonprofit organizations, and the private sector will create a more coordinated response to the housing needs of new arrivals.

By embracing innovative, inclusive, and scalable housing strategies, New York City can reaffirm its commitment to welcoming all newcomers. Through proactive policy shifts and community-driven solutions, New York City can ensure that new arrivals find not only shelter, but the foundation for long-term stability and success.

- **Enshrine housing as a human right** by enacting a New York State constitutional amendment for the universal right to housing.
- **Expand rental housing, private hosting, and cooperative-living models** upon immediate arrival to alleviate the burden on shelters while fostering social cohesion and long-term integration.
- **Strengthen partnerships** between government agencies, nonprofit organizations, and the private sector to coordinate responses to the housing needs of new arrivals.

Removing Regulatory Barriers to Staffing and Building Affordable Housing Projects in New York City

Lessons from Kazakhstan, Singapore, and Tokyo



Jacob Dugopolski, Erik Forman, Rebecca Macklis, Alexis Mendel, Delma Palma, Doug Rose, Ashley Smith, Trax Wang

● The Challenge

How can we remove red tape across the full life cycle of the project to increase housing production in New York City?

While regulations are intended to promote the safety and wellbeing of the public, they sometimes become obsolete or have unintended consequences that counter their original goals. Two areas emerged in our research that represent blockades to increased housing production: civil service and building codes.

In New York City, bureaucratic hurdles to hiring and retaining civil servants hinder the ability to create and maintain affordable housing. Despite some recent improvements in staffing agency vacancies, New York City does not have a long-term solution for attracting, upskilling, and retaining a workforce that serves critical functions in housing production. Ensuring agencies like NYC HPD, the Department of City Planning (DCP), and the Department of Buildings (DOB) are adequately staffed with a talented pool is a critical step needed to solve our housing crisis.

One example of the challenge is the requirement for candidates to take specific exams to qualify for a particular role. Another challenge is short staffing across City agencies, caused in part by the City's hiring freeze.⁸⁶ Below-market compensation levels for City employment are also a major driver of the staffing shortage, exacerbated by the fact that they can only hire at the bottom of the pay scale for new external hires. To adequately address our housing crisis, New York City must remove some of these antiquated systems and allow for hiring and retention flexibility that more closely mirrors modern private sector standards.

New York City has a series of overlapping building codes and regulations that heavily constrain the feasibility of small to medium-sized apartment blocks. The New York City Zoning Resolution, Building Code, New York State Multiple Dwelling Law (MDL), and the HPD Design Guidelines, to name a few, are not always aligned, creating cumbersome architectural challenges requiring complex navigation and design reconciliation that make buildings either more expensive or unviable, suppressing overall housing production.

The City of Yes for Housing Opportunity (COYHO) aims to boost housing production citywide through increased floor area and heights for affordable buildings, in particular, in relation to transit and on commercial corridors. However, restrictions on point-access design (single-stair access) and overengineered requirements for elevators and related building systems, make both the design and financials of small- to mid-size projects difficult to pencil financially. To fully realize the housing production envisioned in COYHO, building code needs to allow for larger point-access buildings and engineering requirements. Vertical systems such as elevators need to be right-sized to reduce barriers and enable affordability for small and mid scale projects. Additionally, greater flexibility within the HPD Design Guidelines and the MDL, such as integration of a performance-based approach, would unlock currently infeasible sites while promoting increased design quality, and innovation. Addressing codes and policies will allow for design flexibility and lower costs, boosting the small and medium-scale development that New York City needs to meet its housing goals.

● Case Studies

Kazakhstan’s Agency of Civil Service Reform

When the USSR dissolved in 1991, Kazakhstan formulated a democratic system from scratch. In 1997 its president laid out the “Kazakhstan-2030” plan, outlining the new government’s vision for the future with seven areas of focus, including a “Professional State: Establish an effective and up-to-date corps of civil servants”.⁸⁷

One of the objectives of this Professional State was the “improvement of the system of personnel hiring, their training and advancement.” The plan stated that their “nearest task is to create a small and flexible staff, comprised of capable and dedicated personnel perfectly commanding methods of strategic planning.”¹ The country was one of the first post-Soviet countries to prioritize and institutionalize the hiring, coordination, and training of government employees and promote it as a key to their success. Initiatives included technology for personnel management, a competency framework, comprehensive training, and a Pay for Performance model.

In 2012, “Kazakhstan-2050” was introduced as an update to the original and again included professionalization among its top priorities. The report outlines a number of goals including increased deterrents for corruption, a focus on leadership development, career progression, and investment in civil servants to improve the quality of State services.”⁸⁸

In 1998, Kazakhstan established the Agency of Civil Service Reform and the Academy of Public Administration to train and support civil servants.⁸⁹ A few notable achievements within the Kazakhstan civil service system New York City has not yet been able to realize:

1. A competency management system considers how civil servants perform in addition to future individual and collective needs. The Common Competency Framework (CCF) is based on 11 competencies with variances for leadership roles. These core competencies are also used in recruitment so individuals are hired based on the same competencies. These evaluations directly impact employee promotions, pay, training requirements, and growth opportunities.
2. The Academy of Public Administration invests in professional development and training of the civil servants. In addition to department-specific standard training, civil servants who have served two years can enter scholarship competitions to train at top foreign universities.
3. A pay for performance (P4P) model aligns civil service salaries with public sector counterparts, incentivizing careers in civil service. Employees complete annual evaluations, which determine year-end bonuses, approximately 30% of the employee’s salary. Most critical to success is buy-in on all levels and that managers are well trained and supported in the implementation of such a system. “Linking pay to the performance system raises the stakes and means that effective accompaniment will be needed to ensure that the system is used in a fair, transparent, and objective manner.”

“The recognition of the importance of knowledge in public service and the speed of change requires the development of a culture of learning in the public service. This means developing organisations that motivate employees to be curious, ask questions, inquire and learn.

Singapore’s Civil Service System

In 2024, the Oxford University Blavatnik Index of Public Administration ranked Singapore’s civil service as the best of 120 public administrations worldwide⁹⁰ This index classifies countries based on four domains: (1) Strategy and Leadership, (2) Public Policy, (3) National Delivery of Public Services, and (4) People and Processes. Singapore consistently scored among the highest in these domains. Oxford’s research suggests that countries with better public administrations tend to have better social outcomes. Specifically, high caliber civil service provides a reputable infrastructure for the delivery of critical services, which is likely a key contributor to Singapore’s record low wealth disparity.

One example of success is Singapore’s extensive public housing system managed by the Housing Development Board (HDB). HDB was established in 1960 as a public housing authority, and has created over one million housing units for over 80% of Singapore’s population. Of those, 90% are homeowners through mortgages provided by the Central Provident Fund (CPF), or mandatory retirement accounts held by all Singaporeans and administered by another public entity.⁹¹ HDB’s leadership is appointed by Singapore’s Public Service Commission (PSC), which has the constitutional role to

appoint, confirm, promote, transfer, dismiss and exercise disciplinary control over public officers in Singapore. Singapore’s larger entity, the renowned Public Service Division (PSD), is the main agency involved in human capital management at all levels of Singapore’s civil service. It supports human resources, work-force development, and leadership development for the whole sector while providing a variety of resources to help civil servants enter, grow, and lead in the public sector.

There are several ways Singapore’s civil service stands out in comparison to New York City:

Innovative Talent Recruitment and Retention
The Public Service Commission’s merit-based, full-ride scholarships are awarded to prospective undergraduate and post-graduate students for programs in Singapore and abroad. Upon graduation, PSC Scholars are mandated to work in the Civil Service from four to six years on a bond, which they must repay if they resign prematurely. During their tenure, PSC scholars rotate through several agencies to acquire varying experience. As a result, many scholars move up in government and may even become ministers (cabinet positions appointed by the president).

Competitive and Performance Related Compensation
Salaries of high-ranking civil servants in Singapore are among the highest in the world and are pegged to the salaries of Singaporeans in the private sector. The government has maintained that a high pay is necessary to attract talent from the private sector, reduce attrition, and prevent corruption.⁹² Additionally, a National Bonus framework distributes performance bonuses to civil servants based

on several measures of Singapore’s economic success: (1) Real Median Income Growth Rate, (2) Real Growth Rate of the Lowest 20th Percentile Income, (3) Unemployment Rate, and (4) Real GDP Growth Rate.⁹³ In 2024, civil servants received a total of 1.05 months in year end bonuses that were negotiated with public sector unions.⁹⁴

Technological Support and Ongoing Upskilling, Training, and Recognition

Singapore’s 2020 Digital Government Blueprint⁹⁵ outlines the importance of digitization to providing critical government services and acknowledges the need for upskilling the workforce, prioritizing the citizen experience, and harnessing shared data to drive strategic goals. It states that “more than ever, digitalisation will be a key pillar of our public service transformation efforts. It will enable a public service that is leaner and stronger, with skilled and adaptable officers at the leading edge of service delivery and innovation. It will help us command strong public trust, confidence and support.” Training and professional development programs like the Public Service Leadership Programme (PSLP)⁹⁶, a talent development program targeted towards aspiring and experienced leaders and Public Service Career Coaches⁹⁷ help public officers navigate the length and scale of public sector work.

