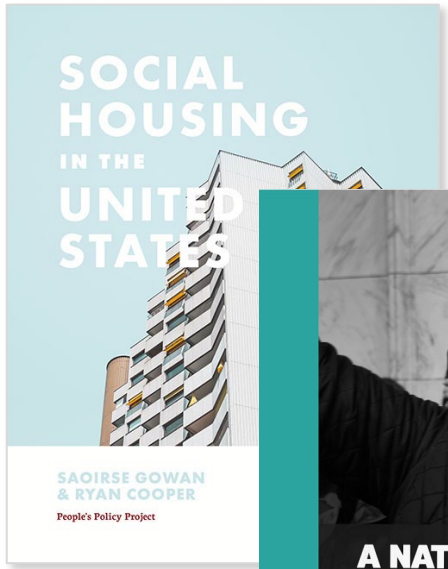
HARVARD UNIVERSITY
JOINT CENTER FOR HOUSING STUDIES

Special Report: The Growing US Social Housing Movement and Lessons for Greater Boston

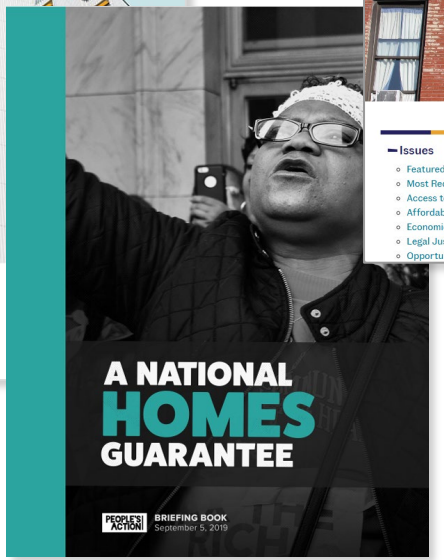
November 10, 2026

Chris Herbert, Managing Director
Susanne Schindler, Senior Research Fellow

A Push for "Social Housing" Has Been Gaining Momentum Over Last Several Years and Does Not Seem to Be Slowing



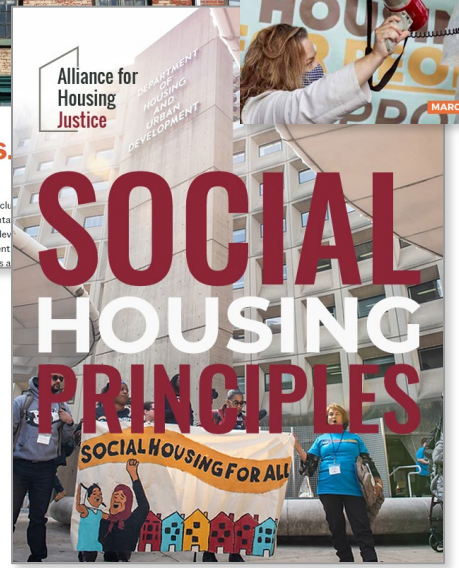
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2019

