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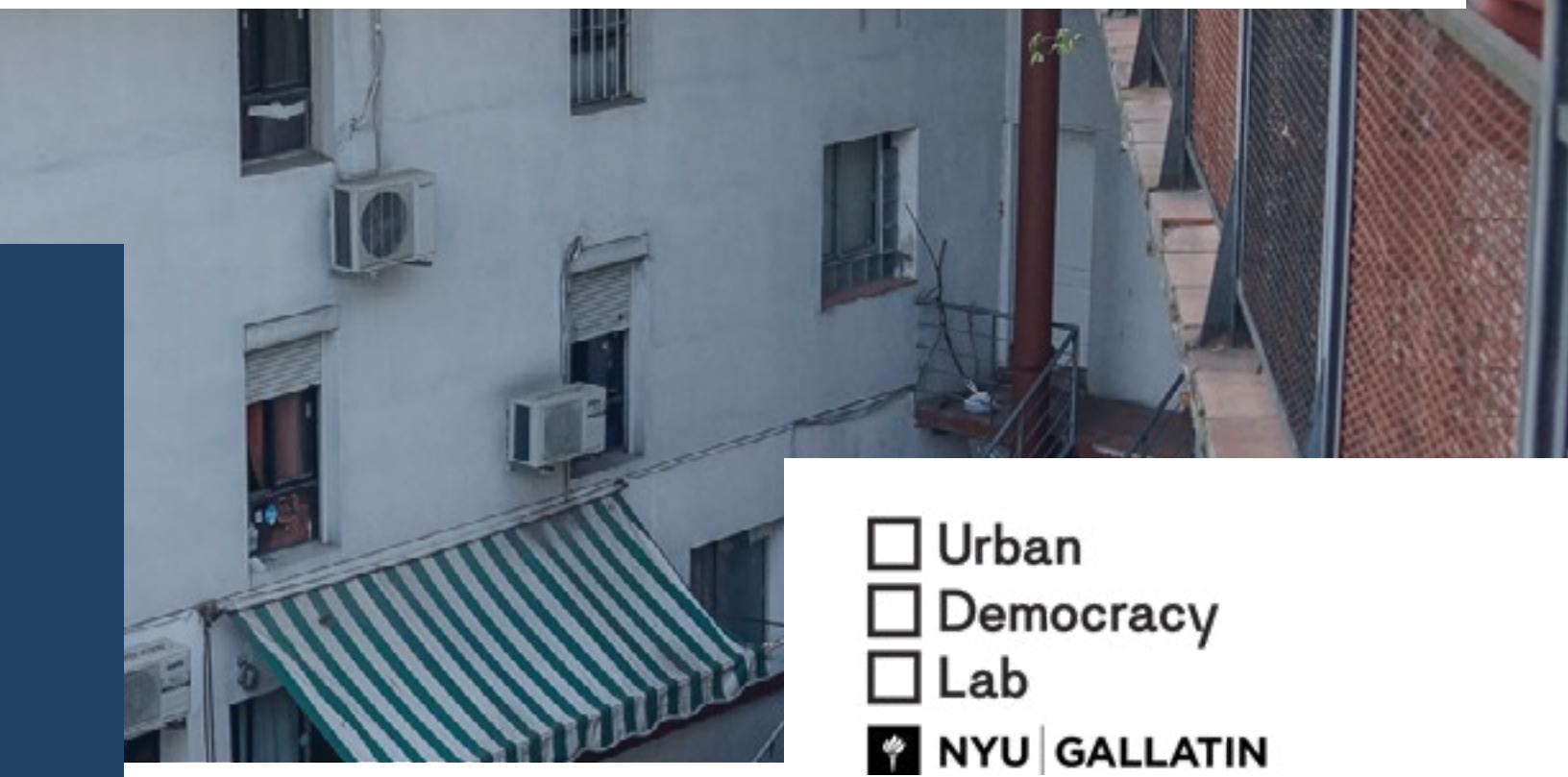
Social Housing 2.0

Viable Non-Market Tools for Today's Housing Crisis



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PATHFINDERS
FOR PEACEFUL, JUST AND INCLUSIVE SOCIETIES
HOSTED BY THE NYU CENTER ON INTERNATIONAL COOPERATION

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About the Grand Challenge

Inequality and exclusion are among the most pressing political issues of our age. They are on the rise and the anger felt by citizens towards elites perceived to be out-of-touch constitutes a potent political force. Policymakers and the public are clamouring for a set of policy options that can arrest and reverse this trend. The Grand Challenge on Inequality and Exclusion seeks to identify practical and politically viable solutions to meet the targets on equitable and inclusive societies in the Sustainable Development Goals. Our goal is for national governments, intergovernmental bodies, multilateral organizations, and civil society groups to increase commitments and adopt solutions for equality and inclusion.

The Grand Challenge is an initiative of the Pathfinders, a multi-stakeholder partnership that brings together 36 member states, international organizations, civil society, and the private sector to accelerate delivery of the SDG targets for peace, justice and inclusion. Pathfinders is hosted at New York University's Center on International Cooperation.

About the Urban Democracy Lab

The Urban Democracy Lab (UDL) at NYU's Gallatin School promotes critical, creative, just, and sustainable forms of urbanism through engaged scholarship, collaborative undergraduate and graduate coursework, creative public programming, and active publication. Our Beyond the Pandemic Project, of which this report is a part, explores urban policy contexts and alternatives that are both transformational and realistic.

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About this Publication

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Executive Summary

The global housing crisis shows few signs of letting up. Housing has become more unaffordable and insecure amid the global COVID-19 pandemic and rising inequality. This report argues that the solutions can be found in "social housing." Social housing refers to models that prioritize the social value of housing for communities over its ability to generate profits for a select few. These examples seek to "decommodify" housing, meaning to reduce the extent to which housing prices and access are determined by the free market.

This report proposes a new framework for these models, or "Social Housing 2.0." These types of housing have three qualities: 1) nonspeculative; 2) democratically run; and 3) publicly backed. These are not new principles, and appear in part in existing housing models around the world—hence the moniker "2.0." This framework builds on existing experiences, like the large-scale government-built and managed housing most commonly associated with Europe in the early and middle parts of the 20th Century, here referred to as "Social Housing 1.0." It also draws on newer experiments in community owned and managed housing like community land trusts (CLTs) and limited equity cooperatives, most prevalent in North and South America—referred to as "Social Housing 1.5."

Social Housing generates numerous important benefits. Many social challenges can be traced in large part to the insecurity and unaffordability of housing. Social housing addresses these problems by creating institutions and policies that enshrine housing as a right, not a privilege. Social housing has been an economic engine, creating housing and jobs, and standing as a buttress against economic downturns.

While creating stability in communities, it also fosters solidarity and social cohesion and integration. Today's housing has by contrast been a centerpiece of racial inequality, creating systems that effectively reward people and institutions for their racism. Social housing both removes those rewards and creates policies to directly alleviate harm done.