Zoning and Building Codes in Tokyo, Japan

Compared with other cities, Tokyo is exceptional in its housing creation. Housing stock has nearly tripled in the last 50 years compared to New York City’s 19% growth rate.⁹⁸ This

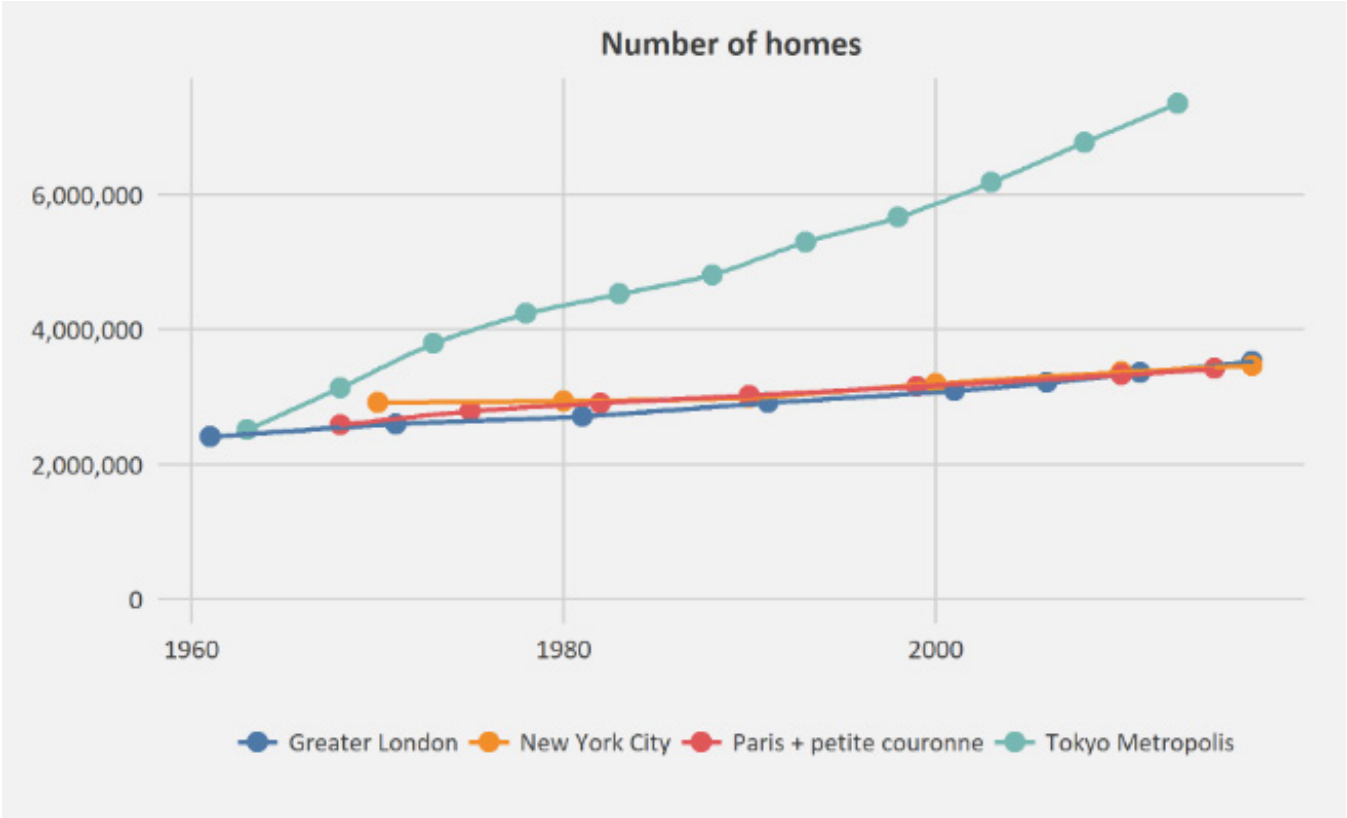
large construction volume can be attributed to a multitude of factors, most notably rapid technological changes and fast depreciation of housing value.⁹⁹ Japan’s national zoning code provides a flexible framework for growth, rooted in Japan’s approach to post-World War II rebuilding, in which residential construction is broadly allowed and zoning envelopes are very permissible. In Tokyo, these rules create space for innovation and a dynamic mix of housing typologies on every street. Comparing the number of homes in Tokyo to other World Cities, Greater London Authority, 2019¹⁰⁰.



▲ Density and mixed typography of housing in Tokyo. 2018. (Image credit: Ajey Suresh)

Japan’s City Planning Law of 1968 set a national standard for regulating land use and building form.¹⁰¹ The development booms of the 1980s and 1990s led to the Urban Renaissance Special Measure Law which formed a bolder, more comprehensive land use strategy to promote urban rebirth. In contrast, New York City zoning was updated during this era to promote contextual zoning and the Quality Housing Program, but it did not offer a comprehensive reassessment.¹⁰²

The result is a simple zoning framework with only twelve zones from low-rise residential to



▲ Comparing the number of homes in Tokyo to other World Cities, Greater London Authority, 2019.

industrial. Housing is generally allowed anywhere except for exclusively industrial zones. There is no segregation of single-family homes, rather context is controlled through Floor Area Ratio (FAR) and building form. Multi-family homes exist in scale with single-family lots.¹⁰³ If a project meets zoning requirements, it generally proceeds without special approval, resulting in a much wider range of uses and scales are allowed to enable housing growth. Rooted at a national level, this results in much less local obstructionism and enables construction to move forward more quickly and efficiently.

Three key features of Tokyo’s code stand out:

1. **Flexibility for Middle Density Buildings**
In a high-cost environment for land, materials, and labor, Tokyo develops at around a 25% lower construction cost compared

to New York City.¹⁰⁴ The Japanese building code allows for greater building efficiency and design flexibility. The code broadly allows for single-stair design for buildings up to five stories. For buildings six to fourteen stories, a single exterior staircase is permitted and fifteen or more if “fire-compartmented,” along with an evacuation balcony which provides the second means.¹⁰⁵ In contrast, New York City only allows a 2,500 square foot floor plate up to four stories and 12 units, limiting adoption on small sites.

Elevator codes allow for smaller minimum car sizes and have more flexibility for smaller configurations in existing buildings. The code permits compact elevators and simpler control systems in low-rise buildings, resulting in more cost-effective solutions.¹⁰⁶ New York City requires elevators that are

at least 25% larger than the international standard and has unique regulations that limit the products that meet these codes. As a result, elevators in the US are more expensive than those of Japan.¹⁰⁷

2. **Performance-Based Building Codes**

Japanese building codes often adopt a performance-based approach with standards rather than prescriptive rules. This offers more flexibility in design and construction methods, as long as the end result meets safety and performance criteria. In 1998, Japan shifted to performance-based codes in response to major earthquakes, which highlighted the need for more advanced seismic design standards. Japanese codes have consistently evolved and also include progressive energy performance targets.¹⁰⁸ This includes an approach to calculating daylight factors in rooms, rather than prescriptive distances. In New York State, the MDL is often the most stringent code, stipulating 40 feet between new buildings below 125 feet of height and 80 feet distance above. The Japanese Building Standard Law does not state a specific distance but is determined by window and room size ratios.

3. **Building Permit Efficiency**

The building permit approval process in Tokyo takes two to six weeks for standard projects, compared with three to twelve months in New York City. Tokyo utilizes a digital submission system with a checklist-based approach to compliance and parallel processing of different permit aspects. New York City Department of Buildings (DOB) approvals often require multiple rounds of revisions and complex checks of zoning and building code compliance. One main difference—despite strong public

sector standards: Tokyo delegates significant authority to private sector reviewers. A third-party approves drawings and a licensed inspection agency verifies compliance with code requirements eliminating governmental bottlenecks.

With fewer barriers to modifying property, small-scale development permitted through policy and taxation, and a larger cultural emphasis on adaptability and efficient land use, the result is denser urban environments featuring creative, efficient design.