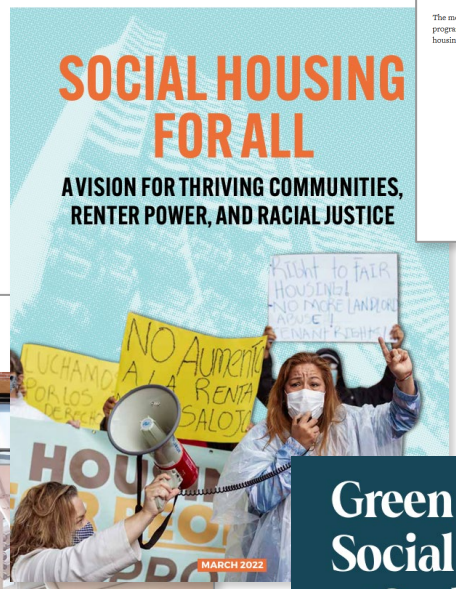


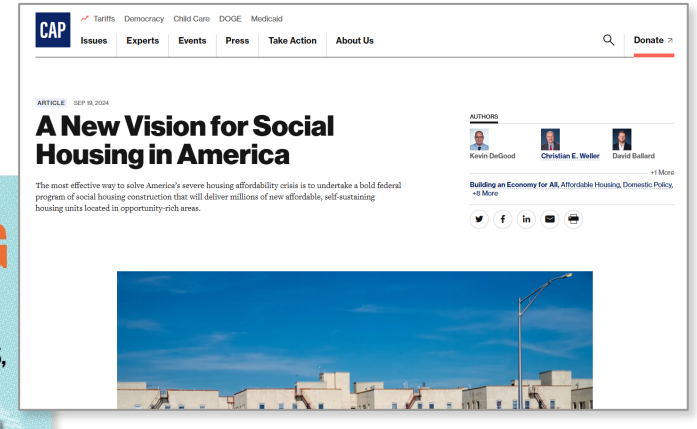
2020



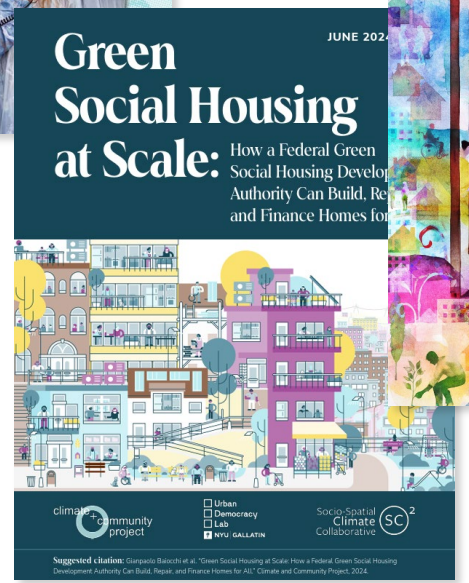
2022

2022

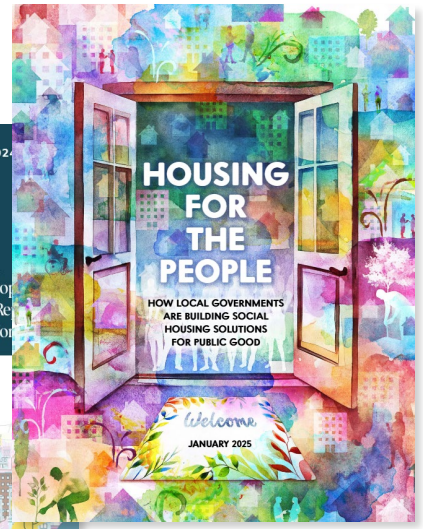




2024



2024



2025

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Common Core Principles of "Social Housing"



Housing Owned and Managed to Maximize Affordability in Perpetuity

- Housing that is "decommodified" or "in the public interest"
- Often taken to mean publicly owned—but doesn't have to be
- Affordability levels vary and do not rely on operating subsidies



Democratic Control
By residents and/or community



Broad Eligibility
Strong emphasis on socioeconomic and racial inclusion

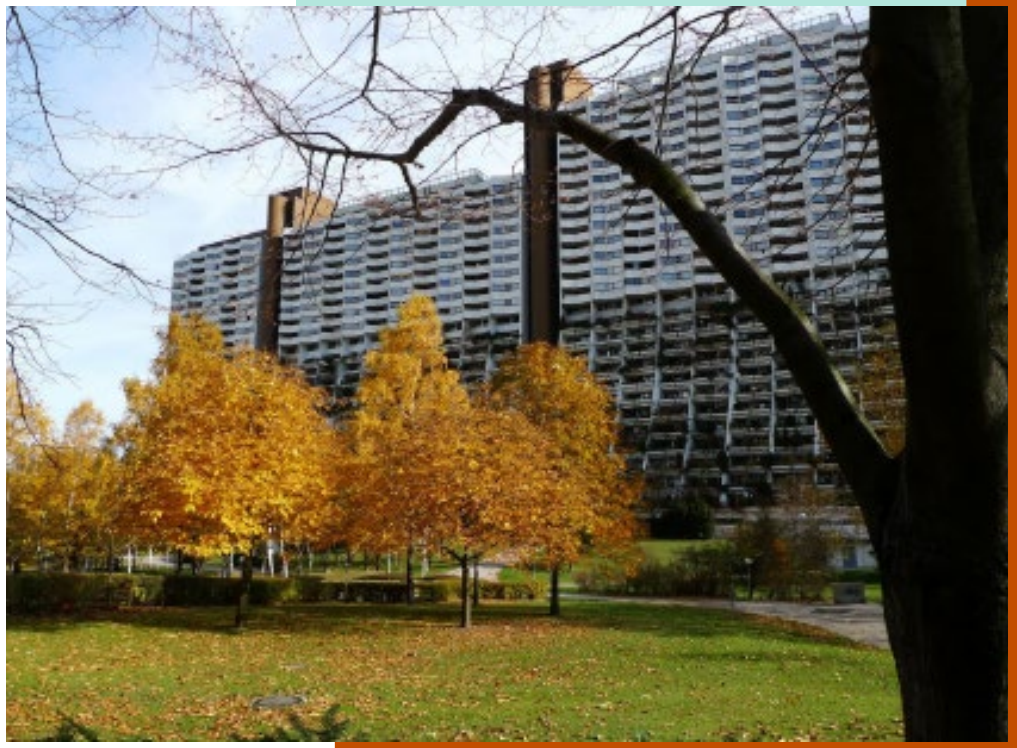


Other Elements
Sustainable Design, Fair Labor Practices

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Inspiration and Examples from Vienna and Elsewhere in Europe

