# Resolved: The United States ought to guarantee the right to housing.

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## Topic Analysis

 This file is a collaboratively constructed file from the Beehive Forensics Institute. Many hands were involved in the creation of this file, and it should provide some useful initial steps when thinking about the right to housing topic.

 The Right to Housing is a notion that has existed for quite some time, and it has been expressed in several notable international documents, including the Universal Declaration of Human Rights. Generally speaking, the right to housing is fairly self-explanatory—it establishes that everyone should have a right to shelter.

 Philosophically speaking, the right to housing connects quite directly to Maslow’s Hierarchy of Needs, which establishes shelter as one of the basic needs that all humans have in order to set themselves up to one day do other things. Housing, or shelter, is often considered a basic necessity, meaning that everything else is premised on gaining access to this right. At the same time, this is certainly not a right that is currently guaranteed in the United States. In fact, with a larger number of states passing restrictive regulations regarding homeless populations, it is clear that the current approach to homelessness in the United States is one of criminalization. At the same time, policies that criminalize homelessness largely rely on the fact that homeless populations are often quite disempowered, and lack the type of clear, loud advocates that many (particularly those who can pay people to advocate for them) have. What this sets up is a topic that should be incredibly Affirmative biased—but because of the neglected nature of the discussion, is not often upheld by society.

From this fact, the “progressive” or policy level negative strategies will often rely on big stick impacts that are created from the fact that homelessness is an incredibly neglected topic, and a neglected topic that is de facto stigmatized in much of contemporary American discourse. This means that arguments like Politics Disadvantages are likely to have pretty strong links—and I imagine that many Negative debaters will choose to pursue generic routes, rather than defending the status quo’s policies of de facto criminalization.

In this file, you will find two policy based strategies. The Affirmative advocates passing Affordable Housing Act—which is a nice specific policy option. If you are interested in pursing this Affirmative, I would suggest cutting additional cards about the Affordable Housing Act, and being prepared for a plethora of hyperspecific politics link cards. Many of the arguments in this Affirmative could easily be transposed into a more general defense of the resolution—and the extension cards will likely also help guide your research.

On the Negative, the strategy is represented by a Counterplan/Disadvantage structure. The Disadvantage is a fairly traditional conservative rejection of social programs, coupled with a fairly liberal advocacy for a living wage. Importantly, this Counterplan is not mutually exclusive with the Affirmative. This means that Affirmatives should make permutations to arguments like this one. Despite this fact, if the Negative can win that a living wage would allow people to purchase housing, and it can do so without supporting the public programs that would be necessitated by Public Housing, then it would be better to just implement a living wage. If you are interested in this strategy, there are certainly additional arguments that you would want to pursue, particularly as they relate to solving for populations that might not be able to work.

## Affirmative

## HOUSE THE HOMELESS AFF

### Top of Case

#### I stand in strong affirmation of the following resolution, RESOLVED: The United States ought to guarantee the right to housing.

#### Definitions Will Be Provided Upon Request

Guarantee: Ensure, a formal promise, allow people the access to the thing.

Right to Housing: The right to housing is the economic, social and cultural right to adequate housing, and shelter. It is recognized in many national constitutions and in the Universal Declaration of Human Rights and International Covenant on Economic, Social and Cultural Rights. Interest rates, renters rights, providing housing, legalizing homelessness.

United States: Limiter, not only the federal government

#### My Value in Today’s Round is going to be:

V.) Societal Welfare In the sense of providing the utmost equality and justice to ALL members of the society we live in

VC.) Consequentialism

In order to uphold the resolution and the value of societal welfare the Affirmative offers the following plan:

Plan Text:

The United States Federal Government ought to pass the Affordable Housing Act.

This act creates the following measures.

1) No person will ever pay over 25% of their monthly income towards their housing costs.

2) Any individual who proves to be homeless will be admitted into the Homelessness Rehabilitation Program, which grants the following:

1. Six months of government funded housing.

2. Access to worker rehabilitation programs.

3. Access to drug rehabilitation programs.

4. If after six months the individual has not become self sufficient, then they will be given access to public shelters.

### Advantage One: Housing the Homeless is Possible, and Efficient

#### First, Vacant Houses Outnumber the Homeless 6 to 1

Loha 11 ( Leader of Amnesty International “How Bad is The Homeless Problem?” 2011) Since 2007, banks have foreclosed around eight million homes. It is estimated that another eight to ten million homes will be foreclosed before the financial crisis is over. This approach to resolving one part of the financial crisis means many, many families are living without adequate and secure housing. In addition , approximately 3.5 million people in the U.S. are homeless, many of them veterans. It is worth noting tha,t at the same time, there are 18.5 million vacant homes in the country.

#### Second, Housing the Homeless is MORE Cost Effective than any Alternative

#### Sub-A: Homelessness costs $40,000 a year.

 Moorhead 12 Head of the Housing Urban Development “Cheaper to House the Homless” 2012

"The thing we finally figured out is that it’s actually, not only better for people, but cheaper to solve homelessness than it is to put a bandaid on it," Donovan said in the March 5, 2012, appearance. "Because, at the end of the day, it costs, between shelters and emergency rooms and jails, it costs about $40,000 a year for a homeless person to be on the streets." If we put 6 people in a 3 bedroom house with a roommate that's 240,000$, the average 3 bedroom house costs 198,000$.