Despite these benefits, social housing has failed to reach scale in many countries, and has otherwise experienced a significant reduction in the neoliberal era.

While the three principles of Social Housing 2.0 should be universally applied, the exact policies and institutions to do that will need to be sensitive to local contexts. Places that have the political will to pursue social housing will have to make choices about the configuration of policies they can pursue to decommodify their housing system. There are a number of dimensions for communities to consider in seeking the right balance:

- "Universalist" policies that build on a broad-based constituency of supporters to guard against residualization, or "targeted" programs that prioritize those with the most urgent need.
- Structures for robust democratic processes, while enhancing efficiency and responsibility to the community outside of the housing development.
- Community ownership and management versus government responsibility.
- Revenue generation strategies to ensure long-term sustainability versus maintaining affordability.
- How, and how much, market mechanisms may be used, especially in the early phases of building a social housing program.

This report makes the case that social housing is desirable, viable, and achievable. The intractability of the global housing crisis requires new thinking and action, even if it draws on lessons that are quite old. As housing costs continue to skyrocket, policymakers and social movements have an opportunity to set their communities on a new path—one that guarantees a fundamental right to housing.

1 Introduction

Social housing is a viable and valuable tool to address today's global housing crisis. Social housing broadly refers to housing models that substantially "decommodify" housing — reduce the extent to which housing costs and access are determined solely by the private market. Demands for these types of housing have grown as the current system of financialized housing becomes increasingly unaffordable and insecure.

With the growing demand for it, social housing has indeed become a "floating signifier,"[1] but it remains a useful concept if properly delimited. A proposed new generation of social housing, "Social Housing 2.0," would be defined by three key elements: non-speculation, democratic community control, and public backing.

The housing is "social" because it emphasizes the social value of home and community over market values. We call it "2.0" because it exists in a longer lineage of decommodified housing models. This includes "Social Housing 1.0" that comprises the midcentury welfare state experiments like Britain's council housing; Austria's limited profit housing associations; or indeed the big public housing towers of the United States. These forms of housing were provided partially or fully outside of the market and were backed by government support. But, they were not always democratically controlled or community led. Today's more recent experiments, what we call "Social Housing 1.5," encompass a diversity of models, including community land trusts and housing cooperatives, and others that emphasize direct resident management of housing. Many of these innovative forms of housing have appeared in the Global South or at the margins of societies in the Global North. Despite their successes, however, they do not always have public backing, and as a result they have not often achieved the kinds of scale that defined twentieth century European cases. As a result, Social Housing 2.0 draws on successful lessons from both generations of experiments—but it is also fundamentally new.

Social housing challenges a fundamental article of faith among much of the public, many policymakers, and elected officials: that the primary function of housing is as a private asset that can be bought, sold, and speculated on. By reframing the conversation to include its broader social value, governments and communities can prioritize housing goals beyond maximizing its economic value in the market. Housing sits at the nexus of numerous societal problems, and as a result, social housing is uniquely poised to address important issues beyond merely providing shelter. Social housing can address segregation, environmental and climate crisis, racial and economic exclusion, community cohesion, and others. Doing this effectively will require both avoiding the mistakes of the previous generations of social housing, and facing the current challenges of introducing social housing at scale. It will also mean careful consideration of the different policy choices for establishing, supporting, and managing these forms of social housing. While it is beyond the scope of the report to make recommendations specific to every context, there are trade-offs inherent in some of these choices—e.g., whether to rely on the third sector or on public authorities for the management of social housing—that will be explored below.

Social Housing 2.0

Social Housing 2.0 is a type of housing provision that is at least partially outside of the speculative market, is democratically controlled by residents, and is publicly backed. Each of these three elements is a necessary component. Insulation from the market protects it from becoming too expensive; democratic control by residents ensures that people have a voice in meaningful decisions; and public backing guarantees long-term quality, affordability, and accessibility for all.

2 What Is Social Housing?

2.1 A brief history of Social Housing 1.0

A full history of social housing would include many examples of non-property based collective use of land and dwellings, such as for the indigenous and marooned people of the Americas. In Europe, it dates at least to the almshouses built in the twelfth century by churches, abbeys, and monasteries."[2]

Nonetheless, much of the social housing that people think of was built at scale in Europe in the period following WWII. Amid broad expansion of the public sector it was "the most important and most visible instrument of Western welfare-state housing policy," as urbanization intensified national housing shortages.[3] Though it took different forms (e.g., Austria's Gemeindebauten or Denmark's Almennyttigt Boligbyggeri), there are many family resemblances between these "people's homes"[4]: they were affordable, government directed, mass produced housing for working and middle class families that were held below market rates. These tended to be new, large-scale projects organized around the principles of efficient and dense housing, often at the site of former nineteenth century neighborhoods that were removed to make space. The goal was "a decent home for every family at a price within their means."[5] At its height, social housing counted for as much as a third of the housing stock of some European countries (Harloe 1995).

Social Housing 1.0, as an alternative to market housing, followed a "special circuit of finance, normally involving either national government borrowing or central guarantees to municipalities."[6] Despite some variation, in this early period, the price of rents in social housing was set according to a "social market" logic—that is, rents were kept below private market rates, but there was differential pricing according to location, quality, and size. Forms of management varied. In some cases, like Sweden, Austria, and the Netherlands, housing cooperatives or civil society associations acted as intermediaries. They owned and managed the properties while having access to public finance and

receiving privileged treatment (such as property tax exemption). In other cases, like the UK, it was strictly government run, often by local authorities or the municipality.

Beginning in the 1980s, however, these national programs were scaled back significantly, owing as much to neoliberal thinking in policy circles as to the consumer sentiments of upwardly mobile families that wanted more options. Overall sentiment started to move away from "regarding housing as a social good and a core element of the welfare state towards seeing it more as a matter for private decision."[7] While this would come to mean greater variation in social housing provision (such as the emergence of innovative local programs in Barcelona or Lisbon), by and large it meant that the poor became the target constituency of social housing, as opposed to it being a universal benefit. This residualization of social housing has, for many analysts, contributed to its decline and failing public support. By 2020, as much as a third of the original social housing stock had been privatized across Europe, though it continues to account for an important segment of the housing market.

After the rise and consolidation of European welfare states, the Global South developmental states faced severe housing shortages due to an increase in rural-urban migration in the 1970s. By and large, those governments addressed these issues differently. Policymakers saw finance-led housing construction a potential driver of the economy and tended to meet housing challenges through pro-homeownership policies and small publicly owned sectors. Rather than a direct provider of housing, the state became "a supporter and regulator of housing markets that promote home ownership."[8] Publicly-owned sectors were developed, but never achieved the reach or success of their European welfare state counterparts.[9] Most developing countries have very small social housing sectors. In Korea, Indonesia, Taiwan, and the Philippines, there are small public housing sectors accounting for less than 1 percent of the housing stock. The two exceptions are in island states: Singapore's unique system of "ownership stakes" in government-developed housing, and Hong Kong's public housing system, which houses nearly a third of the population.