BIG SWING for New York City

Simplify and Modernize Civil Service

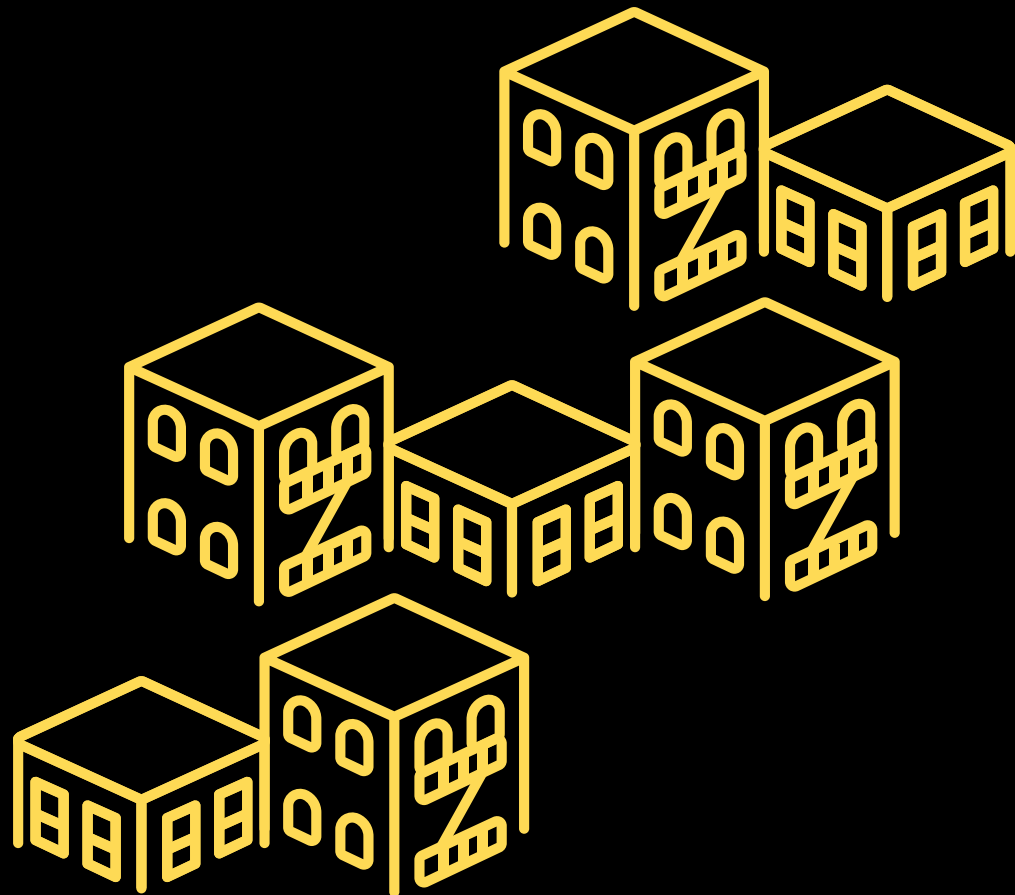
- **Remove cumbersome civil service exam requirements:** Similar to several pilots recently implemented by New York State, New York City should remove barriers to civil service exams such as fees and infrequent exam dates and suspend requirements for high-priority positions in order to fill current vacancies in housing fields.
- **Modernize pay and benefits:** New York City should create more pay parity with the private sector for housing roles or incentivize employees through bonuses or pay for performance to help off-set the large pay gap and provide progressive, flexible working opportunities such as a four-day work-week option.
- **Implement technology solutions:** New York City should upgrade software and provide training to improve coordination across agencies and enhance access to information. Doing so will reduce burden on civil servants enabling them to focus on the work rather than the systems supporting the work.

Promote Cost-effective and Flexible Medium Density Housing Development

- **Expand point access:** New York City should increase the floor area maximum for new residential buildings to fully allow for single-stair access (point access) up to six stories.
- **Right-sized and cost-effective elevators:** New York City should right-size the elevator code and local law requirements to enable cost-effective engineering systems and installations. This will enable not only market competition, but also make the construction of small- to mid-size housing more affordable.
- **Encourage flexibility in the HPD Design Guidelines and the NYS Multiple Dwelling Law (MDL)** to favor performance over dimensions and clearance requirements in order to enable site-specific optimization of units. Moving toward performance instead of numbers will allow for design quality and innovation, especially on constrained sites.
- **Streamline building approval processes:** Expand DOB initiatives underway to modernize approval platforms, coordinate with HPD and other agencies to align reviews under a single submission and reduce approval timelines.

Financial, Legal, and Policy Tools that Deepen Housing Affordability

Lessons from Spain and Ireland



Zayba Abdulla, Joel Kolkmann, Allison Lane, Sadia Rahman, Ellen Shakespear, Kavya Shankar, Adán Soltren

● The Challenge

The need for deeply affordable housing in New York City is urgent. As of 2022, 52.1 percent of New Yorkers were considered rent burdened, spending 30 percent or more of their income on rent.¹⁰⁹ Overlapping and intertwined crises crisscross the city: gentrification steadily mutates some neighborhoods, record-breaking numbers of New Yorkers are spending time in homeless shelters, and a housing shortage squeezes the entire region.¹¹⁰ According to the 2023 New York City Housing and Vacancy Survey, the net rental vacancy rate in New York City was 1.41%. For housing units renting for less than \$1,100, the net rental vacancy rate dropped to a staggering .39%.¹¹¹

The inability to access and depend on truly affordable housing means that this city has become out of reach and inhospitable to most. This reality prompted our research question: What financing models and complementary legal or policy reforms do we need to encourage deeply affordable housing development and preservation in New York City?

New York City and State have recently made significant strides in adopting regulations and legislation that increase housing production, including New York City's comprehensive zoning reform, *City of Yes*, and the sweeping housing programs enacted in the New York State 2025 budget. These initiatives use tools such as zoning and tax benefits to spur new housing development, including affordable housing. With these pro-housing development policies in place, we searched for models that strengthen, deepen, and protect affordability itself.

We identified two paths of exploration: 1) reforming rent regulation and 2) strengthening penalties

against bad actor landlords by increasing public control of assets, including, at perhaps its most extreme, the seizure and deprivatization of assets.

Strengthening and Reforming Rent Regulation

One strategy for maintaining affordable housing is rent regulation, which requires addressing arguments against it. First, denied market rate income, landlords underinvest in the upkeep of buildings. Second, The effort does not increase the supply of affordable housing, it merely preserves it. And finally,) those who benefit from rent regulated units may not be the most needy, but rather the most lucky because they have lived in the unit for decades, inherited the unit, etc.

In New York City, approximately 24,020 units are rent controlled. Roughly 960,060 are subject to a somewhat looser system of rent stabilization.¹¹² Rent controlled units are those where the rent an owner may charge is limited. Rent stabilized units are those that where the rent increases an owner may charge are limited.

Rent regulation remains a fundamental tool in the City's toolbox to preserve deep affordability. We look to examples of cities effectively managing, strengthening, and growing their stock of rent regulated apartments and deepening affordability in the process

Strengthening Penalties against Bad Actor Landlords and Increasing Public Control of Assets

Our second line of inquiry focuses on legal, political, and regulatory mechanisms that are designed to penalize bad actor landlords or remove housing - for substantial durations or in perpetuity - from distorted market forces and place it under effective, public ownership.