- Social housing sector is at significant scale and is home to broad range of households by income (75 percent of Viennese residents are eligible for social housing)
- Benefits from strong public financial supports that are recycled into the sector adding to scale and stability
- Emphasizes high-quality design, inclusion of community facilities, and location in broad range of neighborhoods
- The sector benefits from the use of public land as well as land use regulation that favors social housing



Vienna's Wohnpark (Park Residences) Alt-Erlaa and its many amenities were built in phases, from 1973 to 1986. (Thomas Ledl on Wikimedia)

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New US Housing Programs Are Proliferating Under the Social Housing Umbrella

The New York Times

HEADWAY

This Is Public Housing. Just Don't Call It That.

Montgomery County, Md., like many places, has an affordable housing crisis. So it started acting like a benevolent real estate investor.

CASCADE PBS

POLITICS

What's next for Seattle's social housing after big tax win?

In a 63% landslide, Seattleites voted to create a new "excess compensation" tax. Now it's time for the city's Social Housing Developer to get to work.

by Josh Cohen / February 28, 2025

The Atlanta Journal-Constitution

METRO ATLANTA

Atlanta Housing OK's creation of nonprofit to build social housing

CHICAGO SUN-TIMES

OTHER VIEWS COMMENTARY

The case for green-lighting green social housing in Chicago

Green social housing is an environmentally and fiscally sustainable, mixed-income housing production model that will enable our city to develop permanently affordable housing for all Chicagoans, write four City Council members.

By Ald. Walter Burnett, Ald. Lamont Robinson , Ald. Angela Clay and Ald. Leni Manaa-Hoppenworth | Apr 8, 2025, 7:00am EDT

Chattanooga Times Free Press

New Chattanooga housing fund aims to spur affordable rental development

December 4, 2024 by Ellen Gerst

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The Housing Production Fund in Montgomery County, MD



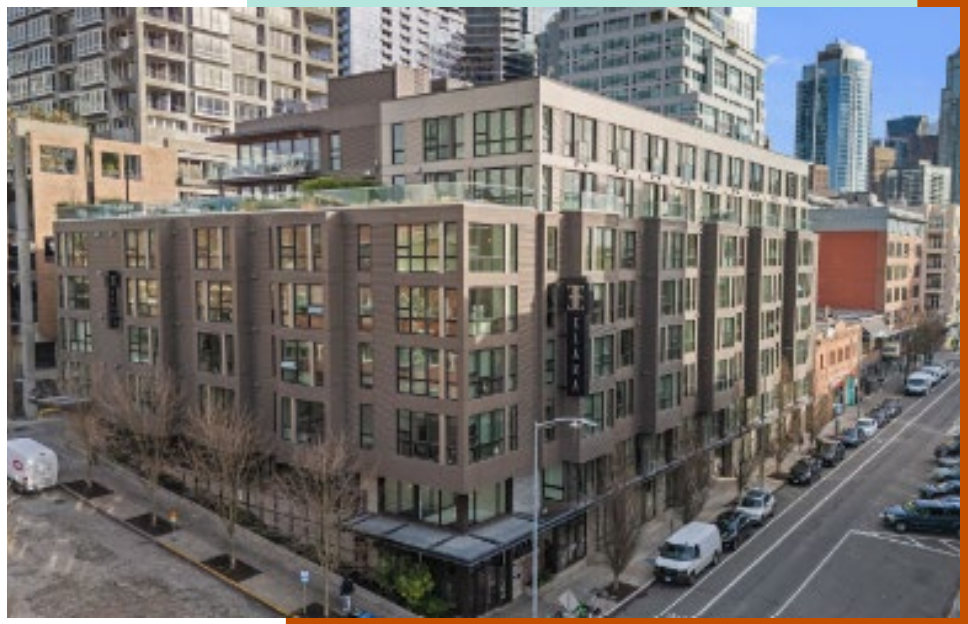
The Sage is the HOC's most recent new development and will feature a public library branch. Courtesy KTGY.