2.2 The next generation of social housing ("Social Housing 1.5")

A new generation of non-market housing experiments dates to the 1970s, just as developmental states were beginning to promote pro-homeownership policies and welfare states were beginning to turn away from social housing provision. Whether as a result of state failure before massive housing deficits (in the Global South) or incremental state withdrawal in the face of increased inequalities (in the Global North), these experiments appear in diverse models around the globe. They appeared "mostly because the market failed to provide enough adequate housing, and also as an answer to the rise of housing speculations."[10,11] There are several significant examples of Social Housing 1.5 around the globe. These include urban housing cooperatives formed by former squatters; collective arrangements by slum dwellers in per-urban settings; community land trusts in more rural settings; and cooperative offshoots of social movements or labor unions. The majority are small and limited to one or a few sites, though some, like community land trusts, have been replicated and adapted via advocacy networks.

Mapping today's experiments in non-market housing

It is impossible to know the full extent of experiments with housing that is resident-controlled and fully, or partially, outside the market. There are important efforts, like those by Housing International,[12] UrbanMonde,[13] and CoHabitat Network that seek to map these efforts and house the most up-to-date information available.

It is clear there are important examples of varying sizes and features on all continents today. The Uruguayan Federation of Self Help Housing Cooperatives, or Federación Uruguaya de Cooperativas de Vivienda por Ayuda Mutua (FUCVAM), is a large-scale effort that today houses 2 percent of the country's population, and its model has been transferred to at least twenty-two other cooperatives throughout Central America.[14] In the United States, community land trusts (CLTs) have grown rapidly in recent years and now number at least 300 around the world. In Pakistan, the Karachi Co-operative Housing Societies Union (KCHSU) has developed nearly 5,000 housing units. In the Philipines, the Federation of Peoples' Sustainable Development Cooperatives (FPSDC) includes cooperatives throughout the country. In Kenya, the National Cooperative Housing Union (NACHU) and savings and credit cooperatives (SACCOS) provide financing for people's mortgages.[15]

On the other hand, there are important smaller efforts, including Señor de Piñami Housing Cooperative (COVISEP) in Bolivia, the Masisizane in Midrand and Ilinge Labahlali in Cape Town, and the La Borda housing cooperative in Spain. In nearly every case in the Global South or Global North, there is a history of experimentation and bottom-up organizing as a reaction to deprivation.[16] Often employing existing networks and using the knowledge of community groups such as the Mahila Housing Trust in India and the Women's Savings Cooperatives in Nepal, or the many housing projects associated with Slum Dwellers International (SDI). Most recently, community-led efforts served to shield the most vulnerable from losing their homes and livelihoods during the COVID pandemic, mobilizing collective savings and even implementing projects like urban farming to provide food for their communities.[17]

These initiatives have been most successful when supported by public authorities through legal and zoning mechanisms, such as the provision of land banks.[18] Financing is also a critical issue, as "[t]here is a serious lack of intermediary finance organizations that can bridge the gap between these community-based finance systems and formal finance," the latter often being "inflexible, individual and full of rules that are not normally compatible with the reality facing informal settlers."[19] Examples of City Development Funds (CDFs) in cities in Asia show promising ways to provide financing in more flexible ways that can better tailor to the needs of the most vulnerable.[20]

Sustaining many of these forms of support over the long-run, nevertheless, remains a challenge with changing political will. As was described by a member of a Guatemalan cooperative, the elected officials "admire the process, they make nice speeches, they give hope, but when they are convinced the minister changes and the process has to start all over again."

Despite the variation across the models, there are important family resemblances among these cases. First, they all emerged in response to specific needs, and the protagonists of each case were often the people in need themselves. In nearly every case—from the post-civil rights Freedom Farms in the United States to housing cooperatives of Uruguay below—they are a pragmatic response by a population not served by either the market or state provision. Second, their origin in bottom-up community action has shaped the way such arrangements are structured. This is not trivial: cooperation, equality, participation, sweat equity, and inclusiveness in decision making tends to be central to how these cases are understood, and make their governance and operation very different than social housing of old. Similarly, intermediary actors like social movements, nonprofits, NGOs, and the like are almost always involved in governance. Third, these examples tend to shield their housing from the speculative market, but often do so through different means than midcentury social housing. Instead of removal from the market through public

ownership, there are a number of other mechanisms that usually only partially shield these experiments from the market. Limited equity cooperatives set caps on resale prices and impose a “flip tax” to return a portion of the sale price back to the cooperative. Another mechanism is the “land trust” model, where a nonprofit owns the land while individuals may own the housing on top of it, often with similar restrictions on reselling. Nonprofits may be involved in other types of typically rental housing. Others use collective non-alienable ownership arrangements, or even squatting.

Finally, the success or failure of any of these models often depends on outside factors. Whether they can start, function sustainably, hold true to their original mission, or achieve scale can be significantly enabled or constrained by public authorities and outside actors. This enabling environment includes, of course, accessible sources of funding, legal instruments that recognize and facilitate their efforts, tax incentives, and access to technical expertise. Where the state does not or cannot provide these elements, nonprofits typically step in to help create a supportive ecosystem. Social Housing 1.5 has largely been able to spread due to fortuitous circumstances in particular localities, making their current impact unequally distributed

Case Study: Federación Uruguaya de Cooperativas de Vivienda por Ayuda Mutual

The Federación Uruguaya de Cooperativas de Vivienda por Ayuda Mutua (FUCVAM) is a federation of mutual aid housing cooperatives that together house some 90,000 people, the vast majority of whom are working class and poor residents of the country's urban areas. Closely tied to the labor movement, FUCVAM began operations in 1966 with three pilot projects and has since grown to encompass more than 600 cooperatives around the country. It is widely recognized as a bottom-up, nonmarket model offering a solution to affordable housing that is proven to be inclusive and operate at scale. Since 2004, the FUCVAM housing model has been introduced throughout Latin America, and today exists in at least fifteen different countries. In 2012 FUCVAM was awarded the World Habitat Award, which identifies sustainable and lasting solutions to housing for the poor.

It is probably the most significant example of the latest generation of large-scale social housing. Several qualities make the FUCVAM model effective in providing affordable and good quality housing and community living:

- It operates on a model of total democratic decision-making and community control over all decisions, creating tight social cohesion.
- Sweat equity helps keep cost down by involving people in the direct construction of their future homes and ongoing maintenance.
- Institutes of Technical Assistance (IATs) lead the training new cooperatives and their members on how to do everything.
- The cooperative, not individuals, own the land and housing, and this collective ownership model helps prevent people from profiting when they move, though still allows for equity creation by returning some of the money that a family put into the housing.
- Public backing at all stages of cooperative development and maintenance has been central to its success. Support goes from facilitating access to land, to subsidizing and backing loans by cooperatives.