● Case Studies

Spain’s 2023 Ley de Vivienda and Barcelona’s Right to Housing Plan

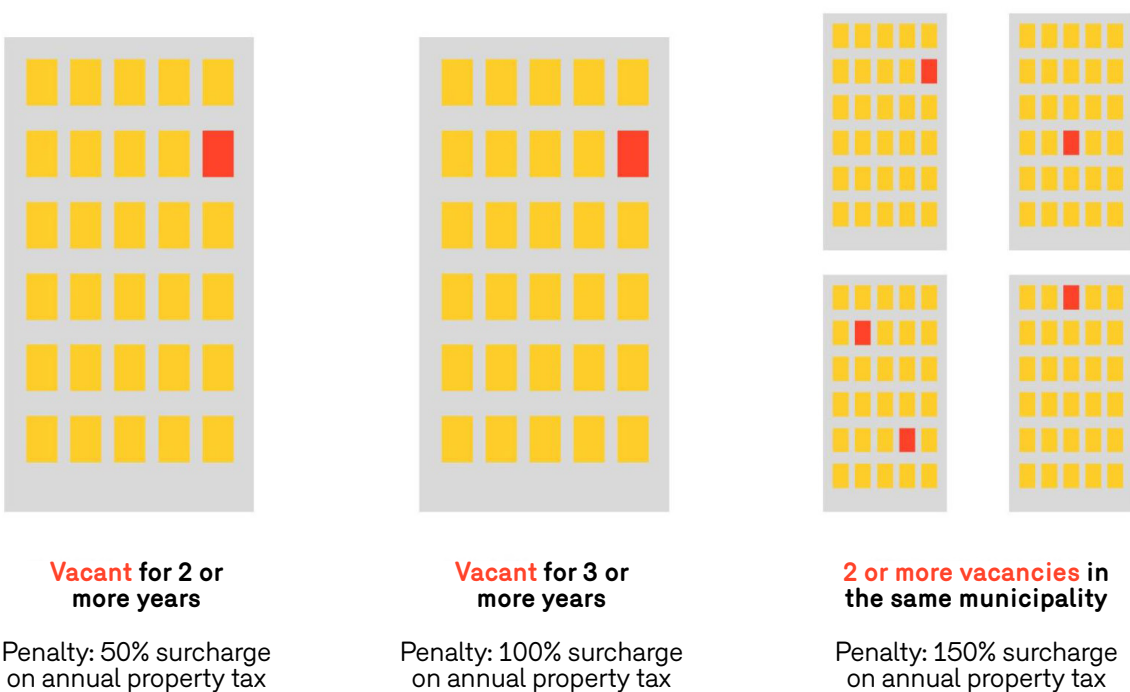
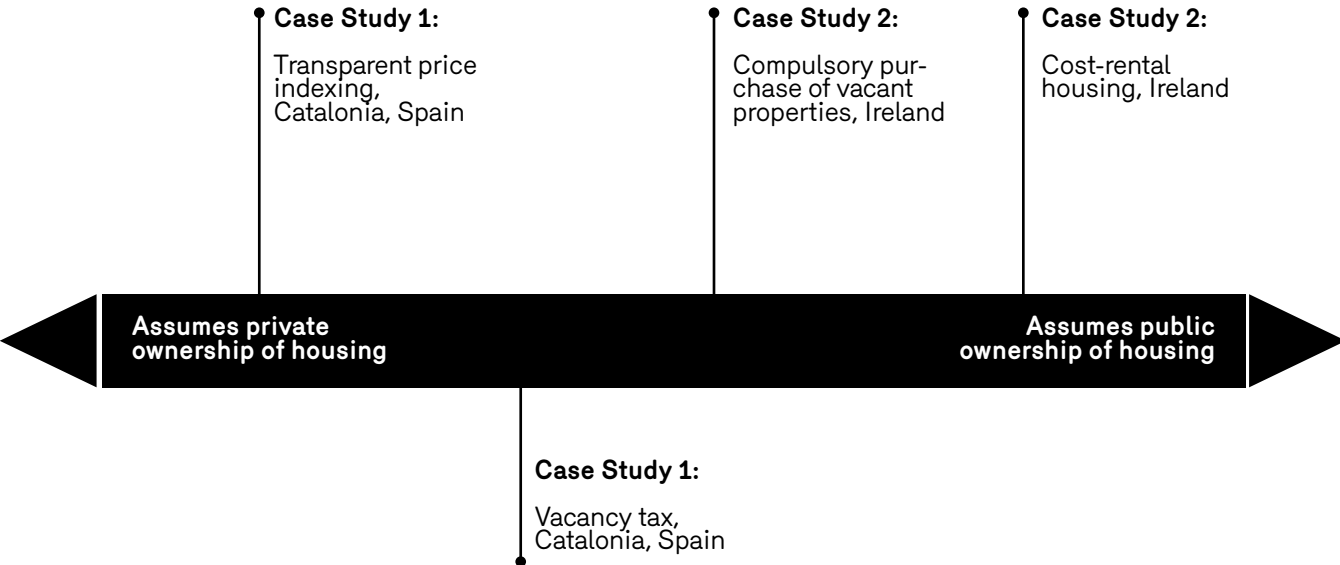
In May 2023, Spain’s national government passed the Ley de Vivienda, or housing law, which includes provisions that strengthen and help enforce rent regulation. This landmark law is the result of commitments made by a consortium of left-wing political parties in the 2023 national elections. Recognizing the national housing crisis throughout Spain, the law traces its roots to earlier regional rent control laws passed in Catalonia, home to Barcelona, which were subsequently overturned by the Constitutional Court.¹¹³ Among the measures with potential to preserve deep affordability are the transparent state reference for setting of rents and mobilization and acquisition of private housing.

A signature component of the law is a national limit on rent increases for lease renewals. In 2024, the limit was 3%. In 2025 it will be informed by a rent index intended to be less

than the average inflation. The housing law enabled Spain’s autonomous regions (state level governments) to establish *áreas tensionadas*, or “stressed zones” – where rents have increased at least three percent more than average inflation in the past five years, or where the average rent is more than 30 percent of the average salary. In these zones, rent increases between leases (i.e., new leases and not lease renewals) are restricted. This is the first time in Spain’s history that such a policy has been put into place. Apart from setting more stable rents, the policy disincentivizes landlords from cancelling rental leases.¹¹⁴

Against the backdrop of rising rents and scarce supply, Catalonia is among the first regions in Spain to opt into the stressed zones program. The Catalan government has designated 140 municipalities *áreas tensionadas*. More than 80% of the region’s population lives within one.¹¹⁵

Within these zones, rents charged on new leases are also limited. For landlords owning less than five units, the limit aligns with the national limit set for lease renewals.



For landlords owning more than five units, rent increases are set through a publicly accessible index. Anyone can navigate the online portal to see the upper threshold their landlord is allowed to charge.

To further incentivize affordability in the stressed zones, tax incentives are offered for landlords providing further discounted rent. Landlords benefit from a 50% tax abatement on the rental income received. Further abatements include:

- 90% abatement if rent on the new lease is 5% less than the rent of the prior lease.
- 70% abatement when the unit is rented to individuals ages 18 to 35 or to a non-profit housing organization.
- 60% abatement when the unit has been rehabilitated two years prior to the new lease.¹¹⁶

Vacancy Taxes, Mobilization and Acquisition of Private Housing

Barcelona’s Right to Housing Plan (2016-25) has established a robust program to occupy vacant apartments. It consists of vacancy taxes, providing incentives for landlords to rent unoccupied units, and acquisition of privately owned units. Alongside protections for rent increases, the Ley de vivienda allows regional governments to impose vacancy taxes on property owners. Each municipality sets their own annual property tax rate, usually 0.5% to 1% of the property’s value. Authorities can also impose surcharges of 50%–150% of this amount if a property meets certain vacancy conditions.¹¹⁷

A property will be considered “permanently unoccupied” and subject to these surcharges if it has been unused “without justified cause” for at least two years and the landlord owns four or more properties. The surcharges escalate with duration and quantity of vacancies.

While there is little evidence that the vacancy tax alone yields significant housing, it complements Barcelona’s mobilization of a private housing program.¹¹⁸ Barcelona created a census of vacant apartments and developed a program to incentivize landlords to rehabilitate and rent these units. The City offers capital subsidy for rehabilitation work, in addition to other benefits including waiving fees for building energy efficiency permits. In exchange, units are rented at affordable rates with no upfront or administrative costs. These benefits, combined with the potential for landlords to be burdened with exorbitant vacancy taxes, work in tandem to get affordable housing units online expeditiously. Incentives for applicants include longer rental contracts, affordable rent, no transaction costs, and legal and technical advice. Incentives for landlords include competitive rental prices and guaranteed rental income, renovation subsidies, legal and technical advice, and payment for keeping existing tenants.¹¹⁹

A powerful tool to create more housing, and specifically public housing, is Barcelona’s acquisition program, which allows all municipalities in Catalonia to acquire properties through

- Pre-emption rights for properties sold on the private market. To acquire the property, the City must be made aware of a seller’s intent to sell and is given 90 days to decide whether or not it will purchase. To effectuate a sale the public notary requires a certificate from the City stating it did not intend to purchase the property.
- The right of first refusal on foreclosed properties.

Once purchased, properties are converted to social housing and dispersed throughout the

city limits, rather than concentrated on the periphery as has historically been the case. According to Eduard Cabré Romans, a Housing Policy Consultant at Barcelona City Council, “The acquisition program is quite significant. The City has purchased approximately 1,500 homes. This may not sound like much, but this is almost 40% of the newly created public housing units since 2015 as part of the Right to Housing Plan. This is because the timeline for new construction is considerably longer and the units facilitated by the plan are just beginning to come on line.”¹²⁰

In New York City, an estimated 60,000+ rent stabilized units are sitting vacant.¹²¹ Landlords argue that it is more cost-effective to leave these units vacant than pay for repairs, given recently enacted restrictions limiting a landlord’s ability to pass through the costs of repairs to tenants via higher rents between tenancies, or following capital upgrades.¹²² While Barcelona’s policies on rent regulation and reclaiming vacant and underutilized properties are not entirely new concepts in New York City, we can learn from the politics that enabled these programs and the details of their implementation.

Ireland’s Compulsory Purchase of Vacant Properties & Cost-Rental Housing Model

Once hailed as a model of homeownership, Ireland is in the midst of a housing crisis. Decades of misguided policy have kept the tension simmering, but a series of far-right xenophobic riots in late 2023 that weaponized the tensions of housing inequality against

newly arrived asylum seekers,¹²³ coupled with record breaking homelessness levels¹²⁴ and soaring rents¹²⁵ make it clear the situation has boiled over. 41% of Irish adults aged 18 to 34 still live with their parents, a widely cited statistic reflecting the inability of this generation to launch into full independence.¹²⁶

Analysts argue that the largest driver of the crisis is the failure of government to invest in the production and preservation of social housing (defined in Ireland as those in the bottom three deciles of income).¹²⁷ During the late 1990s and early 2000s, the Irish economy boomed, and private landlords and investors acquired a significant share of residential properties. Following an economic collapse in 2008, the country’s economy has rebounded – tax friendly policies have attracted many tech companies to Dublin and other Irish cities¹²⁸ – but the resurgence has not resulted in greater choice or supply of housing.