- Originated by the County Council, which approved $100M bond issuance backed by annual appropriations to mixed-income housing administered by the county public housing authority—Housing Opportunities Commission (HOC)
- HOC invests funds as equity to become majority owner along with private investors and then manages properties to maximize affordability—typically 30% income restricted and 70% market rate (but with rent growth limited to CPI)
- Investments taken out at stabilization to support new development so funds recycle
- No real emphasis on resident control or voice
- Three developments financed to date with another four in the pipeline: 3,000 total units, with 800 affordable.

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Seattle Social Housing Developer

- Established through a grassroots campaign to pass two ballot initiatives to create and fund a new public authority
- Dedicated city payroll tax on pay above $1 million that was estimated to provide $50M annually but in 2026, it generated $115M
- Democratic control a key pillar, with tenants-comprising a majority of the Board of the new authority and each development having a resident advisory council
- Broad income mixing is emphasized with tiers of units dedicated to those earning from 30% AMI up to 120% AMI
- Also emphasize green building standards, use of union labor, inclusion of community facilities



The Elara at the Market is the Seattle Social Housing Developer's first publicly-owned and permanently-affordable community. Image courtesy SSHD.

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Local Examples Under the Social Housing Umbrella: *Boston Housing Authority, Building F at Bunker Hill*



Building F, the U-shaped courtyard building at top right, is the BHA's second project in the redevelopment of Bunker Hill. Image courtesy Stantec.

- Elements of social housing evident in this joint venture of the BHA with Leggat McCall and Joseph J. Corcoran Company
- With a $50M investment from the City of Boston Accelerator Fund, the BHA is majority owner of mixed-income development and key to simple capital stack
- Development combines 208 market rate units with 58 affordable units supported by dedicated vouchers
- BHA ownership stake combined with long-term land lease from the BHA results in opportunity to optimize affordability, share in financial returns, and ensure permanent affordability
- Resident's have had a key role in planning the overall redevelopment through the Charlestown Resident Alliance

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Local Examples Under the Social Housing Umbrella: *East Boston Neighborhood Trust (EBNT)*

- EBNT is a joint venture between the East Boston Community Development Corp and City Life/Vida Urbana to purchase 114 market rate rentals in 36 buildings scattered across East Boston
- Properties held in a Mixed-Income Neighborhood Trust (MINT) that gives significant control to a stewardship committee with significant resident representation that prioritizes community benefits over investor returns
- Combines philanthropic investments, commercial debt and public equity to support targeted income affordability from 60% to 100% AMI



In 2022, EBNT acquired 114 market-rate rental apartments in 36 buildings scattered across East Boston. Image courtesy EBNT.

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Pathways Toward Social Housing in Greater Boston



The Cambridge Housing Justice Alliance (CHJC) has been successfully organizing to advance social housing in Cambridge. In 2026, the City established a taskforce to explore social housing as a new tool for housing production and preservation. Photo Stephanie Guirand, courtesy CHJC.

- Emerging push for social housing evident in proposed state legislation, City of Cambridge Task Force, and Cambridge Housing Authority's 2025 strategic plan
- As illustrated by recent examples from across the US and Boston, there are many paths to "social housing"
- The following are key considerations in designing a social housing program that could achieve greater scale

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Key Considerations in Designing a Social Housing Program

- Source of Funding
  - Public bonds
  - Dedicated taxes (for example, real estate transfer taxes)
  - General public revenues
  - Public land
  - Regulatory powers (affordable housing zoning overlays; tax exemptions)
- Affordability Targeting and Degree of Income Mixing
  - Income targets and range largely determined by how much financial support is available
  - Often modest to start but can increase over time
- Choosing the Social Housing Steward
  - Choice of steward relates to degree of emphasis on social housing principles as well as organizational capacity
  - Greater Boston benefits from strong organizations in public, nonprofit and for-profit realms so strong base to build on

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Key Considerations in Designing a Social Housing Program

- Implementing Democratic Control
  - Key question is whether it is viewed as important that residents have meaningful control of the social housing steward (as in Seattle) versus having significant insights on operations and opportunity to exercise their voice
- Types of Housing Supported
  - One key choice is whether investments are exclusively in new construction or also support acquisition—TOPA rights combined with financing vehicle could be important means of building social housing sector
  - Another choice is whether shared-equity forms of homeownership are supported
- Building a Broad Constituency
  - Expanding public funding to build a robust social housing sector will require broad coalition—ensuring broad eligibility and supporting a range of housing types will help build this bigger tent

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