3 What Can Social Housing Do?

Private housing today constitutes a "market failure."[26] In contrast to market-based approaches to affordable housing, social housing is uniquely positioned to meet social goals. By insulating decisions on the construction, distribution, and management of housing from the market, communities and policymakers can focus on needs that are difficult to meet in a profit-centric system. Beyond meeting housing needs, social housing can achieve broader social goals, like resilience against gentrification, community integration, social capital development, social inclusion, redistribution and reparations, and environmental goals. These are goals "not easily quantified or monetised," and that occur "over extended periods of time and are often multi-dimensional" and thus are "not measured or traded in markets." [27]

3.1 Permanently affordable housing

Both Social Housing 1.0 and 1.5 provide affordable housing by design. Despite differences in design across countries, Social Housing 1.0 largely succeeded in that aim.[28] It helped underwrite a reduction in inequality and upward social mobility for generations of Europeans, and continues to provide affordable housing at scale. An OECD survey found that social housing prices tended to be 20-84 percent below the market.[29] But even "cost-based rent" models (where rents aim to recover costs of the development, as discussed below) prevalent in Austria, Denmark, and Finland provided deeply affordable housing in otherwise expensive housing markets like Helsinki's, offering rentals that were 40 percent below the city average.[30]

Though smaller in scale, there is substantial evidence that Social Housing 1.5 models have similarly resulted in economic benefits. Among US examples, there is evidence[31] that limited equity cooperatives (LECs) in New York City provided more affordable and higher quality housing to a more diverse population in the

context of a gentrifying city. Longitudinal studies by the Lincoln Institute of Land Policy[32] confirmed that, by and large, CLTs and LECs maintained affordability over the three decades under study. Another survey of existing CLTs showed that such housing remained more affordable than market-based housing, particularly in CLTs focused on the needs of low-income people.[33]

Social Housing 1.5 models around the world are similarly affordable, opening up opportunities for people who would be otherwise excluded from the housing market. A recent study of subsidized, limited-equity ownership housing programs in Australia, Mainland China, Hong Kong, Norway, the UK, and the US showed that "entry price" for households wishing to buy in were offered at a "discount" of between 30 and 57 percent of market price.[34] Another recent study of small housing cooperatives and CLTs around the world found that in the study areas, they were "the only way for low-income households and people employed in the informal sector to access housing."[35] For example, the Tanzania-Bodeni CLT in Voi, Kenya was able to help "poor households gain legal access to urban land that had eluded them for decades."[36] Individual case studies also regularly point to the continued affordability of housing cooperatives, such as those in Uruguay[36] and the United Kingdom.[37]

3.2 Resilience to economic downturns, displacement, and crises

Another economic benefit of social housing is that it tends to be more resilient to the ups and downs of economic cycles and market crises. In the wake of the Great Recession that saw millions lose their homes to foreclosure, less than 1 % of CLT residents were in foreclosure by the end of 2010.[38] The CLT model "appears more sustainable than private market options for low-income homeowners, suggesting that CLTs may provide a less speculative and more reliable avenue to wealth accumulation for low-income and minority homeowners."[39] A more recent study of inhabitants of "community-led housing" around the world found that protection against foreclosure and evictions was a key reason for living in alternative housing models, especially when someone may lose part of their income.[40] Housing cooperatives in El Salvador have been "a landmark of resistance against neoliberal precarization of housing conditions for the lower classes" and preventing further "gentrification in favor of tourism (touristification)."[41] In the context of COVID-19-related evictions and displacement, low-income residents of cooperatives and CLTs around the world fared better than their counterparts in private housing.[42]

Social housing is also an effective safeguard against the pressures of gentrification and displacement. State-backed social housing has, served as one of "the main buffers against gentrification-induced displacement of the poor."[43] Indeed, in the context of changing cities, many researchers have noted how this kind of housing becomes surrounded by higher-income residents, such as in New York City.[44] This very dynamic has of course also added to the pressure to privatize and residualize affordable housing projects. This has been documented in Australia,[45] England,[46] Sweden,[47] Israel,[48] Canada,[49] and Ireland,[50] among many other places.

3.3 Strengthening community and social capital

Given that many contemporary social housing experiments have bottom-up roots and emphasize collective efforts, it is not surprising researchers have found that these kinds of housing systems promote collective ties and capacity, particularly in projects that are cooperative in nature. "Cooperatives encourage citizen participation, which empowers people who otherwise would not be the decision-makers."[51] This has been documented in Uruguay's cooperatives,[52] Austrian Social Housing,[53] Australian cooperatives,[54] Canadian coops,[55] US housing cooperatives,[56] Danish social housing,[57] senior housing cooperatives in Germany,[58] cooperatives in the Philippines,[59] and community-led housing in England.[60]

Creating dense social ties also encourages mutual accountability and responsibility for one's neighbors. Somsook Boonyabancha, a Thai architect and planner, notes that in this relationship if "one member doesn't repay, it affects everybody, and everyone's housing is equally in jeopardy. This is no theoretical sharing, but a real one, based in a common asset, and a common responsibility to repay the loan".[61] In the wake of the COVID-19 crisis, many cooperative housing residents were also involved in public health and mutual aid activities.[62]

3.4 Social integration and other social goals

Social housing initiatives can play a role in combating social segregation. This was precisely the intention of midcentury social housing projects that were developed in city centers.[63] This continues to be the guiding logic in some social housing interventions, such as those aimed at refugees in some European countries.[64]

There is also evidence that social housing can have positive social and economic impacts particularly when delivered as part of a "housing first" strategy of social provision.[65] For formerly unhoused people, "provision of social housing leads to an overall decrease of the social work utilization and possible increase in client self-sufficiency, which can result in strong economic impacts of social housing in the form of savings on social work provision."[66] One study similarly found that social housing in Australia provided an important safety net with no worse mental health or employment outcomes than for similar individuals in other types of housing.[67]

Large-scale construction is also an opportunity for job creation, and is partly why social housing has been identified as a way to encourage more inclusive economic recovery from the COVID-19 crisis, "helping to correct for recent trends towards public retrenchment from the housing market in many countries, stimulate jobs, and address the sustained housing challenges facing low-income and vulnerable households, including the homeless."[68]

Case Study: CLTs in the United States

The first CLT in the US was New Communities Incorporated, founded to provide secure, affordable opportunities for Black farmers in Georgia.[69] The model has since expanded to hundreds of communities around the country, creating permanently affordable and community controlled housing.