In May of 2024, a startlingly radical report from the government-appointed Housing Commission was leaked to journalists:

“The Commission’s work has identified as core issues, ineffective decision making and reactive policy making where risk aversion dominates. These issues, together with external influences impacting housing dynamics, contribute to volatility in supply, undermining affordability in the housing system. Should these issues persist, there will continue to be insufficient progress on the issues our society faces. These problems have arisen due to the failure to successfully treat housing as a critical social and economic priority, evident in a lack of consistency in housing policy. Inconsistency undermines confidence.”¹²⁹

The report calls for big swings to solve Ireland’s crisis. At a more fundamental level, the strategic publication of a thoroughly researched document that demands action and does not shy away from identifying key perpetrators of a crisis is *itself* a Big Swing to ignite national, and international, conversation.

Through our research and conversation with Michelle Norris, a member of the Housing Commission and a Professor of Social Policy at University College Dublin, we find Ireland has two mechanisms that are potential Big Swings to right the affordability crisis: the compulsory purchase of vacant properties scheme and the so-called cost-rental housing model, which links rent to the cost of building housing rather than developer profit. Both are recommended in the Housing Commission report, memorialized in the nationwide “Housing for All Plan” (issued in 2021).

The Compulsory Purchase Order (CPO) Scheme is a nationwide, local authority-led initiative to purchase vacant homes for “the public good.”¹³⁰ Though the legal right is often applied to seize land for public infrastructure improvements, local authorities are granted power to purchase (at market rates) and refurbish (or potentially resell) vacant residential assets within their jurisdiction, even without the owner’s consent. Supported by Local Housing Finance Agency funding, the goal is to purchase 2,500 units by 2026, pulling private property under public ownership, or in the case of resale, public profit.¹³¹ The plan includes funding for a full-time representative from the Housing Commission in each Local Authority to oversee this effort, and grant funding is available for capital improvements of the seized asset.

The proposed “residential zone land tax,” would function as a 3% tax on undeveloped land zoned residential that developers are holding offline. Facing pushback from the development industries as well as farmers, this policy is not yet enacted. If implemented, it would further induce landlords to develop housing or sell the asset to someone who will.

The cost-rental housing model established by the Affordable Housing Act of 2021 targets Irish residents who are above the threshold for social housing but have difficulty affording private market-rate accommodation. In this model:

- The rent you pay is based on the cost of building, managing, and maintaining the homes over a period of forty years. The rent for cost-rental homes must be at least 25% below regular market rents in the area. The rent is also capped at one third of a renter’s income.¹³²
- The units are delivered and managed by local housing authorities and feature long-term leases. When units come online, a lottery system is utilized for applications.
- Eligibility is income-restricted at the time of application, with no annual recertification of income.
- Rent increases, limited to once every 12 months, cannot exceed the Harmonised Consumer Price Index, a key indicator of inflation and price stability in the European Union and the euro area.
- Units are funded by borrowing from public sources: Cost Rental Equity Loans funded by the Department of Housing, and funding from the Housing Finance Agency.

- Cost-rental units are often part of mixed developments with market rate housing and social housing units.

The plan calls for the addition of 18,000 cost-rental homes by 2030. The Housing Commission report goes further, calling for a targeted increase in the proportion of social and cost-rental housing to 20% of the national stock.

An early report on the impact of the new cost-rental regime signals some early signs of success. From a survey of 551 cost-rental residents, some key findings were:

- 80% of residents feel very secure, and 73% say they ‘never’ or ‘rarely’ worry about eviction.
- The research found no evidence of stigma associated with cost-rental housing.
- On average, rent represents 34.5% of household net income for cost-rental residents.¹³³ The full and ultimate impact of the compulsory purchase order scheme and cost-rental housing in Ireland remains to be seen, but the tools are powerful in a market that urgently needs it.

BIG SWING for New York City

A variety of tools can keep residential units online: vacancy taxes, financing incentives, compulsory purchases of vacant property, and taxes on undeveloped residential land. Similar tools exist in New York City and State. A 2024 New York City law requires registration and inspection of vacant units, if reported to HPD. Proposed New York Assembly Bill A5988 would impose a fee on landlords with vacant residential units over an extended period of time. These swings could be meaningful if fully enacted, staffed, and funded.

We are inspired by Michelle Norris’ call for dedicated, funded time and space to bring together voices outside a political cycle and across disciplines. In describing the Ireland Housing Commission’s goals, Norris explained: “Some of us felt that we really needed to be radical. We didn’t want to propose just tinkering with the system. We wanted to propose a complete reset of the system.” She acknowledges this is not easy: “You’re constantly trying to respond to the latest political crisis, and the whole system has an inbuilt tendency towards short-termism. It is very hard to create the space to stand back, do a big picture analysis, and look at how we need to change the direction because you’re so busy fighting fires and plugging gaps in policy.”

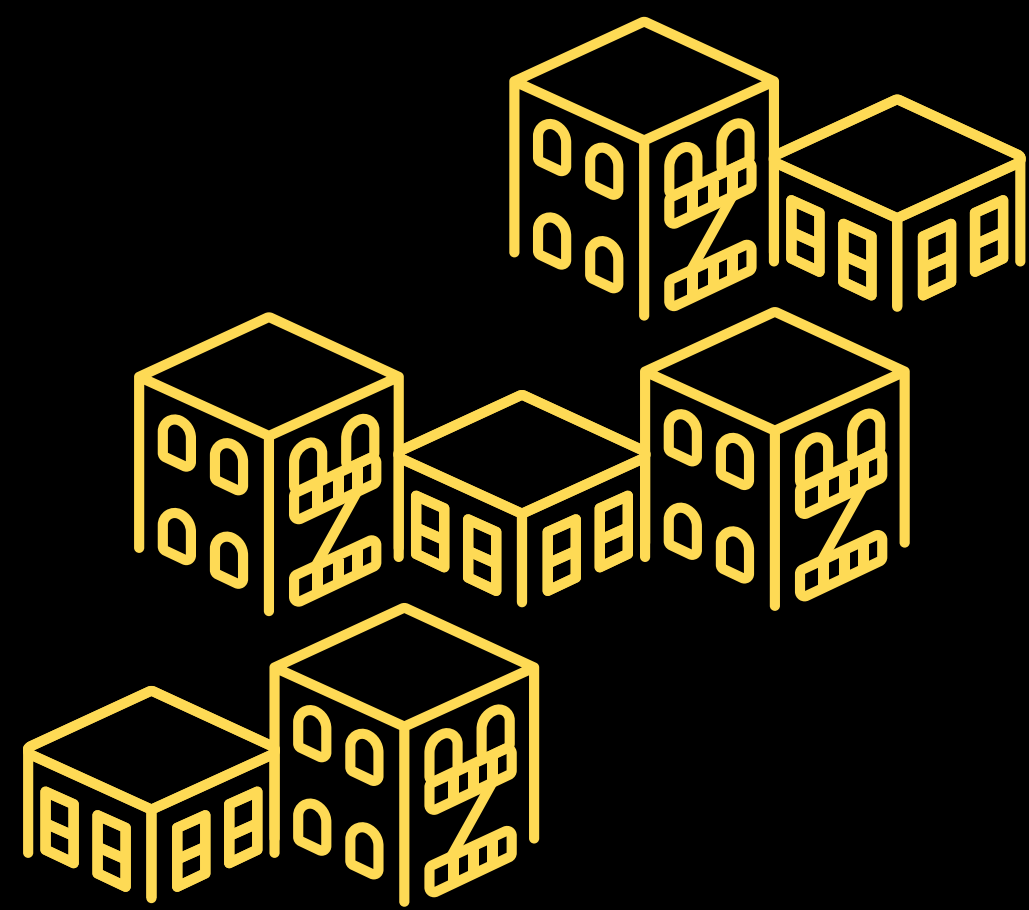
Could New York City invest in a non-partisan, cross-disciplinary Housing Commission staffed by private and public representatives, tasked with identifying inefficiencies and opportunities in how the City protects affordability? Michelle Norris reminds us that the act of pulling together potential Big Swings is itself the first step: “My experience in policy-making is that windows open at certain times...when the system is open to new ideas. It is important to have good ideas formulated and worked up so that you’re ready to roll when these windows open. Even if they’re not adopted immediately, if they start getting into the debate, and being there for consideration, you find that a window will open, and it’s open to adopting it.”

- **Bring vacant apartments online** through registration, inspection, and fees for owners of vacant residential units.
- **Expand CityFHEPS and the Project-Based Voucher (PBV) program** to reduce evictions and keep people in their homes.
- **Reform rent regulation to right-size rents** from inflated rates due to the systemic over-compensation for rent regulated landlords.
- **Incentivize rent reduction and building maintenance** through tax abatements for landlords.



