

# Ben Carson, Housing, And Homelessness: Opportunities And Concerns

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The news that Ben Carson has accepted Trump's nomination for HUD Secretary is cause for concern for the millions of Americans who are homeless or at risk — and for anyone who cares about this continuing crisis.

It's a common misconception that people become homeless as a result of personal failures or poor choices. But by far the overwhelming cause of homelessness is the scarcity of affordable housing, and strong leadership from HUD will be essential in addressing it. Carson has no experience in housing policy, and some of the few statements he's made are troubling. Here are three key areas affecting homeless people — including concerns and recommendations.

## 1. Addressing the affordable housing crisis.

Right now, there is a shortage of 7.2 million units of housing affordable for people who are extremely poor. Federal housing programs meant to help have been decimated following decades of cuts, and now three in four households who are poor enough to qualify for help can't get it. Three quarters of these extremely poor households spend more than half their incomes on housing. A missed paycheck or unexpected expense can send them into homelessness.

Restoring funding to low-income housing programs is badly needed, and the HUD Secretary should lead the way with Congress to support that effort. The private housing market needs attention too, as booming development replaces affordable housing with upscale properties. HUD should use its funding leverage with cities to encourage them to urge developers not to displace poor and moderate income people when they build new housing.

These are not issues Carson has addressed directly, but he has criticized “dependency” on government and lauded “up by your bootstraps” efforts, even though according to his own writings he himself benefitted from government programs, including food stamps and public housing. Perhaps even more to the point, the biggest federal housing program is currently the mortgage interest deduction, coming in at some \$70 billion annually, over 50 percent more than funding for HUD's low-income housing programs. Rebalancing spending — and “dependency” on it from all quarters — to account more fairly for need should be high on his agenda.

## 2. Ensuring fair housing.

HUD recently issued a new rule implementing the Fair Housing Act, signed into law in 1968 as riots and fires burned around the country following the assassination of Martin Luther King, Jr. The Act prohibits public and private discrimination in housing and requires government at all levels to end the policies and practices that further segregation.

The rule requires communities to affirmatively further fair housing by reviewing data on housing segregation and taking steps to address it by removing barriers that keep people out. In his only public statement on housing to date (that we've been able to find), Carson has called this “social engineering” and vowed to overturn it. This would roll back important efforts to fight segregation in housing — and efforts to end homelessness.

Housing discrimination — by race, ethnicity, disability, familial status or other protected class — is a market distortion that increases housing costs and decreases housing choices for

those who are its targets. Despite the Fair Housing Act's legal protections, in practice discrimination persists, and it directly increases homelessness by making housing more expensive.

Strong implementation of the Act, including AFFH, helps break that cycle by opening up more affordable housing opportunities for more people.

### **3. Reducing the criminalization of homelessness.**

The dire shortage of housing affordable to extremely poor people and the chronic shortage of even emergency shelter mean that many people have no choice but to struggle for survival in public places — streets, parks, abandoned buildings, and woods. According to HUD's own data, over 30 percent of all homeless people nationally are unsheltered; each night families and individuals seeking shelter are turned away.

But instead of addressing the housing crisis, many cities are making it a crime to sleep, sit and even eat in public places, as documented in a recent report by the National Law Center on Homelessness & Poverty (the "Law Center"). Criminalizing homelessness is ineffective and expensive: research shows that it is more expensive than ending it through housing.

Recently, HUD took important steps to reduce criminalization, with incentives to communities that compete for funding from the agency, and early signs are that they are having a positive impact of city policies.

At the other end of the criminalization cycle, public and private landlords often use criminal records as a way to disqualify applicants for housing - often without considering whether they have any logical connection to whether the person would be a good tenant. As a result, many people - including those who have been criminally punished for their homelessness - are unfairly excluded from housing. This can deepen their poverty and push some into homelessness, where they are subjected to criminalization, in a vicious downward cycle.

Recently, HUD issued guidance prohibiting blanket bans on housing access based on criminal records. Properly implemented and enforced, it will help open up housing options for people who might otherwise be unfairly excluded, helping them to successfully re-enter their communities. To end and prevent homelessness, these positive steps should continue.

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If confirmed as HUD Secretary, Ben Carson will have an enormous challenge — and opportunity — to affect millions of lives. It will be up to all of us to do as much as we can to ensure the impact is positive.

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