#### **Sub-B: Housing costs are relatively low.**

Greenwood 14 (head of welfare at the huffington post “average house cost in the US”)

$188,900. That’s the median price of an existing home sold in the U.S. in January. (February data will be released by the National Association of Realtors later this month. What will that amount actually get you? 450 square feet in northernmost Manhattan. An awesome pink bungalow in Ft. Lauderdale. And a small castle just outside Detroit. From the D.C. suburbs down to Austin, Texas, across to California then a quick hop over to Honolulu — yes, Honolulu — check out what you can get for $188,900 (plus or minus $25,000) around the country. These places may be medianly priced, but they’re not average: The average home in the US is a 3 bedroom, two bathroom model.

#### Sub-C: Permenant housing for homeless folk would save millions.

Keyes 14 (Scott, “ Leaving Homeless Person On The Streets: $31,065. Giving Them Housing: $10,051”. http://thinkprogress.org/economy/2014/05/27/3441772/floridahomelessfinancialstudy/

Even if you don’t think society has a moral obligation to care for the least among us, a new study underscores that we have a financial obligation to do so. Late last week, the Central Florida Commission on Homelessness released a new study showing that, when accounting for a variety of public expenses, Florida residents pay $31,065 per chronically homeless person every year they live on the streets. The study, conducted by Creative Housing Solutions, an Oklahomabased consultant group, tracked public expenses accrued by 107 chronically homeless individuals in central Florida. These ranged from criminalization and incarceration costs to medical treatment and emergency room intakes that the patient was unable to afford. Andrae Bailey, CEO of the commission that released the study, noted to the Orlando Sentinel that most chronically homeless people have a physical or mental disability, such as posttraumatic stress disorder. “These are not people who are just going to pull themselves up by their bootstraps and get a job,” he said. “They’re never going to get off the streets on their own.”The most recent count found 1,577 chronically homeless individuals living in three central Florida counties — Osceola, Seminole, and Orange, which includes Orlando. As a result, the region is paying nearly $50 million annually to let homeless people languish on the streets.There is a far cheaper option though: giving homeless people housing and supportive services. The study found that it would cost taxpayers just $10,051 per homeless person to give them a permanent place to live and services like job training and health care. That figure is 68 percent less than the public currently spends by allowing homeless people to remain on the streets. If central Florida took the permanent supportive housing approach, it could save $350 million over the next decade. This is just the latest study showing how fiscally irresponsible it is for society to allow homelessness to continue . A study in Charlotte earlier this year found a new apartment complex oriented towards homeless people saved taxpayers $1.8 million in the first year alone. Similarly, the Centennial State will save millions by giving homeless people in southeast Colorado a place to live. And in Osceola County, Florida, researchers earlier this year found that taxpayers had spent $5,081,680 over the past decade in incarceration expenses to repeatedly jail just 37 chronically homeless people.

### Advantage Two: Housing the Homeless Lowers Crime

#### First, Homeless Individuals Raise the Crime Rate, Housing Them or Providing a Solution is the way to Lower it.

Roberts 13 (CEO of PATH Partners “Could Housing the Homeless Solve Crime”, August 13, 2013)

 In Britain, experts believe 20% of their “rough sleepers” (people who are homeless) have committed a crime. The conclusion, however, is that these crimes are usually acts of survival or ways for people to get off the streets. Prostitution, shoplifting, or theft are certainly illegal, but they are acts that some people on the streets perform to try and improve their situations. But there are certainly hardcore, violent criminals on the streets, too. The problem is that our communities have become so numb to homelessness that we allow homeless encampments to be scattered in the hills, beaches, rivers, and parks, so that these havens of homelessness become places where violent criminals can blend in and hide. Most of the time, homelessness is not the source of crime in an area, but the places where people experiencing homelessness gather could become havens of crime. Both crime against innocent people living on the streets and crime against innocent people who are already housed. The real solution is to eliminate these encampments of homelessness by helping people get housed. So, could ending homelessness reduce crime in our neighborhoods? Yes. When there is no more homelessness, there will be no more crimes against people who are homeless. When there is no more homelessness, people living on the streets will no longer have to break laws to try and get off the streets. <http://thinkprogress.org/economy/2014/05/27/3441772/floridahomelessfinancialstudy/>

#### Second, Homelessness increases socioeconomic discrepancies. Increases the rate of the poverty cycle.

Anderson 14 (Lane Anderson “Americans Blame Homeless for Poverty” 2014)

When it comes to the question of how poor people got that way, Americans often blame the poor themselves, researchers found. Less than half of those surveyed said that people became poor through circumstances beyond their control, such as lack of jobs and lowpaying wages. A majority of Republicans, and almost onethird of Democrats, believe that if a person is poor the main reason is “lack of effort on his or her part.”