A CLT works by separating the ownership of the land from the ownership of the building on top of it. The land is acquired by a nonprofit land trust organization, while the building can be owned separately by an individual household, a cooperative, or the trust itself. Since expensive housing is mostly driven by rising land values, taking the land out of the market enables the trust to preserve affordability in perpetuity. When someone buys a home on a land trust, they are only buying the building, which can lower the cost by over 50 percent compared to market value. When it comes time to resell the home, the

CLT imposes a cap on the resale price so that the next occupant similarly benefits from the affordability. Land trust residents are also better able to weather economic hardship, as evidenced by significantly lower foreclosure rates on CLTs during the Great Recession.[70]

While most CLTs have sought to provide a form of quasi-ownership, some also provide affordable rental properties. The largest CLT in the country, Champlain Housing Trust in northwestern Vermont, hosts 3,131 units, 79 percent of which are rentals, which additionally help support property management for the Trust.[71]

CLTs are typically governed by a tripartite board wherein land trust residents, other community residents, and other local stakeholders each represent one third of the board's membership. This form of democratic community control ensures local development aligns with broader community needs.

A fundamental challenge for CLTs is the acquisition of new land. Especially in hot housing markets, land prices may deter CLTs where they are needed most. There are a variety of tools to help facilitate transfer of land into a CLT. Boston's Dudley Street Neighborhood Initiative, for example, received eminent domain power from the city to acquire properties within a 64-square-acre section of southern Boston.[72] Another possibility is rethinking land banks, which are tools that governments currently use to acquire vacant lands to be redeveloped and repurposed. Instead of selling properties to for-profit developers as is typical, they could partner with CLTs to transfer the property at little to no cost, thus providing affordable opportunities for families. An example of this is Houston's New Home Development Program (a collaboration of the City of Houston, the Houston Land Bank, and the Houston CLT).[73] City governments are also creating funding opportunities to expand CLTs, such as in New York City's $1.65 million grant to support a land trust in East Harlem.[74]

4 Bringing Social Housing to Scale: Policy Options

To examine "what works" in social housing and imagine its introduction at scale, it is important not to rely on a single best practice to be replicated everywhere, but rather a configuration of design principles and enabling conditions that would allow its introduction and sustainability. The institutional framework is key to the development and resilience of any form of social housing.[75] The question is figuring out how to set up the right one for a given context.

4.1 Avoiding yesterday's mistakes: residualization, technocracy, and lack of support

When speaking of Social Housing 1.0, the first and foremost lesson is that the residualization of social housing—increasingly serving only low-income populations—has paved the way to its marginalization in OECD countries. The Netherlands is representative of this trend. At one point, social housing made up 40 percent of the country's rental stock, but it has declined rapidly since the early 2010s, when prior government policies sought to "make the social rental housing sector smaller and more targeted towards lower income groups."[76] This has the dual effect of undermining the economic viability of social housing, while eroding political support for it and stigmatizing those who benefited from it.[77] Similar stories have played out throughout Europe.[78] Such political isolation helps accelerate the decline of social housing. Indeed, despite the vision of its original proponents, US public housing was also sabotaged in its original legislation and early management, ensuring that it would be marginalized, underfunded, poorly built, and eventually stigmatized as just an "ambulance service" for the very poor.[79]

A second negative lesson from the first generation of social housing is that top-down and technocratic management is likely to prove unsatisfactory to communities over time. One of the explanations given for dissatisfaction with social housing in Europe is that it frequently takes the form of large, monotonous building towers unlikely to meet the changing tastes of middle-class residents. And there are critical discussions of ineffective, top-down housing policy in some contexts.[80] It is worth noting that two of the most robust national social housing sectors, Denmark and Austria, rely heavily on the role of cooperatives for the ownership and management of housing. Community involvement in efforts like these "not only increases the likelihood that the housing will fit in with the general neighborhood, but it also promotes resident involvement in day-to-day decision-making and, in some cases, may even provide ultimate control of the housing."[81]

A third and related lesson refers to the danger of what sociologists call "institutional monocropping,"[82] the application of a single institution or program to solve a particular problem. Without a "diverse portfolio" of institutions, systems are vulnerable to economic and political crises that can bring down an entire sector. This relates to another lesson, which is the problem of copying and pasting of models and blueprints into different contexts. In too many post-independence contexts in the Global South, for example, social housing was implemented in ways that simply copied European models. In the end, these were neither efficient nor successful in creating permanently affordable housing.[83] Attempts to replicate French models in toto in postcolonial settings from sub-Saharan Africa[84] to French Guyana[85] have been marred by paternalistic colonial thinking, impositions of norms, and "good housing" standards that were inadequate to the context.[86]

Social Housing 1.5, with its different origins, does not have these particular problems. These are bottom-up projects generated by those in the community, instead of imposed by outside agencies. The current problem facing Social Housing 1.5 is rather its inability to reach the kind of scale necessary to meet the magnitude of housing needs. Even housing cooperatives, despite their "long history," have "rarely gone beyond a 'niche' in the housing market."[88] Moreover, contemporary experiences like CLTs are often vulnerable to market fluctuations and dependent on outside actors for support. To reach this scale, Social Housing 1.5 models will need the kind of public backing given to Social Housing 1.0 models.

4.2 Policy choices for Social Housing 2.0: democracy, public backing, and shielding from the market

Social Housing 2.0 is a merger of the very best democratically-controlled features of new generations of social housing with the scale and ambition of first generation of social housing, particularly via its public backing and protection from the speculative market. That said, there are a number of specific policy options which, in different contexts, could be more or less viable.

Figure 1: Policy Choices for Social Housing

4.2.1 Achieving democratic community control: who owns and manages social housing?

The overarching choice here is whether social housing is government-owned and run (usually by a local authority) or owned and managed by another entity, such as a cooperative or a nonprofit. While there is a trend in some countries toward favoring nonprofit or private ownership and management in light of past experiences, they tend to overlook the benefits of government-run housing, as well as the variety of models that are capable of adapting to local contexts.

There are real advantages to government ownership. First, achieving scale and coordinating operations is easier with the power of the state. Second, it does not necessarily rely on a previously organized third sector, since many places face the reality that existing capacity for tenants and nonprofits may not be sufficient to operate social housing. Outright public ownership also makes for a clearer line of access to public resources. When big decisions need to be made about the future of housing, the government can make those hard choices since it owns the property and does not need to coordinate atomized actors who have ownership rights. Conversely, holding agencies accountable to their mission is clearer, since they face legal responsibilities as well as oversight from elected officials. The downsides of public ownership are also significant. Full dependence on government support increases vulnerability to political whims, particularly with continued funding. Public ownership also risks technocratic management styles and other forms of top-down decision making that exclude tenants.

In contrast, social housing could be “privately” owned (by a cooperative, a CLT, a nonprofit, an association, etc.). These types of housing projects are mostly independent, making them easier to get off the ground (given available resources) without requiring a political or legislative process. Their origins tend to be bottom-up, with robust resident engagement and tailored to the needs of the community. On the downside, they are also difficult to scale up without robust public policy. There may be little accountability to ensure that residents do not reproduce exclusionary practices, for example, if they decide to place limits on who can move in. Residents may also decide to change the rules and cash out, making the housing no longer affordable. Further, if they run into financial trouble, there is often no opportunity for a bailout.