Bought-In But Built Short: Transforming Decision-Making to Enable Abundant Housing

Lessons from Oregon, New Zealand, and New Jersey



Heather Beck, Julian St. Patrick Clayton, Rachel Goodfriend, Lauren Stander, Catherine Vaughan, Nicole Vlado, Pablo Zevallos

The Challenge

New York City’s growing need for more housing is undeniable, but residents, electeds, and law-makers are not bought-in on a solution. We are in a crisis, with the city adding just one housing unit for every five new residents from 2010 to 2018.¹³⁴ When compared with other major cities¹³⁵ (and even to our neighboring counties), we have some of the lowest housing production in the country.¹³⁶ Studies show that New York’s housing supply is 500,000 units shy of our current need, with the possibility of this gap growing to one million units over the next decade.¹³⁷ As a result, New York City rents have increased seven times faster than wages and 55% of city households spend over 30% of household income on rent.¹³⁸

Yet recent proposals to build more housing in New York have fallen short of our needs, with residents and legislators actively resisting the production of new homes. Governor Hochul’s 2023 Housing Compact, which ambitiously proposed setting growth targets across the state for housing supply, failed dramatically after garnering no support from the state legislature. The 2024 zoning text amendment “City of Yes

for Housing Opportunity” fared slightly better. The measure passed in the City Council after its proponents made major concessions that dropped its projected number of new units from 110,000 to 80,000 over the next fifteen years - a fraction of the homes needed.

We have the ability to build more housing, but we are challenged by a lack of buy-in and a long-term vision for how to build. Within the context of how decisions are made in New York, the concept of “building buy-in” is complicated.

Whose buy-in are we talking about? How do we get buy-in? And will this help solve our housing crisis?

Rent-burdened New Yorkers are certainly bought into the idea that we are in dire need of more housing.¹³⁹ Many New Yorkers also support a broad swath of policies designed to increase supply and lower costs, from increased multi-family zoning to allowing ADUs to eliminate parking mandates.¹⁴⁰ If buy-in appears to exist for both the problem and potential solutions, why has inaction become the norm?

New York City Residents in Favor of Housing Policies	%
Allow apartments near transit or job centers	82
Allow dorms and affordable housing on college or church land	75
Allow apartments near offices, stores, restaurants	77
Allow conversion of basements and attics to apartments	70
Allow apartments over garages or in backyards	65
Require simplified, faster permitting	85
Allow commercial buildings to be converted to housing	75
Eliminate parking minimums	61
Allow town houses and small multifamily on any residential lot	56
Reduce minimum lot size	44

▲ Share of residents in favor of each approach, Source: Ipsos, September 2023

Our political system has failed to respond to the housing crisis not due to a lack of broad buy-in, but due to structural flaws that prioritize the few over the many and incentivize private interests over public good. Given the lack of a comprehensive plan for citywide housing production, decisions about development are made in a site-by-site, piecemeal fashion.¹⁴¹ Decision-making processes and norms—from the Uniform Land Use Review Procedure (ULURP) to the member deference arrangement at the City Council—are designed to introduce veto points and opportunities to reject new housing rather than to enable housing growth.¹⁴²

In considering how New York might overcome these challenges, we looked at examples from places that have taken “big swings” to address housing affordability. We reviewed traditional examples of building buy-in—creating coalitions and engaging constituents to push for legislative change—as well as structural changes to decision-making authority and landmark legal cases that enabled or forced change to happen, that then drove buy-in through positive results. Critically, we wanted to explore buy-in as a *result* of a big policy swing, not just a precondition of one—a lesson for policy-makers and housing advocates as we navigate the first few years of a reformed zoning code in New York City.

● Case Studies

Coalition-building in Oregon

For decades, Oregon was among states with the lowest vacancy rates in the US and its cities saw growing numbers of unsheltered residents.¹⁴³ In a familiar story, Oregon’s housing supply had not kept up with its population growth.

As these trends came to a head in the 2010s, Portland began to explore zoning reforms to legalize the construction of multifamily buildings on lots throughout the City previously zoned exclusively for single-family homes. The people-led urbanist group 1,000 Friends of Oregon organized the Portland for Everyone campaign, an inside-outside strategy to persuade commissioners and City Council members, help staff the administration of Mayor Ted Wheeler, and mobilize everyday residents to testify at community meetings.¹⁴⁴ By 2016, Portland enacted its first-ever comprehensive plan.

To scale its impact from Portland to the entire state, 1,000 Friends of Oregon organized an additional eleven local land use ‘Friend’ groups across the state. With each acting as local eyes and ears on land use regulations, the chapters collectively formed a statewide legislative campaign.¹⁴⁵ Over time, they forged a coalition across diverse stakeholders, including the senior advocacy group AARP,¹⁴⁶ and began to draw from research by the Sightline Institute, an independent research nonprofit in Portland, to create data-driven messaging.¹⁴⁷

This coalition was instrumental in the passage of House Bill 2001 (HB 2001) in 2019, which

Save the dates for:

We're Not Doomed Yet!

A three-part speaker series with housing lessons for Portland

Portland is feeling growing pains and will continue to. Luckily, compared to many other places, Portland still has room to consider HOW we want to evolve. We are at a critical moment in our history: The decisions we make this year will impact housing availability and affordability for a generation to come. As we grow, Portland can learn many lessons from larger metro areas: from successes, from failures, from willingness to embrace political challenges creatively. Hindsight can be 20/20, and our peers in bigger cities have it.

This speaker series is bringing experts in housing policy, planning, and advocacy to Portland, to share their expertise and advice on how our region can better meet ALL resident's housing needs. Join AARP Oregon, 1000 Friends of Oregon, and Sightline Institute in welcoming experts from Vancouver BC, New York, Minneapolis, and more, for a dynamic three-part conversation, looking back and looking forward:

MARCH 07	Lessons from the Bay Area & Vancouver, BC BUILDING ENOUGH HOUSING
MARCH 14	Lessons from Minneapolis, Seattle, & our own backyards REPEALING EXCLUSIONARY ZONING
MARCH 21	Lessons from New York & national affordable housing coalitions SUBSIDIZING HOUSING EFFECTIVELY

Location	Social Hour
5.30pm	8.00pm
EcoTrust	Bridgeport Brewing
721 NW 9th Ave	1313 NW Marshall St.

MORE INFORMATION: portlandforeveryone.org/events

▲ Happy Hour Flyer, 2018 (Image credit: Sightline Institute)

legalized duplexes in cities with a population of 10,000-25,000 and fourplexes in cities with a population of over 25,000¹⁴⁸.

The passage of HB 2001, combined with an increased focus on racial justice in the summer of 2020, vaulted forward a previously-stalled Residential Infill Project (RIP) in Portland. RIP brought Portland into compliance with HB 2001 and went further, legalizing five- and six-plexes if certain units were income-restricted and broadening the availability of accessory dwelling units.¹⁴⁹ Due to its early success, the City further expanded RIP in 2022 to accommodate a wider range of housing types, configurations and sizes.¹⁵⁰

New York’s housing advocacy community has much to learn from this example. In Oregon, a broad, inclusive coalition, buoyed by data-driven messaging, built support for land use reform over time. Then, the coalition leveraged initial successes in Portland to scale statewide and drive state legislation around upzoning. Later, it seized political opportunities to push for even more ambitious reform in Portland.

New York can replicate Oregon’s success by generating the same “ping-ponging” of city and state reform. For example, could the recent passage of City of Yes for Housing Opportunity be leveraged to push for a revival of Governor Hochul’s failed Housing Compact? In this effort, New York could employ a less siloed approach, bringing organizations outside of the housing ecosystem into a big-tent coalition, and employ persuasive, tested arguments toward these ends.

Structural change and policy feedback loops in New Zealand

New Zealand offers a powerful example of how buy-in was built for ambitious housing reform through structural changes in government authority leading to comprehensive planning, local demonstrations of effective housing supply influencing nationwide policy, and the creation of broad coalitions transcending issue areas and partisan lines.

Like New York, New Zealand—and its capital, Auckland, in particular—had experienced significant increases in housing costs in the 2000s and 2010s. In 2010, Auckland’s seven municipal councils, which had been responsible for local zoning regulations, were amalgamated into a

single authority. This consolidation offered the opportunity to create a single strategic plan for the region, which included both housing and sustainability objectives. The “Auckland Plan” set out a vision for denser growth. This paved the way for sweeping reforms to land use regulation; in 2016, Auckland upzoned some 75% of its residential land area, resulting in a 15% increase in the housing stock over the following eight years.¹⁵¹

Auckland’s example, and the twin objectives of housing growth and environmental sustainability, provided a blueprint for New Zealand writ large. In the late 2010s, nationwide up-zoning was introduced to stimulate economic growth and to reduce the risk of sprawl into other natural areas of the island. Densification of New Zealand cities would protect agricultural zones, forests, parks and other natural areas from sprawl. This framing helped generate support from a youth-led environmental coalition, who saw upzoning as a climate justice issue and immediately helped to push reform across New Zealand as an opportunity to meet climate goals.¹⁵²

In this past decade, New Zealand has built on initial housing reforms through transit-oriented development and medium density residential standards. When introducing the latter policy, New Zealand’s Labour-affiliated housing minister shared the podium with members of the opposition party in a rare demonstration of bipartisanship.