### Advantage Three: Housing the Homeless Would Improve the Economy

#### First, Vacant Houses Have a Negative Economic Impact

SGWA 16 (SGWA “Vacant Housing On The Economy” July 21, 2016)

 Vacant properties have been neglected by their owners, leaving it up to city governments to keep them from becoming crime magnets, fire hazards, or dumping grounds. In some communities, attending to vacant and abandoned properties can overwhelm city resources. The police and fire departments bear the brunt of the responsibility, along with building inspection and code enforcement units. But most municipalities have staff from several departments addressing the care of vacant properties: legal offices, public works, housing, and real estate services all deal with vacant properties. In Philadelphia, at least fifteen public agencies, not including the police and fire departments, have a role in the management of public land.10 Vacant property management also demands coordination among local governments funds, such as county health departments, tax collectors and assessors.

#### Second, Vacant Houses Decrease Taxes AND Property Values

SGWA 16 ((SGWA “Vacant Housing On The Economy” July 21, 2016)

Vacant properties reduce city tax revenues in three ways: they are often tax delinquent; their low value means they generate little in taxes; and they depress property values across an entire neighborhood. Lower property values mean lower tax revenues for local governments. According to Frank Alexander, Interim Dean and Professor at Emory University Law School and an expert in housing issues, “failure of cities to collect even two to four percent of property taxes because of delinquencies and abandonment translates into $3 billion to $6 billion in lost revenues to local governments and school districts annually.”27 Property taxes remain the single largest source of tax revenue under local control, so this loss of income is substantial.28

#### Third, Housing Allows the Homeless to Become Employed Easier

Second, in order to get a job, people must be clean and they must wear clean clothing. Even at McDonald’s and other fast food restaurants employees are required to be clean. County, state and federal rules and regulations provide the standards by which fast food restaurants must abide for the health and safety of their patrons. Proper sanitation facilities are essential so that people and their clothing can be clean and meet the most basic qualification for a job—cleanliness. Without access to toilets, showers and laundry facilities, how are people to keep themselves and their clothing clean ? Some years There are few public toilets, fewer public showers and even fewer public laundry facilities available to homeless people. Toilets and showers are available to students of community colleges, so some homeless people try to enroll in classes. Places like the YMCA have public toilets and showers, but day or membership fees are required that most homeless people cannot afford. The restrooms at gasoline service stations were also closed to the public, with access to their toilets restricted through keys available only upon request by patrons. Today, a number of service stations have permanently closed t go, most of the public toilets available to homeless people were in fast food restaurants or at gasoline service stations. As the number of homeless people increased, the owners of fast food restaurants began to lock their restroom doors and charge 10 or 25 cents per use. Of course, tokens to the restrooms were made available to restaurant patrons at the counter. heir restrooms to the public by displaying “Out of Service” or “Out of Order” signs on their doors. To be fair to the owners of fastfood restaurants and gasoline service stations, homeless people sometimes overuse restroom facilities by “bathing” in the sinks, which could potentially damage the plumbing. Other times, some homeless people may spend too long in the restrooms, thereby depriving other patrons the use of the facilities within a reasonable period of time. Further, if people have not had access to a shower or laundry facilities for a time, an odor can be detrimental to business .

### Generic Housing Cards

#### Medicine Hat has substantially decreased its homeless population by focusing on systemic issues rather than blaming the people themselves.

DANIEL KORN, 2015. <http://www.theplaidzebra.com/a-city-in-canada-tried-giving-free-housing-to-the-homeless-and-its-working/>

 Since April 2009, the government of Medicine Hat—a city in Alberta—has instituted a Housing First solution to homelessness, which provides subsidized, permanent housing for the homeless. Out of the 1,000 homeless individuals that inhabit the city, 885 have now been placed in a home; if all goes well, the city will have completely eliminated homelessness by the end of 2015. The traditional refutation of a system like this comes from a deeply misplaced perception that homeless people find themselves in such circumstances due to laziness or a lack of self-control, and that giving them “handouts” supports said behaviour. This ignores systemic issues that keep people from being able to support themselves, like institutionalized racial prejudice, inaccessible mental health care, and rampant income inequality.

#### Homelessness is a major problem in the United States;

NLCHP 11.

National Law Center on Homelessness & Poverty. "“Simply Unacceptable”: Homelessness and the Human Right to Housing In the United States 2011." National Law Center on Homelessness & Poverty. National Law Center on Homelessness & Poverty, June 2011. Web. 18 July 2016. <https://www.nlchp.org/Simply\_Unacceptable>.