Considering these factors, rather than following a specific model, the design of the ownership and management of social housing should be context-appropriate. In situations where there is strong tenant mobilization and interest in cooperatives, ownership and management could be carried out by

civil society nonprofit actors. In these cases, however, strong public backing and support will be necessary to assure viability, for technical assistance and training, and to assure inclusiveness. In cases where it makes sense for social housing to be publicly owned, strong mechanisms for tenant control should be put in place to prevent technocratic dynamics from taking hold. It is also possible to imagine transitionary institutions of public ownership that have as their goal transfer to cooperatives. A further alternative is outsourcing of some property management if necessary, particularly in cases where the capacity of the government or private cooperative cannot meet the need.

4.2.2 Public backing: revenue and support for social housing

Developing effective public backing is perhaps the greatest challenge facing social housing today. It is important to recognize this as public backing—as opposed to a narrower focus on revenue streams—because this is partially a political problem for constituencies to solve. Absent public support for social housing, it is difficult to imagine it succeeding, which is why such considerations need to built into the institutional design. It is useful to think of it as public backing, as opposed to public funding, because social housing may not need constant public funding to reach its goals of inclusive and permanent affordability. Finally, public backing also implies that there are many important forms of public support to keep it running.

The revenue to create and maintain social housing today usually comes from a mix of three sources, as per an OECD report: "1) rental income from tenants; 2) borrowing by the social housing provider; and 3) payments and/or subsidies from others, including governments."[89] A different way of thinking about these mechanisms is 1) revenue generation; 2) financing; and 3) funding. There are no contemporary examples of social housing that were not funded by a mix of the three. The question is: what is the right balance to create the best outcomes in a particular context?

Revenue generation is always part of the revenue stream for social housing, usually from rental payments by residents and leases for commercial activity. In principle, revenue generation allows for more flexibility and autonomy for social housing providers, since it reduces dependence on unstable outside sources. One common mechanism is cross-subsidization, which collects more rents from higher-income tenants to subsidize lower-income residents. But there is a real danger that pressure to generate revenue can increase pressure to prioritize those with higher incomes, replicating trends in the existing market.

A central question for social housing is how to establish rent levels, which in turn is partially dictated by the kind of funding and financing choices. If outright funding is enough, there will be less pressure on the revenue coming from rents. Historically, "social rented housing was often built on publicly owned land made available at low or even zero cost—further reducing cost-based rents."[90] Currently, social housing rent-setting policies vary between countries. There are market-based rules in some settings, where rents are set according to a "discount" from market rates. Another approach is cost-based, meaning the price of housing is related to the cost of its production and management. The primary disadvantage of both market- and cost-based formulas is that they can lead to the exclusion of low-income households, particularly in expensive urban markets. Another approach is income-based, meaning rents are relative to the income of renters. While this is perhaps the most inclusive approach, its main danger is that it creates incentives for providers to attract higher-income tenants.[91] There are a host of related questions regarding allocation of units. Ultimately, for social housing to meet goals of social inclusion via rent, adequate public backing will always be a consideration, but democratic decision making is important so that any procedures reflect communities' values.

Financing includes loans from the public or private sector. The main advantage of financing, of course, is that the costs of development are amortized over a longer period of time. Governments are able to provide public financing on favorable terms, as was the case during the growth of the mid-20th century welfare state,[92] and nonprofit and for-profit private lending has long been a key component of the housing sector. There are also interesting new financial instruments. In Latin America, Chile's recently issued sovereign Social Bonds have included financing for national social housing projects, while Uruguay offers public backing of private lending to new cooperative housing.

The main downside of financing is that loan repayment creates market pressures that could undermine the social justice goals of a housing project. In cases of severe distress, such pressure can lead to foreclosure on the property. Private financing sources can greatly increase costs, since they expect to make a profit on any loan they issue. Private financing also takes governments off the hook for providing needed services, which we have seen in the global trend toward reliance on financing instead of funding, ultimately reducing the growth potential for social housing.[93] Still, a mix of financing source can expand the resource pool for new housing.[94] A recent comparison between Danish and Irish social housing showed that the Danish social housing sector, relying as it does on a mix of streams, has been more resistant to fluctuations than the Irish government-only sector.[95]

Funding, a third and very important source of revenue for social housing, refers to grants, subsidies, tax incentives, or transfers that do not need to be paid back. Direct funding reduces or eliminates speculative and market pressures, and resources can be raised quickly in the case of a direct transfer. Most importantly, direct funding reduces the cost of production and maintenance of social housing, which directly impacts its eventual affordability and its ability to meet its social goals.

Funding can be monetary, or "in-kind," such as low cost transfers of land from public sources or from land banks. Enabling new social housing includes exploring "mechanisms for overcoming restrictive local zoning practices" that impede social housing construction,[96] as well as addressing questions of comprehensive planning so that social housing is integrated into the urban fabric of transport, services, and employment. In addition to funding for construction, many countries use rent subsidies that function through vouchers or coupons that tenants can use in social housing. These kinds of subsidies may well be unavoidable, but they are among the most politically vulnerable policy tools. There are also important funding needs for technical assistance, knowledge sharing, and oversight, particularly if social housing is managed by a third sector provider.

The main downside of funding is that it can be politically difficult to create and sustain. Public budgets are hotly contested and waiting for funding sources may require time that underhoused families do not have. If a project is overly reliant on funding, and that funding dries up, the housing and the people in it can be put at risk.

The right balance of revenue generation, financing, and funding can ensure that social housing is expediently constructed, managed, and stable. Large-scale social housing frequently relies on outside revenue sources. There are elements of publicly-backed funding and financing in place (like subsidized loans or a land transfer) to make it possible. In any case, viewing social housing as an encompassing system to rely solely on revenue generation will almost certainly guarantee that it will only cover more privileged members of a community.

How can social housing be paid for today?

The global affordable housing deficit today is enormous, and an acute problem in the Global South. Given the "front-loaded" nature of housing provision, financing may be more politically palatable than outright public sector development in today's context as a way to create new social housing.[97] Novel financial instruments like Chile's sovereign social housing bond, or cooperatives that borrow on behalf of members at preferential rates, are important and useful tools to complement public investment. Yet, as a UN-HABITAT[98] report on sustainable shelter soberly notes, no amount of innovation in financial instruments alone will be able to address the global housing deficit—particularly for the poorest in the Global South—and especially in contexts of overvalued real estate markets, as is often the case in larger Global South cities. Public investment is unavoidable, and affordability ultimately "rests to a large extent on policies capable of bringing down housing production costs."[99] Part of the equation in making social housing viable anywhere will involve a combination of tools that leverage public investment, create publicly-backed finance, and remove speculation from the price of housing

The case of FUCVAM, in Uruguay, is instructive. It operates at a large scale, effectively housing nearly 2 percent of the country's population, and it is made possible through a unique financing model that relies on strong public backing and policy tools that effectively reduce the cost of production of housing. Each cooperative is responsible for developing its own housing and becomes the collective owner of its land and building, funding the land purchase and capital costs with a state-provided social housing mortgage loan only available to cooperatives. Interest rates for these loans are held below the market and capital costs are subsidized with a forgivable loan from the same fund. Cooperatives are also able to purchase land from local land banks, which are priced below the market. The construction work of each cooperative is partially done by the people who will live there, which, according to FUCVAM's own estimates, accounts for about 15 percent of the total project cost (so called "sweat equity"). Cooperators then become "member/users" who pay back their share of the loan; but each individual mortgage is also subsidized, with its repayment capped at a percentage of family income (with the government paying the difference). While there is no lower limit for family income, the upper limit for participation in this scheme reaches well into the middle class, phasing out at a monthly family income of USD $1,780, which is twice the national income average. Maintenance and ongoing costs are also lowered through significant sweat equity and a real estate tax exemption.