As with Portland and Oregon, the policy feedback loop in Auckland was able to influence broader, nationwide reform in New Zealand. This initial feedback loop was spurred by structural changes to Auckland’s government: the

consolidation of municipal authorities paved the way for comprehensive planning that would not be stymied by local decision-makers. While New York does not have multiple zoning authorities, decisions on new developments are highly localized due to the ULURP process and the City Council’s norm of member deference. Structural changes to either of these processes could potentially allow for more ambitious zoning changes in the city, setting off a policy feedback loop that could increase buy-in among residents.

Landmark Cases and the Use of Courts in Mount Laurel, New Jersey

Impact litigation¹⁵³ and the courts provide an additional avenue for building greater buy-in with residents. Although relatively insulated from politics, the high courts often align with public opinion,¹⁵⁴ and their rulings on controversial subject matter can ultimately influence and shape public opinion. A notable example of this revolves around the so-called Mount Laurel doctrine in New Jersey.

The Mount Laurel doctrine speaks to two decisions by the New Jersey Supreme Court, in 1975 and 1983, which resulted in the state-mandated construction of income-restricted housing. The first decision, in 1975, banned exclusionary zoning and required municipalities in New Jersey to permit their “fair share” of income-restricted affordable housing.¹⁵⁵ The second decision, in 1983, created enforcement mechanisms, including a legal process by which housing developers can rezone properties to build more affordable housing called a builder’s remedy.¹⁵⁶ The ensuing 1985 Fair Housing Act (FHA), which the New



▲ March on Washington for Jobs and Freedom (1963.) Source: Library of Congress

Jersey State Legislature enacted at the behest of the Court, more fully implemented these rulings. This included the establishment of the Council on Affordable Housing (COAH), a state agency tasked with setting and enforcing income-restricted housing benchmarks for each municipality.

However, the state – and COAH in particular – repeatedly failed to abide by its court-directed obligations, instead bowing to pressure from municipalities that wished to maintain local control over zoning and continue to block the creation of affordable housing. The Supreme Court repeatedly found that COAH failed to set constitutionally adequate benchmarks beginning in 2000, and former Governor Chris Christie frequently sought to undermine the agency.¹⁵⁷ Following years of failure, the New Jersey Supreme Court again stepped in to transfer the setting of the housing benchmarks¹⁵⁸, and the adjudication of builder’s remedy claims, back to the state judiciary.¹⁵⁹ Later, in 2024, the New

Jersey State Legislature formally repealed the COAH and modified the builder’s remedy.¹⁶⁰

New York should follow the lead of its neighbor across the Hudson River. New Jersey’s experience in implementing its Mount Laurel doctrine demonstrated that, in addition to assisting local governments in ending the housing shortage for the lowest-income households, courts can help build and maintain popular support for such initiatives. Look no further than the Mount Laurel doctrine’s continued popularity in public opinion polling despite the years of tumult. In a 2008 Fairleigh Dickinson University (FDU) poll, 55% of New Jersey voters approved of the *Mount Laurel* decisions, with 28% disapproving.¹⁶¹ This was later followed by a 2017 FDU poll that found that 67% of voters approved of the *Mount Laurel* decisions and 28% disapproved after a high-profile Supreme Court decision related to housing benchmarks.¹⁶²

BIG SWING for New York City

The case studies above offer examples of “big swings” to increase housing supply, including city- and statewide upzoning and legal mandates that municipalities allow the construction of affordable housing. In each case, the enactment of the housing policy generated greater buy-in by driving positive results for residents; buy-in was a result of good policy, rather than a precursor to it.

We need to take a “big swing” to enable this kind of buy-in.

This big swing requires:

- **Transforming decision-making and governance structures** that currently privilege a small (but loud) set of voices working to curtail housing development;
- **Changing the representation or responsibilities of Community Boards;**
- **Ending the norm of member deference;**
- **Leveraging the courts** to protect and enforce New Yorkers’ right to affordable housing.

We need to continue to provide New Yorkers a feedback loop. This will help build coalitions across advocates and community leaders. We can do this by:

- **Using research and evidence** to create a shared vision for the city’s future and deny opportunities for misinformation
- **Connecting the messaging around housing production to other regional policy goals**, including equity, economic, and climate goals
- **Engaging residents and stakeholders** to support the impact of messaging and adapt policies to address pain points experienced during implementation
- **Recognizing the potential negative impact** that previous zoning and policy changes have had on under-represented residents and address these both in policy making and messaging

Building buy-in is not limited to initiating change, but rather supporting long-term commitment to transformation. In the next few years, as we see the results of the City of Yes for Housing Opportunity, can positive outcomes be leveraged to mobilize residents around even more ambitious housing policies at the city and state level? Can the implementation of new zoning laws build excitement for a growing, changing New York that can welcome and house more people? Let’s make sure it does.

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Endnotes

1 Maldonado, S. (2024, December 3). How Minneapolis and Austin Outdid New York City in the Quest to Enable More Housing. THE CITY - NYC News. <https://www.thecity.nyc/2024/12/03/nyc-city-of-yesminneapolis-austin-columbus-falls-short/>

2 2023 New York City Housing and Vacancy Survey

3 As reported by the NYC Department of Housing Preservation and Development (HPD) and defined in the City’s 2014 and 2022 Housing Plans. These are primarily income-restricted rental units, which may serve incomes up to 165% of the Area Median Income for the NYC region.

4 <https://tracker.thenyh.org/wp-content/uploads/2024/06/NYHC-Tracker-2024-Web.pdf>

5 <https://tracker.thenyh.org/wp-content/uploads/2024/06/NYHC-Tracker-2024-Web.pdf>

6 Primarily due to Federal disinvestment in public housing operations and legislated restrictions on the development of new public housing.

Total NYCHA apartments in 2003: <https://www.nyc.gov/assets/nycha/downloads/pdf/j03apre.pdf>; total NYCHA apartments now: <https://www.nyc.gov/site/nycha/about/developments.page>

7 Adjusted for inflation

8 <https://comptroller.nyc.gov/newsroom/new-comptroller-stringer-report-options-for-working-new-yorkers-vanishing-as-city-lost-over-425000-affordable-apartments-since-2005/>

9 <https://cooperatornews.com/article/a-history-of-cooperative-housing-in-nyc>

10 <https://aaww.org/finntown-esther-wang/>

11 <https://jewishcurrents.org/the-rise-and-fall-of-the-coops>

12 <https://www.uhab.org/our-work/coop-support/whats-an-hdfe/>

13 https://prattcenter.net/uploads/0423/1682705700812033/Pratt_Center_Gaining_Ground-042823.pdf

14 Reports of the number of housing cooperatives and their residents in Montevideo and across Uruguay vary across organizations, agencies, and scholars. FUCVAM, which represents a large portion of the nation’s cooperatives, has said “ more than 730 cooperatives are federated under FUCVAM in Uruguay, representing more than 35,000 families,” though it provides conflicting numbers elsewhere on its site. Scholarly works and government reports cited elsewhere have referred to estimates of approximately 2,000 cooperatives in recent years. For the final case study, this group aims to access the national government’s housing census data to include data from 2023 nationally and

for Montevideo.

15 Per a 2022 Report. Envejecimiento en las cooperativas de vivienda - Centro Cooperativo Uruguayo https://www.inacoop.org.uy/_files/ugd/356d79_4b3c5309341e43eb8c5671440deb615b.pdf

16 Per a 2019 source. https://www.researchgate.net/publication/335307423_The_Professionalization_of_a_Social_Movement_Housing_Cooperatives_in_Uruguay

17 For context, Uruguay has a population of approximately 3.4M, of whom an estimated 2M live in the Montevideo metro area. <https://en.wikipedia.org/wiki/Uruguay>

18 Interview with Alvaro Moreno

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21 Examples include local and national land occupation protests in the late 1980s and early 1990s, the establishment of the Latin American Secretariat of Popular Housing (SELVIP) with Argentina and Brazil in 1990, and an international exchange in the mid 2000s across 15 Latin American countries with support from European cooperative organizations.

FUCVAM: cooperativismo de vivienda, de los barrios en Montevideo a una alternativa contrahegemonica en otros Sures Marta Solanas Domínguez /<https://www.interfacejournal.net/wordpress/wp-content/uploads/2017/07/Interface-9-1-Solanas.pdf>

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<https://world-habitat.org/world-habitat-awards/winners-and-finalists/south-south-cooperation-international-transfer-of-the-fucvam-model-of-mutual-aid-housing-cooperatives/>

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The Professionalization of a Social Movement: Housing Cooperatives in Uruguay” August 2019 Built Environment 45(3):382-397

23 Interview with Alvaro Moreno

24 We recognize that land price is one of several factors that may determine what level of affordability is achievable at a given site.