In 2011, the United States is facing a housing crisis of proportions not seen since the Great Depression, when President Franklin D. Roosevelt lamented in his Second Inaugural Address that he saw “one third of our nation ill-housed, ill-clad, and illnourished.”1 Prior to the foreclosure crisis and economic recession, homelessness was already a national crisis, with 2.5 to 3.5 million men, women and children experiencing homelessness each year, including a total of 1.35 million children and over a million people working full or part time—but unable to pay for housing.2 Since then, homelessness has increased dramatically: • In 2010 alone, family homelessness rose at a shocking average of nine percent in U.S. cities.3 • In the year from 2008 to 2009, the number of people living doubled up with family or friends out of economic necessity increased by 12%, to over 6 million people.4 • In the 2008 to 2009 school year, nearly 1 million school children were homeless—up 41% from the previous two years.5 The Human Right to Housing In 1948, the U.S. led the world in shaping the Universal Declaration of Human Rights, which provides, among other things, that “everyone has the right to an adequate standard of living…including the right to housing.”6 However, the following year, the 1949 federal Housing Act stated a goal of “a decent home and suitable living arrangement for every American family,” but that goal was never enshrined as a right for every American.7

#### **Solving homelessness is possible**

Rosanne Haggerty, 4-11-2016, "Homelessness is Bad Design," Bloomberg, <http://www.bloomberg.com/features/2016-design/a/rosanne-haggerty/>

Homelessness is what happens when people fall through the cracks of different systems, so if we’re to put an end to it, we need to create integrated teams—the U.S. Department of Veterans Affairs, the mayor’s office, the nonprofits, the housing authority. It’s only when you get everyone together in the same room that you can construct a well-performing housing placement system that isn’t sending vulnerable people down all sorts of dead ends. Everyone at an initial meeting would say, “We get that we need to collaborate, but how?” We need a performance management system that helps a collection of local organizations focus on a common goal and test their way into a solution, but that’s grounded in person-specific data, so you can see if a situation is actually working for certain users of the system. Another design principle is the notion of housing first—you redesign your approach to getting people housing as your first order of business, then help with the other issues that have been confounding them. Moving a single person from homelessness would require more than 50 steps. We worked with designers to create a magnetic board that looks like Chutes and Ladders. We asked people to map out what’s required for a single person to move from the point where you identify them on the street to a stable home. You’d see this crazy, winding trail.

#### 6 reasons everyone has a fundamental right to housing.

National Economic & Social Rights Initiative, 2010. <http://www.nesri.org/programs/what-is-the-human-right-to-housing>

Everyone has a fundamental human right to housing, which ensures access to a safe, secure, habitable, and affordable home with freedom from forced eviction. It is the government’s obligation to guarantee that everyone can exercise this right to live in security, peace, and dignity. This right must be provided to all persons irrespective of income or access to economic resources. There are seven principles that are fundamental to the right to housing and are of particular relevance to the right to housing in the United States: Security of Tenure: Residents should possess a degree of security of tenure that guarantees protection against forced evictions, harassment, and other threats, including predatory redevelopment and displacement. -Availability of Services, Materials, Facilities, and Infrastructure: Housing must provide certain facilities essential for health, security, comfort, and nutrition. For instance, residents must have access to safe drinking water, heating and lighting, washing facilities, means of food storage, and sanitation. -Affordability: Housing costs should be at such a level that the attainment and satisfaction of other basic needs are not threatened or compromised. For instance, one should not have to choose between paying rent and buying food. -Habitability/Decent and Safe Home: Housing must provide residents adequate space that protects them from cold, damp, heat, rain, wind, or other threats to health; structural hazards; and disease. -Accessibility: Housing must be accessible to all, and disadvantaged and vulnerable groups must be accorded full access to housing resources.    -Location: Housing should not be built on polluted sites, or in immediate proximity to pollution sources that threaten the right to health of residents. The physical safety of residents must be guaranteed, as well. Additionally, housing must be in a location which allows access to employment options, health-care services, schools, child-care centers, and other social facilities.  -Cultural Adequacy: Housing and housing policies must guarantee the expression of cultural identity and diversity, including the preservation of cultural landmarks and institutions. Redevelopment or modernization programs must ensure that the cultural significance of housing and communities is not sacrificed.

#### A cost-benefit analysis reveals that a right to housing is beneficial

Chester Hartman, director of research at the Poverty &amp; Race Research Action Council in Washington, DC, 2006, "The Case for a Right to Housing," National Housing Institute, <http://nhi.org/online/issues/148/righttohousing.html>

The arguments for a Right to Housing are straightforward: Housing is where people spend the most time, where family life is nurtured, so it should be safe, comfortable, supportive. Housing costs are, for most households, the largest expenditure and so should not be so high as to prevent meeting other basic needs - food, clothing, medical care, transportation, etc.  Housing is more than four walls and a roof: It is part of a neighborhood and community, providing opportunities for positive social interaction and safety from crime. Housing location affects access to quality schools, jobs and community services. The societal costs - added health services to deal with housing-linked problems such as asthma, lead poisoning, rat bites, asphyxiation, communicable diseases; emergency fire and police services; crime and incarceration; services for the homeless; and so on - of not having decent, affordable housing for all are enormous and growing. A true cost-benefit analysis might show that not having a Right to Housing is far more costly, in economic terms alone, than not implementing such a right.