4.2.3 Insulation from the market: how and how much?

Shielding housing from the market, or nonmarket housing, refers to mechanisms to isolate decisions about the development, allocation, and management of land and housing from the free market. The logic behind insulating housing in this manner is threefold: first, it removes speculation from the price. Second, it allows housing to meet social goals without market considerations. Because housing does not have to offer a return on investment (e.g., privately owned rentals), there are fewer pressures against allocations that primarily meet social goals. And third, housing that is not privately owned becomes more easily understood as part of societal infrastructure and can be publicly backed without invidious comparisons.

There is a spectrum encompassing how much housing might be outside the market.

"Housing" includes the development, distribution, and management of residences, all of which are currently determined almost entirely by market mechanisms. Yet each of these elements could become wholly or partially determined by other means.

For example:

- Development could include acquisition of land at little or no cost through a public land bank
- The land on which the housing sits could remain public via a public trust
- Governments could hire dedicated public works staff to help build the housing, as is often done for road construction
- Distribution could be allocated via a lottery or "social market" logic that keeps costs below market rate, but still charges more for desirable locations
- Entities may place preference systems in their bylaws to restrict resale value or to permitting cooperatives' property sales on the market only after they have given preference to others in the building
- Property management could be cooperatively done, sharing responsibilities among residents

While social housing may include different configurations of these mechanisms, it must ultimately be sufficiently decommodified as to differentiate it from private market housing.

There are different ways to remove housing from the market. First, of course, is outright public ownership. This was the preferred method of original welfare state social housing, which consisted of publicly owned rental units. It is the simplest way to do it, and in certain contexts may be the only way. It has downsides: in addition to the fact that it may be politically less palatable than other alternatives, it may be difficult to establish resident control, and may not give communities or individuals the same stake in housing offered by other arrangements.

Another option is partial social ownership—as in the case of community land trusts. Land remains under social ownership in the form of a trust or public agency, but individuals may own the properties on the land. The clear advantage here is the community and individual stake: it is clearly a community-led project, and individuals may receive a return from their share of investment in it upon leaving. The disadvantage is that in principle it does not entirely remove speculation from the equation. Also, absent robust public backing, it may not reach the very lowest-income residents. CLTs are sometimes criticized for focusing too much on individual home equity. In so doing, CLTs may limit the scale of their effect and exclude the worst-off community members from their potential beneficiaries. Even after the cost of land is taken out of the equation, considerable financial resources are still needed before homebuyers can qualify for a loan and buy a house.

A third option involves cooperative arrangements that include equity caps. In this scenario, a community collectively owns a property and individuals are shareholders who may sell their shares upon leaving the community—but the value of the share is placed under a specific limit. In this way, individuals may build equity over time (and pass it on to their families), but the equity cap prevents them from making a profit. This option is often attractive to cooperatives, but one of the real dangers is that—particularly in “hot” housing markets—there is great temptation for residents to change the rules and remove the equity caps. This was the case with many limited Housing Development Fund Companies (HDFCs) in New York City. Begun in the 1950s, these cooperatives were required to provide affordable housing to low-income citizens. They restrict the profits tenants can garner in the resale of units, as well as restricting the equity required to buy units. Members technically own shares in the cooperative, but they have a large degree of individual control over their apartment units. Over time many buildings opted to remove stringent restrictions on resale prices, as prices of housing stock and land increased in formerly abandoned neighborhoods and many tenants leapt at the chance to sell their units at significantly increased prices. The effect was to drastically reduce the affordability of these cooperatives.

Universalist or targeted social housing?

A central policy choice for social housing provision is deciding who gets to use it. The overarching choice is between a "universalist" orientation that strives to provide housing for all and a "targeted" orientation that prioritizes those most in need.

In a universalist orientation, (almost) everyone can live in social housing. It broadens the political support base; makes it harder to undermine and residualize; allows for cross-subsidization; tries to avoid reproducing segregation; and creates downward pressure on more sections of the market, not just the low-income housing market. Its downside is that middle-income beneficiaries often become the priority, and resources may not go to those most in need. It may also be more expensive. In a targeted orientation, only people who meet certain criteria can live in social housing. Its advantage is that those in need are prioritized. Its downside is political vulnerability, it is likely to lose funding, and it creates stigma on social housing.

It is very clear that more universalist conceptions of social housing render it more politically viable and sustainable. The residualization and marginalization of social housing sets up a downward spiral. The two countries with the largest remaining social housing sectors in Europe, for example—Austria and Denmark—also have the most universalist policies.

5 Transitioning to Social Housing: An Institutional And Political Puzzle[100]

The question remains how to create something like Social Housing 2.0 in today's societies. No viable policy has the ability to instantly remove all speculation from the housing market. Real estate plays an outsized role in polities worldwide, touching almost every sphere from our politics to our pensions. Most housing is privately owned, and social housing is sometimes framed as a historical oddity. Whatever the long-term vision of social housing, there will need to be a transitionary strategy that includes intermediary policies, institutions, and attention to political dynamics.[101]

The importance of developing public support for social housing

One of the most important pieces in the puzzle of how to increase the stock of social housing is a political question: how to develop narratives that create public support for it, while avoiding the stigma sometimes associated with its earlier versions. The historical examples are clear in this regard: a universalist appeal that frames it as an entitlement for many different kinds of people is superior to framing it as a humanitarian benefit for the poor. There is frequent emphasis of the fact that quality, attractive, desirable housing facilitates integration and community, as in a recent gathering on social housing in Europe: "Beautiful, sustainable, together. To be proud of where we live, to construct and use in homes in a way which respects the boundaries of the planet, to see a mix of generations and cultures co-exist in harmony has been the long-term core mission of public, cooperative and social housing providers in Europe for over a century."[102] Successful

recent slogans for social housing also emphasize it as part of a broader social fabric, particularly in the aftermath of crises, and as an alternative to displacement.[103]