25 Molloy, Robert Report to the Minister for Local Government, 1972 Committee on the Price of Building Land <https://issuu.com/conormccabe/docs/1974kennyreport>

26 Department of Housing, Local Government and Heritage, Housing for All- a New Housing Plan for Ireland, September 2021, www.gov.ie/pdf/?file=https://assets.gov.ie/197237/29edec3e-6664-4e62-86b2-af2e77f2f609.pdf#page=null

27 Department of Housing, Local Government and Heritage, Report of The Housing Commission, May 2024, www.gov.ie/pdf/?file=https://assets.gov.ie/294018/elaaeled-07c4-473d-811e-342675632lee.pdf#page=null

28 Approved Section 48 Development Contribution Scheme 2023- 2026.docx

29 Part V – Information and Resources | The Housing Agency

30 Capital Gains Tax (CGT) on the sale, gift or exchange of an asset

31 Registering for Residential Zoned Land Tax (RZLT)

32 Affordable Neighborhoods for New Yorkers Tax Incentive program was adopted in New York State Real Property Tax Law in New

York State’s FY25 budget to replace now-expired 421a tax abatement. Although the 421a expired in June 2022, the deadline for projects that started before the expiration and already in construction was extended to 2031.

33 Freemark,Yonah and Corianne Payton Scally (2023, September 27). How to Better Leverage the Low-Income Housing Tax Credit Program for Affordable Rental Housing Production. Retrieved from How to Better Leverage the Low-Income Housing Tax Credit Program for Affordable Rental Housing Production | Urban Institute

34 UNITED NATIONS ECONOMIC COMMISSION FOR EUROPE HOUSING EUROPE. (2021). #Housing2030 Effective policies for affordable housing in the UNECE region, pg. 51 Retrieved from housing2030_study_e_web_1.pdf (unhabitat.org)

35 In Denmark the terms “nonprofit housing” and “affordable housing” are used interchangeably. Because nonprofit housing is universal/available to everyone regardless of income, the terms “general housing” and “common housing” are used rather than “social housing”, which has a connotation of housing only for the socially deprived. The terms were established as the ethos of nonprofit housing in Denmark, that is to be available to the “general public”, for the “common good”, and also to attract a balanced social-mix of tenants by avoiding the stigma of the term “social housing”. Despite the efforts, common/general housing in Denmark today houses mostly lower income populations. Local municipalities can allocate 25% of the local common/general/nonprofit housing stock to vulnerable, extreme low income populations. It can then be argued that this subsection of the nonprofit housing sector is indeed social housing. Some articles use “social housing” to refer to the Danish nonprofit housing sector, which can cause confusion in international audiences. (Christian and Helle’s interview)

36 Landsbyggefonden, (2025, January). The National Building Fund. Retrieved from <https://lbf.dk/om-lbf/english/>

37 Landsbyggefonden, (2025, January). The National Building Fund. Retrieved from <https://lbf.dk/om-lbf/english/>

38 <https://lbf.dk/om-lbf/english-the-danish-social-housing-model/>

39 <https://www.housingeurope.eu/wp-content/uploads/2024/11/Cost-based%20social%20rental%20housing%20in%20Europe%20-%20December%202021%20PRINT.pdf>

40 <https://iclei-europe.org/publications-tools/?c=search&uid=g-DCrxJk2>

41 The NBF mechanism is an umbrella under which there are different funds or “accounts”, such as the New Construction Fund. Today funding for new developments comes largely from state-guaranteed mortgages that are only disbursed through the New Construction Fund, which does not provide its own construction mortgages yet. The expectation is that the New Construction Fund accumulates enough capital and starts disbursing its own mortgages by 2030. (Christian and Helle’s interview)

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46 The NBF for example is managed by a nine-member board, including representatives of housing organizations, tenants and the two

largest municipalities in Denmark. “In this way, the tenants themselves set the priorities, housing rules, oversee investments, resolve complaints about the management of a building or an estate, and balance the books.” This approach is also referred to as the “Danish housing democracy”. Noring, Luise. (2018). Financing the Inclusive City: A case study of the Danish model of affordable and social housing, pg. 13 Retrieved from <https://iclei-europe.org/publications-tools/?c=search&uid=gDCrxJk2>

47 Retrieved from <https://www.bbc.com/storyworks/building-communities/social-housing-to-unite-communities>

48 Noring, Luise. (2018). Financing the Inclusive City: A case study of the Danish model of affordable and social housing, pg. 14 Retrieved from <https://iclei-europe.org/publications-tools/?c=search&uid=gDCrxJk2>

49 <https://www.housingeurope.eu/blog-1559/the-national-building-fund> As Bent Madsen, former NBF’s CEO stated in an interview in 2018: “In earlier days, we saw one housing estate that was fiscally solid, and another that was on the verge of bankruptcy. Today, we can balance surpluses with deficits across all the housing estates using the National Building Fund as an equalisation mechanism” <https://iclei-europe.org/publications-tools/?c=search&uid=gDCrxJk2> pg. 15

50 Ibid.

51 European Commission. (2019, September). European Construction Sector Observatory Policy fact sheet Denmark National Building Fund, pg. 8 Retrieved from https://single-market-economy.ec.europa.eu/system/files/2021-03/ecso_pfs_dk_nbf_2019_0.pdf

52 NYC Community Land Initiative (NYCCLI). NYC Community Land Act. <https://nyccli.org/wp-content/uploads/2023/05/the-nyc-community-land-act-1.pdf>

53 Evapotranspiration is the process by which water moves from the land to the atmosphere

54 Biophilic design integrates natural elements into built spaces to enhance well-being and connection to nature.

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60 Towards Sustainable Architecture : Finland’s national architectural policy programme 2022-2035 (2022) <https://julkaisut.valtioneuvosto.fi/handle/10024/164413>

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64 Government’s legislative proposals to Parliament aim to reduce emissions from building and promote digitalisation. (2022). Finnish Government. <https://valtioneuvosto.fi/en/-/1410903/government-s-legislative-proposals-to-parliament-aim-to-reduce-emis->

sions-from-building-and-promote-digitalisation

65 Kestävä purkaminen - Sitoumus2050. (2020). Sitoumus2050.Fi. https://sitoumus2050.fi/fi_FI/kestavapurkaminen#/

66 United Nations (UN). (2020). World Migration Report 2020. International Organization for Migration. https://publications.iom.int/system/files/pdf/wmr_2020.pdf

67 The International Organization for Migration (IOM) defines a migrant as any person who is moving or has moved across an international border or within a state away from their habitual place of residence, regardless of the person’s legal status, the voluntary or involuntary nature of the movement, the causes for the movement, or the length of the stay.

68 Commonly used term to describe a person who moves to a country other than that of their nationality or usual residence, so that the country of destination effectively becomes their new country of usual residence.

69 Azari, S., Jenkins, V., Hahn, J., & Medina, L. (2024). The foreign-born population in the United States: 2022 American Community Survey Briefs; US Census Bureau <https://www2.census.gov/library/publications/2024/demo/acsbr-019.pdf>

70 UN, 2020

71 United Nations High Commissioner for Refugees (UNHCR). (2024). Global Trends in Forced Displacement.

72 NYC Mayor’s Office of Immigrant Affairs, (2023)

73 The term “New Arrival” is not specifically defined by international agencies and may vary in meaning depending on the context. In New York City law, the term “new arrival” does not have a specific legal definition. It is commonly used to describe individuals who have recently arrived in the city, particularly in the context of immigration and housing services. For instance, the Mayor’s Management Report refers to “new arrival shelters,” indicating facilities designated for individuals who have recently come to the city.

74 According to the United Nations High Commissioner for Refugees (UNHCR), an asylum seeker is an individual seeking international protection whose claim has not yet been finally decided by the country in which they have submitted it. Not every asylum seeker will ultimately be recognized as a refugee, but every recognized refugee was initially an asylum seeker.

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78 (Fiscal Policy Institute, 2023)

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80 Overcrowding refers to situations where more people are living in a space than is officially considered safe or healthy, often due to a lack of adequate housing. This is associated with various health and safety issues.

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89 OECD (2018), Benchmarking Civil Service Reform in Kazakhstan, OECD Public Governance Reviews, OECD Publishing, Paris. <https://doi.org/10.1787/9789264288096-en>

90 BLAVATNIK INDEX OF PUBLIC ADMINISTRATION 2024, University of Oxford <https://www.bsg.ox.ac.uk/sites/default/files/2024-12/Blavatnik-Index-Report-2024.pdf>

91 Housing Development Board - Public Housing - A Singapore Icon <https://www.hdb.gov.sg/cs/infoweb/about-us/our-role/public-housing-a-singapore-icon>

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