#### Housing is widely available in the United States.

Loha 11 (Leader of Amnesty International “How Bad is The Homeless Problem?” 2011)

**Since 2007, banks have foreclosed around eight million homes. It is estimated that another eight to ten million homes will be foreclosed before the financial crisis is over. This approach to resolving one part of the financial crisis means many, many families are living without adequate and secure housing. In addition, approximately 3.5 million people in the U.S. are homeless, many of them veterans. It is worth noting that, at the same time, there are 18.5 million vacant homes in the country.**

### Criminalization of Homelessness

#### The criminalization of homelessness leads to dehumanization.

National Law Center on Homelessness and Poverty, 2015 <https://www.nlchp.org/documents/Right_to_Housing_Report_Card_2015>

 Despite a dire lack of adequate shelter and affordable housing, homeless persons are increasingly criminalized for engaging in necessary, life-sustaining activities—like sleeping and sitting— that they often have no choice but to perform in public spaces. Between 2011 and 2014, city-wide bans on camping in public increased by 60%; begging by 25%; loitering, loafing, and vagrancy by 35% sitting or lying by 43%; and sleeping in vehicles by 119%. Moreover, communities routinely engage in forced evictions or “sweeps” of homeless encampments with little notice and no provision of alternative housing, often destroying important documents, medicines, and what little shelter the victims have. In 2015, the U.S. supported a recommendation from the Human Rights Council’s second Universal Periodic Review to “Amend laws that criminalize homelessness and which are not in conformity with international human rights instruments.” This built on 2014 recommendations from the U.N. Human Rights Committee and Committee on Racial Discrimination that federal agencies “offer incentives to decriminalize homelessness. Such incentives included providing financial support to local authorities that implement alternatives to 2015 Human Right to Housing Report Card criminalization and withdrawing funding from local authorities that criminalize homelessness.” Impact: Dehumanization, proves aff is squo

#### Many cities have dehumanized the homeless by passing ordinances.

Nation of Change, 2014 <http://www.nationofchange.org/utah-ending-homelessness-giving-people-homes-1390056183>

1) City council members in Columbia, South Carolina, concerned that the city was becoming a “magnet for homeless people,” passed an ordinance giving the homeless the option to either relocate or get arrested. The council later rescinded the ordinance, after backlash from police officers, city workers, and advocates. 2) Last year, Tampa, Florida — which had the most homeless people for a mid-sized city — passed an ordinance allowing police officers to arrest anyone they saw sleeping in public, or “storing personal property in public.” The city followed up with a ban on panhandling downtown, and other locations around the city. 3) Philadelphia took a somewhat different approach, with [passed] a law banning the feeding of homeless people on city parkland. Religious groups objected to the ban, and announced that they would not obey it. 4) Raleigh, North Carolina took the step of asking religious groups to stop their longstanding practice of feeding the homeless in a downtown park on weekends. Religious leaders announced that they would risk arrest rather than stop.

#### Cities often have policies that criminalize the homeless;

Bauman et. al 15.

Bauman, Tristia, Jeremy Rosen, Eric Tars, Janelle Fernandez, Christian Robin, Eugene Sowa, Michael Maskin, Cheryl Cortemeglia, and Hannah Nicholes. "No Safe Place: The Criminalization of Homelessness in U.S. Cities." National Law Center on Homelessness & Poverty. National Law Center on Homelessness & Poverty, 2015. Web. 18 July 2016. <https://www.nlchp.org/documents/No\_Safe\_Place>.

Homelessness is caused by a severe shortage of affordable housing. Over 12.8% of the nation’s supply of low income housing has been permanently lost since 2001, resulting in large part, from a decrease in funding for federally subsidized housing since the 1970s. The shortage of affordable housing is particularly difficult for extremely low-income renters who, in the wake of the foreclosure crisis, are competing for fewer and fewer affordable units. In many American cities there are fewer emergency shelter beds than homeless people. There are fewer available shelter beds than homeless people in major cities across the nation. In some places, the gap between available space and human need is significant, leaving hundreds or, in some cases, thousands of people with no choice but to struggle for survival in outdoor, public places. Despite a lack of affordable housing and shelter space, many cities have chosen to criminally punish people living on the street for doing what any human being must do to survive. The Law Center surveyed 187 cities and assessed the number and type of municipal codes that criminalize the life-sustaining behaviors of homeless people. The results of our research show that the criminalization of necessary human activities is all too common in cities across the country. Prevalence of laws that criminalize homelessness: • Laws prohibiting “camping”1 in public o 34% of cities impose city-wide bans on camping in public. o 57% of cities prohibit camping in particular public places. • Laws prohibiting sleeping in public o 18% of cities impose city-wide bans on sleeping in public. o 27% of cities prohibit sleeping in particular public places, such as in public parks. 1 Laws that criminalize camping in public are written broadly to include an array of living arrangements, including simply sleeping outdoors. • Laws prohibiting begging in public o 24% of cities impose city-wide bans on begging in public. o 76% of cities prohibit begging in particular public places. • Laws prohibiting loitering, loafing, and vagrancy o 33% of cities make it illegal to loiter in public throughout an entire city. o 65% of cities prohibit the activity in particular public places. • Laws prohibiting sitting or lying down in public o 53% of cities prohibit sitting or lying down in particular public places. • Laws prohibiting sleeping in vehicles o 43% of cities prohibit sleeping in vehicles. • Laws prohibiting food sharing o 9% of cities prohibit sharing food with homeless people

### Affordable Housing

#### Current housing is too expensive.

National Law Center on Homelessness and Poverty, 2015 <https://www.nlchp.org/documents/Right_to_Housing_Report_Card_2015>

Over half of all American renters pay more than 30% of their income for housing. For extremely low income (ELI) households, the percentage paying more than half of their income in rent jumps to 75%. This problem is caused in part by the lack of available, affordable housing for low-income renters. Average rents have increased for 23 straight quarters, and were 15.2% higher in 2014 than in 2009.

