

Editorial: Ben Carson's HUD report on housing for the poor is an eye opener

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HUD Secretary Dr. Ben Carson says affordable housing is a crisis, but the private sector has to fix it. (AP Photo/Andrew Harnik)

With \$2 million fixer-uppers and working people living in tents, the Bay Area tends to think of itself as the epicenter of the affordable housing crisis. Like it's all about us.

The just-released "Worst Case Housing Needs: 2017 Report to Congress" by the Department of Housing and Urban Development is an eye opener, however.

The number of very low income households paying more than half of their income for rent, living in substandard dwellings or both has increased 41 percent nationwide in the past 10 years and 66 percent since 2001.

The problem is more stark in the West, but nowhere is it easy to survive on a low or extremely low income. And while many of today's new jobs are low-paid service jobs, there's a dearth of middle income jobs that once enabled hard workers to escape poverty. That means the number of struggling Americans will continue to grow.

Very low income is defined as half, or less, of the average median income in a region. The housing plight is even worse for extremely low income households making 30 percent or less of median. When half of a small paycheck goes for rent, food has to be parsed carefully through the month. Imagine if you're raising a teen-ager.

The HUD report says the worst-case housing needs "cut across all regions of the country and include all racial and ethnic groups, regardless of whether they live in cities, suburbs or rural areas."

HUD Secretary Dr. Ben Carson released a statement with the report, saying: "Today's affordable rental housing crisis requires that we take a more business-like approach on how the public sector can reduce the regulatory barriers so the private markets can produce more housing for more families."

Regulatory hurdles do affect development in California, with strict building codes and environmental laws. But not nearly as much in the South, which has more low income renters than even the West.

Dr. Carson, this is not brain surgery: Businesses that need to turn a profit will never produce decent housing for low or extremely low income Americans without subsidies.

Housing authorities are the local arm of HUD. And far from getting more money to deal with the increasing numbers of people who need housing, they are getting less.

Some authorities are in better shape than others. Santa Clara County, San Mateo County and the City of Oakland authorities are “Moving to Work” agencies that have more flexibility with federal money than, say, Alameda and Contra Costa Counties.

With creativity and with local revenue like Santa Clara County’s recent housing bond, the Bay Area will try to take care of its own. For regions like the American South — dependent on Ben Carson for help — better look instead to Congress. That may not seem encouraging, but HUD no longer appears to be your friend.