

**Social Welfare Policy**  
**Policy and Analysis Final Paper**  
**Housing and Homelessness**  
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**Introduc  
tion**

A House is a primary asset that affects millions of American citizens; hence a major key driver to stability in this nation-state is to provide affordable and comfortable housing (homes) for low and lower-income families with the necessary enabling laws. In other words, a house is “more than a mere address of domicile in America.” By and large, a house (home) engenders stability; promotes the development of neighborhood identity and boosts family ties and social network.

**GOAL STATEMENT:**

The purpose of this policy brief and presentation is to, one, examine the prevalent housing deficits in America and propose proactive measures to tackle it. Two, to take a cursory look at homelessness as a recurring feature in certain categories of American life – chief among them, those in the lower rung of the ladder, the poor and helpless – and to proffer feasible solutions to ameliorating their living conditions.

**SCOPE OF THE PROBLEM:**

It is the wish of this writer to identify those existential problems that are currently affecting housing in America in relation to homelessness.

#### PAST HOUSING POLICIES IN AMERICA:

A policy can be described as official guidelines that promote the wellbeing of an entity, individual, or group of individuals within a polity. Thus, a policy, usually, has at the implementation stage, periodic evaluation of its impact on short term, medium term, or long-term basis. At the government level – Federal, State, and Local Government levels – a policy must be backed by legislation and bylaws.

It is important to state that prior to the enactment of the Housing Act of 1937 the United States had no national housing policy. That Act was principally designed to eliminate “unsafe and unsanitary conditions; slums; and provide safe and sanitary dwellings for families” in the low-income category. The Act was, however amended in 1949, to provide “federal money for slum clearance and urban development and the creation of a public authority” that was charged with building and administration. Between 1949 and 1963, renewal projects were embarked upon to the detriment of poor families who were subsequently displaced. Subsequently, 243, 000 housing units were replaced with 68,000 units, of which 20,000 units were earmarked for low-income families.

In 1966, however, another Act was passed. It was cited, as The Demonstration Cities and Metropolitan Development Act (Model Cities), and as part of President Lyndon Johnson’s War on Poverty: To eradicate “slums and blighted neighborhoods. Nonetheless, the Act was superseded by Housing and Community Development Act of 1974. In 1976, under President

Gerald Ford, the Home Mortgage Disclosure Act was enacted to promote private-public sector initiatives in solving housing deficits in America. Hence, mortgage, insurance, or other necessary housing services came into play. According to Charles S. Prigmore et al (1971, 1977, 1973, 1979, and 1985), Housing and Urban Development assisted 357, 808 low-income people and rehabilitated 188, 184 units of houses: spending \$1.5 billion on short-term accommodation for homeless families. The researchers added that the Obama administration, in 2009, allocated \$230 billion of federal funds to homeownership programs and \$60 billion for affordable rental housing programs. Prior to HUD programs, there were other federal government intervention programs such as Low-Income Housing Tax Credits that was stipulated under the Tax Reform Act of 1986. Nonetheless, demand for affordable housing assistance far outstripped housing policy initiatives in the United States of America, to date.

### **CURRENT HOUSING POLICIES:**

According to the publisher, trends in U.S Housing policy is discriminatory: “The richer the homeowner, the better the deal,” Richard Geruson et al (1977). In other words, “More than 80 percent of the major tax incentives for housing go to the top 20 percent of American earners, while less than 5 percent go to the bottom 60 percent.” The housing ownership disparities made mortgage default among the bottom 60 percent rampant; simply because they lacked the necessary jobs, skills, and cash purpose other needs. The severe cost burden led to foreclosures for those homeowners who ought to be regarded as middle-class Americans. In essence, every homeowner needs a stable job and steady income to maintain a mortgage. “Affordability,” that is inability to sustain rent payment due to cost burdens, promotes housing discrimination, which in

turn leads to homelessness. Nonetheless, the government at different levels must be commended for making policy interventions towards solving housing deficits in the United States of America. “Lawmakers on both sides of the aisle have restricted housing aid to the poor but expanded it to the affluent in the form of tax benefits for homeowners,” stated, Matthew Desmond, *Evicted* (2016). The author cited the Foreclosure crisis of 2007 and 2010 to buttress his argument. So many families were rendered homeless during this period.

### **HOMELESSNESS:**

Homelessness could be described as a state of being, in the life of an individual, or a family unit without accommodation, home, or shelter. In other words, homelessness is tied to poverty and could lead to mental illness, rapid ill-health, depression, and in extreme cases, suicide. The actual number of homeless people in the United States is difficult to ascertain. This is because such victims of homelessness live tents, and other makeshift houses. The U.S Department of Home and Urban Development reported that in 2015, 564, 708 people were homeless in each night; in unsheltered locations.

Regarded, generally, as the poorest of the poor, the homeless struggle to make ends meet; they exist in all American communities. According to Matthew Desmond in *Evicted*, “Whether it was the federally assisted rental housing in metropolitan areas; or low-income housing; or public housing for poor families, to nursing homes, they have been inadequate. The author cited many instances of deep poverty and helplessness in relation to housing and homelessness: “During house hunting, helpless renters resorted to subtracting children from their families because landlords saw them as nuisance values; or asked prospective tenants to pay children damage

deposits.” He added that the situation in Milwaukee was so precarious then in 2007 that parents gave up their children to foster homes and Children Protective Agencies. Children became endangered species. Homelessness created a family of perpetual squatters. In other words, homelessness dislodges family stability and could provoke ill-health which in turn could lead to depression, as stated earlier on by this writer.