#### Lack of affordable housing leads to homelessness.

National Law Center on Homelessness and Poverty, 2015 <https://www.nlchp.org/documents/Right_to_Housing_Report_Card_2015>

Lack of affordable housing is a primary cause of homelessness, and the ongoing crisis has led to an increase in the numbers of homeless persons. While HUD’s point-in-time count of homeless persons living in shelters and public places has decreased over the past four years, this number is almost certainly a significant undercount of homelessness. It does not include people living doubled up with family or friends; this number increased by 9.4% to 7.4 million people in 2011, and remained stable during 2012. Moreover, close to 1.4 million school children were homeless during the 2013-2014 school year—and almost 2.5 million children overall were homeless in 2013. The school numbers represent an 8% increase since the previous year, and have almost doubled since the beginning of the economic crisis in 2007.

#### Dehumanization is bad.

Michelle Maiese 2003 http://www.beyondintractability.org/essay/dehumanization/ Once certain groups are stigmatized as evil, morally inferior, and not fully human, the persecution of those groups becomes more psychologically acceptable. Restraints against aggression and violence begin to disappear. Not surprisingly, dehumanization increases the likelihood of violence and may cause a conflict to escalate out of control. Once a violence break over has occurred, it may seem even more acceptable for people to do things that they would have regarded as morally unthinkable before. Parties may come to believe that destruction of the other side is necessary, and pursue an overwhelming victory that will cause one's opponent to simply disappear. This sort of into-the-sea framing can cause lasting damage to relationships between the conflicting parties, making it more difficult to solve their underlying problems and leading to the loss of more innocent lives. Indeed, dehumanization often paves the way for human rights violations, war crimes, and genocide. For example, in WWII, the dehumanization of the Jews ultimately led to the destruction of millions of people.[9] Similar atrocities have occurred in Rwanda, Cambodia, and the former Yugoslavia.

#### Housing costs have increased and heavily impacts the poor;

Desmond 15.

Desmond, Matthew. Matthew Desmond is assistant professor of sociology and social studies at Harvard University. He is an affiliate of the Institute for Research on Poverty. "Unaffordable America: Poverty, Housing, and Eviction." Fast Focus 22 (2015): n. pag. Institute for Research on Poverty. University of Wisconsin--Madison, Mar. 2015. Web. 18 July 2016. <http://www.irp.wisc.edu/publications/fastfocus/pdfs/FF22-2015.pdf>.

At least since the National Housing Act of 1937, which established America’s public housing system, policymakers have believed that families should spend no more than 30 percent of their income on housing costs. Until recently, most renting households in the United States have met this goal. But times have changed. Today most renting households are not able to meet what long has been considered the standard metric of affordability and spend considerably more than 30 percent of their income on housing costs.1 Between 1991 and 2013, the percentage of renter households in America dedicating under 30 percent of their income to housing costs fell from 54 percent to 43 percent. During that same time, the percentage of renter households paying at least half of their income to housing costs rose from 21 percent to 30 percent. African American and Hispanic American families, the majority of whom rent their housing, were disproportionately affected by these trends. In 2013, 23 percent of black renting families and 25 percent of Hispanic renting families spent at least half of their income on housing.2 Renter households below the poverty line have been the hardest hit by the surge in housing burden in the United States (see Figure 1). The percentage of poor renting households dedicating less than 30 percent of their income to housing fell from 27 percent to 19 percent between 1991 and 2013. Meanwhile, the percentage dedicating at least half of their income to housing rose from 42 percent to 52 percent. Today, the majority of poor renting families spend at least half of their income on housing costs. And almost a quarter—representing over a million families—dedicate over 70 percent of their income to pay rent and keep the lights on.

#### Increasing the availability of affordable housing will reduce the amount of homeless people.

Edward McNicholas et al, 2014 “**NO SAFE PLACE:** **The Criminalization of Homelessness in U.S. Cities”, National Law Center on Homelessness and Poverty,** https://www.nlchp.org/documents/No\_Safe\_Place

The most important way to address homelessness is to increase the availability of affordable housing. While there are an increasing number of good models to maximize the use of existing housing resources, without a substantial new investment in housing, even the best models will be unsuccessful. Over 12.8% of the nation’s supply of low income housing has been permanently lost since 2001,95 and investment in the development of new affordable housing has been insufficient to meet the need.96 The lack of affordable housing is felt most acutely by low-income renters. Research from the National Low Income Housing Coalition shows that there is no state in the country where someone earning the minimum wage can afford a one or two-bedroom apartment at the fair market rent.97 With increased housing costs, low-income households are forced to cut back spending on other necessities, like food.98

### Poverty

#### Poverty commonly leads to evictions;

Desmond 16.

