



Just City: Growing Up on the Upper West Side When Housing Was a Human Right

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The international housing affordability crisis has led scholars to revisit past housing policies implemented in different cities (Anacker, 2024). For example, in the 1950s, New York City's housing reformers convinced New York State to pass the Limited Profit Housing Companies Law of 1955, which facilitated New York City becoming a pioneer in limited-equity cooperative developments. The Law enabled the Mitchell-Lama programme, named after Republican state senator MacNeil Mitchell and Democratic state assemblyman Alfred Lama, who sponsored the bill in the state legislature. The programme encouraged private housing development by subsidising developers, who anchored large moderate- and middle-income rental and cooperative developments to lower-income neighbourhoods, as well as by subsidising rents (Ellen & O'Flaherty, 2013; Sammartino, 2022).

The Mitchell-Lama programme allowed New York State and New York City to issue bonds exempt from federal income tax on the interest earnings, resulting in mortgages with interest rates lower than the market. The mortgages covered up to 95% of the development costs, with the remaining five percent of the costs provided by the developer (Mogilevich, 2016). In return for the subsidies, the Mitchell-Lama programme first placed a 6% and then a 7.5% limit on developer profits and regulated design, construction, operating costs, rents, and limits on tenant incomes subject to household and housing unit size for initially 50, then 35, and finally 20 years (Sammartino, 2022). The programme also mandated an income limit of six times the annual rent for a household of three and seven times the annual rent for a household of four or more (Eisenstadt, 2011). Private sector housing developers of cooperative and rental projects took advantage of these mortgages, pursuing large moderate- and middle-income developments in lower-income neighbourhoods (Ellen & Weselcouch, 2015).

The Mitchell-Lama programme ended in 1981 as the Section 221(d)3 and 236 programmes and changes in federal tax law could not compensate the increased and increasing construction and operating costs during a time of massive inflation any longer (Brozan, 2004; Eisenstadt, 2011; Waters & Bach, 2015). Overall, the Mitchell-Lama programme led to 271 developments with 139,428 housing units, slightly more than half of which are cooperative and slightly less than half of which are rental units (Reina & Begley, 2014; Sammartino, 2022; Waters & Bach, 2015).

In *Just City: Growing Up on the Upper West Side When Housing Was a Human Right*, Jennifer Baum chronicles over 50 years of the history of RNA House, a Mitchell-Lama development finished in 1967. Saul Edelbaum and Ida Webster designed this 15-story, brutalist-style concrete block with balconies and terraces along the courts and a tree-lined garden at the front. It was part of the West Side Urban Renewal Area plan, implemented from 1959 to 1981. The book is part memoir and part discussion, based on social media interviews with former residents and neighbours as well as archival research, aiming to '[flip] the script on failed social housing' (p. 2). The author discusses the arc from the early 'socialist ethos of the original cooperators to the push to privatize by some residents looking to profit versus efforts by others to resist and remain public' (p. 2).

RNA House's revenue stream was built on cross-subsidisation, where moderate-income residents paid higher rents, partially to finance maintenance, while lower-income residents paid lower rents. Even when households superseded income limits, they were allowed to stay in exchange for surcharges, increasing cross-subsidisations and maintenance budgets.

In its first decades, the development was racially, ethnically, and socio-economically integrated and had a relatively high proportion of immigrants. Although some may argue that RNA House was located in a challenged neighbourhood, Baum suggests that when she grew up, the development's great sense of community, collectivist energy, and vibrant social life enabled people to live with dignity, 'making these areas safer and more desirable' (p. 61). For example, children would play sports, and adults would bring out chairs to play dominos, cards, or chess in the backyard. There were food and night-time baby-sitting cooperatives based on time banks and facilitated with index cards. Cooperative tenants collaborated to obtain discounts for mass purchases of dishwashers, refrigerators, stoves, and air conditioners. RNA House also had committees focusing on the garden, garbage, and cleaning.

Throughout the book, Baum weaves in select aspects of New York City's housing policy history, including the cooperative movement that originated in Rochdale, England, in 1844, and inspired the Alku I and II (Beginning I and II) development, the first in New York City, which provided moderate-cost, limited-dividend four-story apartment housing in Sunset Park in Brooklyn, in the centre of Finntown. She also discusses the policy history of tenements and public housing, including some although not all of the many Tenement House Acts (1867, 1879, 1887, and 1895), the Limited

Dividend Housing Companies Law of 1926, and the National Housing Act of 1937, which facilitated the United States Housing Authority and the New York City Housing Authority, as well as the Housing Acts of 1949 and 1954. Baum also discusses outcomes of these policies, including the Sholem Aleichem Houses (1927), built by Yiddishists, the Amalgamated Cooperated Apartments (1928), built by the Amalgamated Clothing Workers, the (public) First Houses (1935), and Stuyvesant Town (1947), as well as many other Mitchell-Lama developments, which she compares to public housing developments.

Many discussions in the book will be familiar to scholars of housing policy, but there are also some surprising statements, especially to those accustomed to long-term, widespread housing shortages. For example, the author states that in the early 1980s, the need for affordable housing was not as pressing as it is today (p. 107). Similarly, she states that 'middle-income Mitchell-Lama housing was widely available. Unlike today, there were no wait-lists or lotteries' (p. 11). The availability of housing units in Mitchell-Lama housing to *middle*-income households may be explained by the fact that many developments were sited in challenged, inner city neighbourhoods that most middle-income households had already left and were unwilling to return to, as previous policies and programmes had facilitated access to home ownership in the suburbs. For example, the National Housing Act of 1934 established the Federal Housing Administration (FHA) to stimulate home building by insuring mortgages made by FHA-approved lenders who originate mortgages. Another policy was the Federal National Mortgage Association, a government-sponsored enterprise established in 1938. Fannie Mae purchases, insures, and bundles mortgages from lenders and then sells mortgage-backed securities (MBSs, e.g., bonds or securitised claims) to investors on Wall Street with guarantees of interest and principal, absorbing risk, expanding the so-called secondary mortgage market, and freeing up capital for additional mortgages. Yet another policy was the Federal Aid Highway Act of 1956. While these policies facilitated homeownership in the suburbs, they also increased residential racial and ethnic socioeconomic segregation.

Readers may be puzzled by the phrase 'when housing was a human right' in the subtitle, assuming that either housing is or was a human right in New York City, or that the book has a focus on such rights. However, neither is the case. While there has been no right to housing in the U.S., it is an aspirational ideal embedded in Article 25 of the Universal Declaration of Human Rights of the United Nations (Anacker, 2024). This book will be of great interest to students in urban and regional planning, urban studies, geography, sociology, and history. It provides a detailed account of a particular Mitchell-Lama development, offering valuable insights into an example of New York State's discontinued housing policy. This discussion is particularly timely, as affordable housing has been in very short supply in the city, nationally, and internationally (Anacker

et al., 2018, 2019). Local, regional, and state policymakers may want to revisit this type of affordable housing to address the current housing crisis.

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