

Building Housing as the Foundation for Strong, Supportive, and Opportunity-Rich Communities

An Advocacy Brief for Reframing the Housing Debate

Ron Shiffman, F.A.I.C.P., Hon. AIA

Core proposition: Housing is not merely a commodity or a production target. It is the foundation of family stability, neighborhood life, children's development, community health, environmental justice, and democratic participation.

Reframing the Housing Debate

The housing debate must be reframed. It should not be reduced to a narrow argument over how many units can be produced, how quickly land can be assembled, or how efficiently private capital can be mobilized. Housing is not merely a commodity, and neighborhoods are not simply containers for buildings. Housing is the foundation for family stability, neighborhood life, children's development, community health, environmental justice, and democratic participation.

A just housing policy must therefore ask a deeper set of questions: What kind of communities are we building? Who will be able to live there? What public services and social supports will residents need? How will children, seniors, working families, and low-income residents experience daily life? Who is accountable if promises made in the name of development are not fulfilled?

Rejecting the Privatization and Financialization of Housing

The privatization of housing is not an option worthy of public support when it weakens long-term affordability, undermines democratic accountability, or treats homes primarily as financial assets. Public policy should not accelerate the transformation of housing into a speculative investment vehicle.

In cities such as New York, the financialization of housing has contributed to displacement, instability, and the erosion of neighborhood life. Some wealthy individuals and institutional investors acquire housing not primarily as homes, but as investments. For them, housing may function as a financial transaction. For most families, especially families with children, housing is inseparable from neighborhood, community, safety, schools, parks, libraries, transit, childcare, health care, and social networks of mutual support.

Economically secure families often have options that low- and moderate-income families do not. They may have vacation homes, private clubs, gyms, private schools, paid recreation, and the ability to purchase services outside their immediate neighborhood. Most families cannot compensate for poor neighborhood conditions in that way. They need housing located within strong, supportive, and opportunity-rich communities.

Public Housing as a Public Good

Public housing remains one of the most important tools available for achieving housing justice. At its best, public housing provides permanently affordable homes outside the speculative pressures of the private market. It affirms the principle that decent housing is a public responsibility, not merely a private transaction.

The goal should not be to abandon, privatize, or stigmatize public housing. The goal should be to repair, reinvest in, modernize, and strengthen it. Years of public disinvestment should not be used as a justification for transferring public housing to private interests. They should be understood as evidence of the need to restore and renew the public commitment.

Public housing serves households too often left behind by market-driven approaches: very-low-income families, seniors, people with disabilities, working families, immigrants, and communities of color that have historically faced exclusion, disinvestment, and displacement. Properly funded and democratically governed, public housing can remain a long-term public asset that supports stable communities across generations.

Public Financing and Housing as a Human Right

Any serious housing policy must begin with two basic principles: housing is a human right, and the public sector has a responsibility to help finance and protect that right.

We must reject the argument that we cannot afford to preserve, repair, and expand public housing. The real question is not whether public housing is affordable to the public sector; it is whether the city, state, and nation can afford the social, economic, and human costs of failing to provide decent, stable, permanently affordable homes.

Public housing should not be treated as a burden. It is a public asset. It keeps New York City alive, diverse, active, and economically productive. It allows working families, seniors, people with disabilities, very-low-income households, immigrants, and communities of color to remain part of the city's future. Without a strong public housing system, New York risks becoming a city only for the wealthy and the transient, not a city of neighborhoods, opportunity, and shared civic life.

A renewed commitment to public housing will require public financing at the scale of the need. That means we must be willing to consider progressive revenue sources, including a modest tax or fee on financial transactions. A small sales tax on financial transactions could generate substantial revenue and go a long way toward subsidizing the housing we desperately need. It would also recognize a basic principle of fairness: those who benefit most from New York's role as a global financial center should help sustain the homes, neighborhoods, infrastructure, and workforce that make the city possible.

The claim that there is no money for public housing is ultimately a political choice, not an economic fact. Public resources are regularly mobilized for stadiums, luxury development, tax abatements, infrastructure serving private projects, and financial-sector priorities. The same level of public commitment must be directed toward preserving and expanding permanently affordable housing.

A just housing policy must therefore be rooted in public purpose, public financing, and public accountability. It must affirm that housing is not merely a market product, but a human right and a foundation for democratic urban life. Public housing, properly funded and democratically governed, should stand at the center of that commitment.

Community Infrastructure: Housing Is More Than Buildings

A serious housing policy must treat community infrastructure as essential, not optional. New housing must be connected to the schools, libraries, parks, playgrounds, childcare, health services, transit, grocery stores, community centers, and safe streets that allow residents to flourish.

The question should never be simply: Can we fit more units on this site? The better question is: Can this place support the people who will live there?

This is especially important for families with children, seniors, and low-income households. A development may meet a numerical housing target while still failing as a place to live if it lacks open space, safe pedestrian access, adequate schools, nearby services, and a healthy public realm.

High Density and the Human Experience

Density alone is neither good nor bad. The real question is how density is experienced by the people who live in and around it.

High-density housing can work when it is accompanied by thoughtful design, generous public space, access to sunlight and air, safe streets, community facilities, and reliable transit. But density can become oppressive when it produces congestion, isolation, dangerous intersections, inadequate open space, overburdened services, or buildings that turn inward and disconnect from the life of the street.