Desmond, Matthew. "The Eviction Economy." The New York Times. The New York Times, 05 Mar. 2016. Web. 18 July 2016. <http://www.nytimes.com/2016/03/06/opinion/sunday/the-eviction-economy.html?\_r=0>.

I FIRST met Larraine when we both lived in a trailer park on the far South Side of Milwaukee. Fifty-four, with silvering brown hair, Larraine loved mystery novels, “So You Think You Can Dance” and doting on her grandson. Even though she lived in a mobile home park with so many code violations that city inspectors called it an “environmental biohazard,” she kept a tidy trailer and used a hand steamer on the curtains. But Larraine spen[ds]t more than 70 percent of her income on housing — just as one in four of all renting families who live below the poverty line do. After paying the rent, she was left with $5 a day. Under conditions like these, evictions have become routine. Larraine (whose name has been changed to protect her privacy) was evicted after she borrowed from her rent money to cover part of her gas bill. The eviction movers took her stuff to their storage unit; after Larraine was unable to make payments, they took it to the dump. Those of us who don’t live in trailer parks or inner cities might think low-income families typically benefit from public housing or some other kind of government assistance. But the opposite is true. Three-quarters of families who qualify for housing assistance don’t get it because there simply isn’t enough to go around. This arrangement would be unthinkable with other social services that cover basic needs. What if food stamps only covered one in four families?

#### Poverty affects tens of millions of U.S. citizens;

Gongloff 14.

Gongloff, Mark. "45 Million Americans Still Stuck Below Poverty Line: Census." The Huffington Post. TheHuffingtonPost.com, 16 Sept. 2014. Web. 18 July 2016. <http://www.huffingtonpost.com/2014/09/16/poverty-household-income\_n\_5828974.html>.

More than 45 million people, or 14.5 percent of all Americans, lived below the poverty line last year, the Census Bureau reported on Tuesday. The percentage of Americans in poverty fell from 15 percent in 2012, the biggest such decline since the year 2000. But the level of poverty is still higher than 12.3 percent in 2006, before the recession began. (Story continues after chart.) Median household income barely budged last year, edging up to $51,939 from $51,759 in 2012, the Census Bureau noted separately. Median income is still far from the $56,436 in 2007 and the all-time high of $56,895 in 1999. (Story continues after chart.) In this regard, the typical American household has suffered from a lost decade, and then some, noted University of Michigan economist Justin Wolfers. Stagnant income is a big reason why nearly half of all Americans think the recession is still going on, even though the National Bureau of Economic Research said it technically ended in June 2009. Poverty always surges after recessions, as millions of people lose their jobs and incomes. In past recessions, poverty retreated fairly quickly from its extremes once the economy began to recover. That has not been the case in the past few recoveries, noted the Center On Budget And Policy Priorities, a think tank focused on poverty and inequality: poverty drop One cause of this grim trend could be that U.S. policy makers have increasingly ignored the needs of the very poor. In the latest recovery, the Republican-controlled Congress has slashed billions from the government food-stamp program and ended extended unemployment benefits that were helping more than a million long-term unemployed people. These Census poverty numbers don’t take into account government benefits such as food stamps and Medicaid. That could have a big effect on poverty levels. For example, if food-stamp benefits were counted as income, then about 3.7 million fewer people would be included in poverty, according to the Census Bureau. The annual income threshold for being counted as living in poverty was $11,490 last year for a person and $23,550 for a family of four. Poverty is particularly dire for single mothers: A third of all families headed by single women were in poverty last year — that’s 15.6 million such households. The black poverty rate was 27.2 percent, unchanged from 2012 and higher than 24.3 percent before the recession began. More than 11 million black Americans lived below the poverty level last year. About 42.5 percent of the households headed by single black women were in poverty. The Hispanic poverty rate was 23.5 percent.

#### Eviction propels poverty;

Badger 16.

Badger, Emily. "Why Losing a Home Means Losing Everything." Washington Post. The Washington Post, 29 Feb. 2016. Web. 18 July 2016. <https://www.washingtonpost.com/news/wonk/wp/2016/02/29/how-the-housing-market-exploits-the-poor-and-keeps-them-in-poverty/>.