Globally there are today a number of calls for social housing emerging from social movements, scholars, and advocacy organizations that recognize the fact that housing is a right and a social good, increasingly " defending is the use of housing as home, not as real estate" and as "a resource that should be available to all."[104] Just in the United States, for example, which is often held up as the country where homeowner ideology is its most entrenched, has had several compelling proposals for decommodified housing in recent years. They include The Right To City's (2018) Communities Over Commodities,[105] People's Policy Project's (2018) Social Housing in the United States,[106] People's Action's (2019) Homes Guarantee,[106] Community Service Society's (2020) How Social is that Housing?,[107] the Center for Popular Democracy's (2022) Social Housing for All,[108] among others. All focus on different aspects of the limits of a market-vision for housing and on transitory strategies, often taking existing European models as exemplars. Among the most original proposals for a transition strategy are those that revolve around the ecological case for social housing and place it at the center of the Green New Deal. Environmentally retrofitting, upgrading, and expanding the stock of public housing is ecologically sound and would have tremendous positive externalities. It would stimulate the economy, create thousands of good green jobs, while helping transition housing and production to more ecologically-sound bases. In terms of the country's affordable housing deficit, it would "attack this crisis at the root, with a massive new program of building green, sustainable homes, with access to walkable streets and public transit"[109] through social housing.

The Social Housing Development Authority proposal[110]

One proposal for a transitionary institution, developed by the report authors and fleshed out for the United States, is the Social Housing Development Authority (SHDA).[111] The SHDA seeks to transfer housing out of the free market and into the social housing sector by focusing on the acquisition of distressed real estate assets. Currently, when a property goes into financial distress, it eventually works its way through various foreclosure or

short sale proceedings, which ultimately land it back in the hands of the private market—usually a real estate speculator looking to buy property cheaply.

The SHDA proposes using the power of the state to intercede and acquire the property before the private market can. Next, the SHDA would rehabilitates the property to livability standards and upgrade it with green building materials to help address the climate crisis. Finally, the SHDA would transfer it to the social housing sector, whether the entity acquiring it is a nonprofit organization, an tenants' cooperative, a community land trust, or a public housing authority. To facilitate this transfer and provide a renewable and independent flow of resources to do its work, the SHDA would provide low-cost financing to the acquiring institutions.

There could be a number of positive outcomes from an institution like the SHDA. By crowding out real estate speculators, the SHDA would undermine the forces that drive up the cost of housing. Current and future residents would benefit from low-cost places to live, while residents who live in substandard housing would have access to the means to improve their home's livability. For properties that may not be acquired by the SHDA, the throwing of water on parts of the overheated housing market could bring down the overall temperature. The SHDA would also not be limited to acquiring residential property: it could convert existing hotels or commercial space to expand the overall supply of social housing through new construction. By focusing on a more feasible section of the housing market (distressed assets), the SHDA could start to incubate a more robust institution that would be capable of implementing a broader program of social housing.

5.1 An enabling institutional and policy ecosystem for Social Housing 2.0

Even absent a national large-scale intervention into the economy, there are many ways that which policy makers can enable the incremental introduction of Social Housing 2.0, including at subnational levels.[112] Research has identified enabling policy tools at three important moments: production, management, and maintenance.[113]

There are several useful policy instruments to address production. These facilitate access to land and buildings, including sale and transfer of public land, land banking with preferential treatment for social housing, and rehabilitation of derelict or abandoned properties. The SHDA proposal above is one such instrument, but exciting potential today exists with land banks, the progressive use of eminent domain, and tools that reduce the cost of land and existing buildings for social housing. There is considerable potential in policies that facilitate access to financing, either through public banks or public backing of private loans. It is also possible to include preferential treatment for social housing in zoning, and to offer indirect subsidies through tax exemptions for social housing providers as not-for-profit entities. Similarly, national legal frameworks may not always recognize forms of collective ownership, limited equity, and land trusts, and it is important that legal structures facilitate rather than hinder nonmarket arrangements.

Effective management of social housing—including developing mechanisms of democratic participation—requires know-how that is often developed outside of government institutions. People will need to learn these new skills. While prior experience shows that people can indeed learn how to do these things, it requires both practical training as well as training in democratic practice to ensure that exclusionary practices do not creep in. It is important to provide technical assistance to cooperatives and other collectives developing social housing, including through creating public support for "clearinghouses of experts."[114] Especially in the early phases of building Social Housing 2.0, of equal importance are regulatory agencies and staff focused on maintenance and quality of social housing.

New institutions and practices are not created overnight. Learning new ways of doing things requires time, effort, resources, and a willingness to accept imperfection, especially at the beginning. The reality is that transitionary policies will have flaws and may not solve all problems with a silver bullet. That should not stop us from considering them. The questions asked of such transitionary policies should be: does it reduce the treatment of housing as a speculative asset? Does it help people learn and exercise democracy and

inclusion in their communities? Does it move us on the path to enshrining land and housing as a right and a social good?

5.2 Paying attention to political dynamics

This report has stressed repeatedly that political dynamics have been central both to the creation and dismantling of social housing systems.[115] To imagine the introduction of new social housing invites the question of coalitions that would support it. Natural constituents would be those currently shut out of quality housing: low-income renters have no material interest in preserving market housing and would receive the greatest benefit by transitioning toward social housing. But there are others in middle-income categories who might also be part of a supportive coalition. Today in the US, the pandemic has created a red-hot housing market that leaves many middle-income families either settling for exorbitant home prices, or giving up on the possibility of ownership entirely. These people may see potential for their own place in social housing (as is the case in successful universalist social housing programs), or they might see social housing as part of a broader set of housing policies that address their problems as well.

If the creation of new social housing is part of an effort to increase supply generally—driving down exorbitant rents for middle-income renters, for example—this would be a benefit to them, as would including broader pro-tenant protections as part of the package. These are "symbiotic" strategies that solve concrete problems for those invested in the existing system while promoting alternative arrangements.[116] Programs to introduce social housing would need to both expand the supply and share of housing built outside of the traditional market, and address the ongoing problems of commodified housing.

Conclusion

Social housing today is at a crossroads, put “on trial” due to “changing politics, privatization, devolution in responsibilities, shrinking investment by different levels of government and more importantly by the concentration of urban poverty in some of the public housing estates.”[117] Nonetheless, the political will and appetite for new approaches is growing, as everyday people are organizing against a system that perpetually fails them.

Social Housing 2.0 builds off of the lessons learned from previous iterations of social housing, and follows three key characteristics: it is non-speculative, democratically-run, and publicly-backed. Ensuring the success of Social Housing 2.0 requires policymakers to identify institutional frameworks and policies that facilitate the acquisition of land and reduce costs, and provide technical assistance in the development and management of social housing. Beyond policy tools, narratives and coalitions that bring together and speak to the needs of a wide range of citizens are also critical to ensuring public support for such measures, and turn Social Housing 2.0 into a desirable, viable, and achievable response to the global housing crisis—one that shifts away from coaxing the market to provide human needs, and prioritizes guaranteeing housing as a right for all.

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