

Written Testimony by Alexis Morton  
Cooperator-Shareholder and former Board member, River View Towers (NYSHCR)  
**2026 Joint Legislative Budget Hearing on Housing, February 25, 2026**

The Mitchell-Lama program and Mitchell-Lama cooperative developments are a public good requiring ongoing financial investment to preserve them. I know because I grew up in a Mitchell-Lama co-op, bought my own apartment in that same co-op, and served three terms (nine years) on its board of directors as member-at-large, treasurer and president.

**What Mitchell-Lama Does and Why It Is a Public Good to Be Preserved**

I know from lived experience that Mitchell-Lama's deep affordability allowed my parents and allows many others to:

- spend time with their children, overseeing and guiding their children's lives in positive directions, so they become productive citizens rather than burdens of the state,
- make sure their children can eat healthily and visit doctors and dentists regularly, which preventative healthcare results in healthier individuals who require less of the City's healthcare system,
- provide inputs outside of shortsightedly stripped public schools to awaken their children's creativity and competitive spirits through extra-curricular arts, culture, and sports programs, and
- plan for their children's higher education and to pay for that higher education, so their children are not debt burdened when they leave college.
- Mitchell-Lama allows creative New Yorkers to develop and follow careers in the arts, music, dance, theater, writing, which do not pay a lot but give so much to all of us.
- Mitchell-Lama allows creative and business-minded New Yorkers to take entrepreneurial risks, assured that their monthly carrying charges will remain reasonable and so attempting to start and then grow a business will not put their homes at risk.

**The Mitchell-Lama Program Is a Model for Social Housing That Should Be Expanded**

- Mitchell-Lama's true and deeply affordable housing ensures that all members of NYC's working class, including those of us on the lower end of the income range for Mitchell-Lama, have a fighting chance to realize our full potential in our families, in ourselves, and as New Yorkers.

The Mitchell-Lama program's income-, age-, race-, ability-integrated housing brings people together across these barriers to form communities and address multiple societal problems beyond the provision of housing that is affordable by the labor force, including:

- Specifically combatting historic government policies of redlining, housing segregation, neighborhood disinvestment that have resulted in the enormous wealth disparities and realities that separate us as individuals to this day.
- Economic stratification and segregation perpetuating the divisions that weaken our society overall.
- Inequitable public schooling based on economically segregated neighborhood tax bases that decimates our public education system overall.
- Inequitable distribution of public and private services (e.g., hospitals, health facilities, supermarkets, etc.) due to neighborhood disinvestment resulting in food deserts and overburdened emergency rooms.

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- Alienation and voter apathy that comes with not having a secure stake in one's home or an ability to envision a future; Mitchell-Lama stability gives citizens a foundation for increasing their democratic participation and civic involvement.

**Mitchell-Lama Is Good Public Policy Worthy of Ongoing Investment**

- Good public policy is designed by our legislators on behalf of ALL of us, to solve challenges we ALL face.
- Everyone needs HOUSING (indeed, it is a right enshrined in Article 25 of the Universal Declaration of Human Rights) and in NYC's housing market the challenge for all of us who are not wealthy is finding housing we can afford.
- For all of us who are not wealthy, our housing security and stability is our wealth, because having truly affordable housing allows us to take care of ourselves and our families in all the other ways, providing for our health and education so we can determine our futures for ourselves.
- Affordable housing security and stability is the kind of wealth that benefits the whole society by producing healthy, educated, active and involved citizens.
- The Mitchell-Lama housing program was and is good public policy resulting in a great public good that benefits all of society. It should be expanded.

**Mitchell-Lama Developments Require Ongoing Investment to Maintain Affordability**

I know from my board experience that Mitchell-Lama deep affordability is at odds with the reality of maintaining and operating multi-family dwellings in New York City:

- Mitchell-Lamas are all nearing or over 60 years old, requiring ever more frequent repair and maintenance to stay safe and healthy and operate at peak efficiency to keep operating costs as low as possible.
- New York's environmental laws require ongoing upgrades that are also costly.
- The New York workforce that occupies Mitchell-Lama has not seen its income rise to meet the increased operating and maintenance costs of their homes.
- Originally, Mitchell-Lama's deep affordability was set at 25% of income. Over the 60+ year history that deep affordability has been threatened, forcing the middle- and low-income workforce for which Mitchell-Lama was designed to now face rent burdens of far more than 30% of their annual income, with no end to the increases in sight.
- Mitchell-Lama co-ops are also naturally occurring retirement communities (NORCs) and nor can the fixed income of seniors meet the increased costs.
- New York State's housing budget must be expanded to preserve the deep affordability of its Mitchell-Lamas and to create more social housing modeled on the Mitchell-Lama program.
- If New York State wishes to maintain the working-class base that services the rich, it must provide housing that is affordable to the workforce. It is the working-class base that will have to leave New York if affordable housing is unavailable, without whose service New York will cease to be desirable to the rich. Raising taxes on the wealthy to preserve and expand public goods such as Mitchell-Lama social housing is a win-win.