We should therefore evaluate housing not only by height, floor area, or number of units, but by the human experience it creates. Does it support children's independent growth? Does it allow seniors to move safely? Does it encourage neighbors to know one another? Does it provide places to gather, play, rest, and participate in community life?

Designing the Life Between Buildings

Good housing policy must pay attention to the life between buildings: the public and semi-public spaces where daily community life occurs. Streets, courtyards, stoops, sidewalks, plazas, playgrounds, gardens, and shared facilities are not secondary amenities. They are the places where social trust is built.

A humane housing agenda must therefore insist on design that supports community life. Housing should be planned to create safe, welcoming, and usable spaces between buildings. It should encourage interaction without sacrificing privacy. It should make room for children's play, informal gathering, elder activity, cultural expression, and neighborhood stewardship.

Environmental Justice and Accountability

Housing justice and environmental justice must be treated as inseparable. Low-income communities and communities of color have too often been asked to absorb the burdens of pollution, traffic, flooding, poor air quality, heat vulnerability, inadequate infrastructure, and hazardous land uses while receiving too few of the benefits of public investment.

New housing must not reproduce those injustices. Development decisions should be evaluated for their environmental impacts, climate risks, health consequences, and cumulative burdens on already overburdened communities. Resiliency, clean air, stormwater management, tree canopy, open space, and protection from extreme heat must be part of housing policy from the beginning, not added later as mitigation.

Environmental justice also requires accountability. Communities should not be asked to accept vague promises of future benefits. Public agencies and developers must be held responsible for delivering the infrastructure, protections, affordability, and public amenities promised at the time projects are approved.

Lessons from New York City Development

New York City offers important lessons about what happens when housing and development are evaluated too narrowly. Large-scale development projects have often been justified on the basis of production numbers,

economic growth, or promised public benefits. But too often, communities have been left with unmet affordability commitments, inadequate infrastructure, displacement pressures, and development patterns that privilege private gain over public purpose.

The lesson is not that development should stop. The lesson is that development must be governed by stronger public standards. Public land, public approvals, public subsidies, zoning changes, tax benefits, and infrastructure investments should all be tied to enforceable public outcomes.

New York City should not repeat models in which communities are asked to bear the burdens of density while public benefits remain uncertain, delayed, or diluted. Housing policy must be tied to long-term affordability, public ownership where appropriate, community infrastructure, environmental justice, and enforceable accountability.

Measuring What Matters

We must also change what we measure. Housing policy cannot be judged only by unit counts, construction starts, private investment, or land value increases. These measures are incomplete and often misleading.

A just housing agenda should measure what actually matters to residents and communities:

- Long-term and permanent affordability.
- Access to schools, libraries, parks, childcare, health services, transit, and food.
- Safety and walkability.
- Environmental health and climate resilience.
- Protection against displacement.
- Quality of design and public space.
- Resident satisfaction and community stability.
- Opportunities for local employment and ownership.
- Public accountability for promised benefits.

The central question should be: Does this housing strengthen the community and expand opportunity for the people who need it most?

Community Voice and Democratic Planning

Communities must have a meaningful voice in shaping the housing decisions that affect their lives.

Community participation should not be limited to late-stage hearings after the basic development program has already been decided. Residents, community organizations, public housing tenants, local businesses, schools, service providers, and neighborhood institutions should be involved early and meaningfully.

Democratic planning does not mean saying no to all change. It means ensuring that change is shaped by those who live with its consequences. It means respecting community knowledge. It means recognizing that residents often understand the lived realities of a place better than distant investors, agencies, or consultants.

Institutional Accountability

A stronger housing policy also requires stronger institutional accountability. Public agencies, development corporations, private developers, nonprofit sponsors, and financial institutions must all be held to clear standards.

Approvals should be tied to enforceable commitments. Public subsidies should produce public benefits. Community benefits should be specific, measurable, and legally binding where possible. Long-term stewardship should be built into the structure of development, especially where public land, public financing, or public approvals are involved.

Housing justice cannot depend on goodwill alone. It requires institutions capable of protecting the public interest over time.

Conclusion: A Broader Standard for Housing Justice

The housing debate must move beyond the narrow question of supply alone. We need housing, but we need the right housing, in the right places, governed by the right principles, financed through public purpose, and connected to the community infrastructure that allows people to thrive.

A just housing policy must preserve and strengthen public housing, resist privatization and financialization, protect low-income communities from displacement, and ensure that new development contributes to strong, supportive, and opportunity-rich neighborhoods.

Housing justice means more than producing units. It means building communities where children can grow, families can remain, seniors can age with dignity, residents can participate in public life, and neighborhoods can become healthier, more equitable, and more democratic places to live.

Summary Principles

Principle	Implication for Housing Policy
Housing is a human right	Public policy must finance, protect, and expand decent, stable, permanently affordable housing.
Public housing is a public good	Repair, reinvest in, modernize, and democratically govern public housing rather than privatize it.
Neighborhoods matter	Housing must be linked to schools, parks, libraries, childcare, transit, health services, and safe streets.
Density must be humane	Evaluate density by lived experience, public space, safety, accessibility, and community life.
Environmental justice is essential	Avoid adding burdens to already overburdened communities and require enforceable protections.
Accountability must be enforceable	Tie public land, subsidies, rezonings, and approvals to measurable public benefits.