According to Desmond Matthew, “The home is the center of life. It is the wellspring of personhood. It is where our identities take root and blossoms.” This writer aligns with that this submission. A stable home is the foundation of an entire human being, and of life itself. While putting together this paper, it was discovered that children in homeless families have a high rate of chronic and long-term health problems, and that school-age homeless children are more likely to have emotional problems and manifest aggressive behaviors. Consequently, chronic homelessness has a link with alcohol abuse, schizophrenia, and other mental problems. In other words, homelessness and poverty are linked. Homelessness is an emergency that must be tackled frontally by the government and other stakeholders.

### **PROPOSED SOLUTIONS TO HOUSING AND HOMELESSNESS IN AMERICA:**

It should be noted that noted that universal housing programs have been successfully enacted and implemented across the world. In other climes a citizen with an income below a certain low level has a right to housing assistance.

In Great Britain, for instance, a Housing Benefit is available for British citizens. Similarly, the Netherlands’ Housing Allowance provides good homes to nearly one-third of all its tenants: “It has been remarkably successful at housing the country’s poorest citizens” – Matthew Desmond,

Evicted (circa 2016). It is the view of this writer that over here in America that government should establish the basic right to housing all citizens. Let's call it the Blue Passport Rights. Inserting and integrating right into a significant of property rights would go a long way in asserting citizenship rights and engendering government commitments. Another suggestion is to create a Home and Hope law that would enable government to stipulate different margins for rent payments to landlords. This policy would have all the mechanisms of Rent Control; and should be backed and strengthened by an enactment or Act of Parliament. It is trite to keep foreclosures and homelessness at bay.

#### **INVOLVEMENT OF LOCAL COMMUNITIES IN PROVIDING HOUSING:**

Every local community is an integral part of a larger society. Neighborhood assistance is therefore a significant aspect in housing palliatives to those hapless individuals and families at the rung of the ladder. Under the canopy of good neighborliness, instances abound of fortunate tenants sheltering fewer unfortunate members of the community for a while until the latter found their feet and pick up the pieces again. Such gestures, as demonstrated in the book, Evicted, gave some measure of reprieve to squatters. Other communal efforts that could be initiated are making provisional arrangements for the construction of shelters in gardens, open fields, patios, for the homeless. It is also commonplace to see fortunate members of a given community making donations towards the upkeep of the less fortunate members in their neighborhood. Other gestures are supplying foods, water, beddings, blankets, Medicaid, and other necessities to less fortunate members of the local community.

Checking up less fortunate neighbors on compassionate grounds also goes a long way in enhancing friendship and stemming the tide of ill-health and depression in the less fortunate members of the community. Such gestures promote shared values. It is the wish of this writer to submit that, just like the family household unit is, the local community as a stakeholder is the bedrock of the larger society. It has roles to play in ameliorating the living conditions of the deprived in their community. In this ongoing housing and homelessness frontal tackling all hands must be on deck.

#### **INVOLVEMENT OF FAITH COMMUNITY IN HOUSING AND HOMELESSNESS:**

Lifting the poor and helpless out of poverty and their housing needs has never been left in the hands of government alone, since time immemorial. Concerted efforts by faith-based organizations have been coming into play to cater for the housing needs of homeless people in the American society. The contributions of such organizations like Young Men Christian Association (YMCA), NASW, should not but be mentioned. Enhancing human dignity and physical wellbeing had always been part of their core values. In other words, faith-based organizations have shared values towards the needy, the poor, and the homeless. To them, every human being is considered important.

Faith-based organizations are important “partners,” says Logan Knight et al in an article that was published and dated December 8, 2021. Faith-based organizations’ compassionate gestures towards the homeless and providing shelters in church compounds have been recorded over the years. In the book, *Evicted* by Matthew Desmond (2016), he mentioned The Lodge apartments that served as a shelter for the homeless in Milwaukee. Faith-based organizations

have been recorded to refurbish abandoned apartments, hotels, to solve housing deficits in the American society. They have been providing habitable camps, shelters for the homeless. In many instances they have provided foods, water, clothing, Medicaid, and electricity.

Among other gestures faith-based organizations have put together trainings to teach the homeless new skills and gave them temporary jobs to alleviate their living conditions. Churches and NASW have embarked on such social work relying on donations, Zakat, tithes, and members/congregants' contributions, and Trust Funds to implement these programs of lifting the homeless out of poverty. In rehabilitating the homeless, all hands must be on deck.

#### CONCLUSION:

Housing is a necessity. It is a place of abode for an individual, and family. It is an enclosure for the protection of oneself and family against inclement weather (scorching sun and rain). It is a protective element of lives and properties and a guide against external attacks. A House is a comfort zone and a bundle of joy. It is a basic need of man. A House is a common denominator in the life of a man, and family. A House as a place of living in modern times consists of an approved and livable structure such as building blocks or walling and roofing materials, toilet, bathtub, kitchen, rooms, and ventilation. Let us work together to chase homelessness out of town.

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