First, the kitchen sink stopped up. And when that happened, Doreen's family began washing dishes in the bathtub. Then food scraps clogged the tub, too, which meant that everyone had to bathe with water boiled in the kitchen that they flushed down the toilet. Then the toilet quit working, too. Doreen, one of the impoverished Milwaukee tenants in sociologist Matthew Desmond's new book "Evicted: Poverty and Profit in the American City," enters an unwinnable war over the plumbing. Sherrena, her landlord, won't fix it. A couple months go by. Doreen calls a plumber herself and deducts the cost from her rent. Then Sherrena threatens to evict her, because now she's behind on what she owes. The two strong-willed women lock in conflict, one trying to protect her family, the other her profit margin. The deteriorating scene in Doreen's cramped apartment — later the pots pile up, and the roaches come, and the cooking stops, and the kids' grades fall and the depression sets in — builds up to the central insight of Desmond's research: Eviction isn't just a condition of poverty; it's a cause of it. When stable housing is elusive, everything else falls apart. Tenants preoccupied by eviction lag at work and lose their jobs. Or they have to move farther from work and lose their jobs. Or they miss the welfare appointment reminder that was mailed to an address where they no longer live, and they lose their welfare, too. Then they really can't pay the rent. And so they're evicted again. Desmond's research on this grim spiral has already garnered the Harvard associate professor a MacArthur "genius" award. And it has the potential to fundamentally shift how we think about the role of housing in creating and perpetuating poverty. But Doreen and Sherrena's plumbing impasse also gets at another sharp insight that Desmond digs into in the book's final pages: Poverty is a relationship, he writes, involving the poor and rich alike. There is no slum without the slumlord. No eviction without the sheriff's deputies who carry it out. No extractive market without the government policies that protect a landlord's right to maximum profit on a decaying apartment (in Milwaukee, it's legal to rent out a property that violates "basic habitability requirements," so long as you're up front about it). Poverty and power are intertwined in ways that leave the poor victim to exploitation — "now there's a word," Desmond writes, "that has been scrubbed out of the poverty debate." "We have this conversation about inequality today, but it’s mostly about the middle class and the rich, and it’s as if the poor — their lives aren’t bound up with the rest of us," Desmond says in an interview. "I think housing disabuses you of that. You have to understand the role the landlords are playing in shaping neighborhoods, how they potentially expand or reduce inequality, how their profits are a direct result of some tenant's poverty. It’s hard to argue otherwise when you see it up close." His book, which comes out March 1, follows eight families in Milwaukee, including white tenants in the worst trailer park in town and black renters in the city's North Side ghetto. They're all bound by grinding poverty and the private rental market. Like the majority of poor Americans, none of them benefit from public housing or housing subsidies. In fact, if any of them ever got to the top of the long waiting list for Milwaukee's public housing, their eviction records would disqualify them. It becomes clear over time — Desmond lived alongside these families in 2008 and 2009, in addition to conducting extensive survey research and records requests — that eviction isn't a one-off consequence that follows a life crisis like a lost job or sudden medical bill. Eviction is the crisis itself, begetting its own dire consequences. "I viewed eviction in the way that I think a lot of Americans view eviction," Desmond says of his thinking when he started this research. "Eviction is kind of like the period at the end of the sentence: You lose your job, and you get evicted." That story's not wrong, he says. "But it’s half the story." The families in the book (Desmond has changed their names) get trapped in a nightmare where everything revolves around the procurement of housing. Hunting for it is a full-time job, which makes having an actual job that much harder. The cost of storing possessions after eviction makes it near-impossible to scrap together money for the next deposit. So families choose between housing their stuff and housing themselves. Mothers take their children out of school to help search, because having a home is more important than getting an education, when you have to pick between those, too. Small unseen expenses, like new shoes for a funeral, cost families their fragile shelter. Calling a building inspector gets them evicted. In one of Desmond's most damning discoveries, women who phone the police to report domestic violence wind up getting evicted, too. That's because Milwaukee has a "nuisance" ordinance that allows the police to penalize landlords when their tenants call 911 too often. The system encourages landlords to resolve the problem by evicting the "nuisances."

#### Homelessness disproportionately affects minorities and veterans;

National Coalition for the Homeless 09.

National Coalition for the Homeless. "Minorities and Homelessness." National Coalition for the Homeless. National Coalition for the Homeless, July 2009. Web. 18 July 2016. <http://www.nationalhomeless.org/factsheets/minorities.html>.

BACKGROUND Homelessness emerged as a national issue in the1870’s (Kusmer, 2002). At that time in American history, African-Americans made up less than 10% of the population and although there were no national figures documenting the demography of the homeless population, some sources suggest that African-Americans represented a very small segment of the homeless population. As a matter of fact, in the 1950s and 1960s, the typical person experiencing homelessness was white, male, and in his 50s (Kusmer, 2002). Since that time, however, the scope and demographic makeup of the problem have changed dramatically. Not only do families with children now comprise 41% of the homeless population (National Alliance to End Homelessness, 2006), but 42% of the population is African American. The composition of the average homeless family is a single parent household headed by an African-American female (U.S. Conference of Mayors, 2004). DEMOGRAPHICS AND TRENDS People of color – particularly African-Americans – are a minority that is particularly overrepresented. According the PBS Homeless Fact and Figures ’07, 41% are non-Hispanic whites (compared to 76% of the general population), 40% are African Americans (compared to 11% of the general population) 11% are Hispanic (compared to 9% of the general population) and 8% percent are Native American (compared to 1% of the general population). Like the total U.S. population, though, the ethnic makeup of homeless populations varies according to geographic location. For example,people experiencing homelessness in rural areas are more likely to be white, female, married, currently working, homeless for the first time, and homeless for a shorter period of time (Fisher, 2005); homelessness among Native Americans and migrant workers is also largely a rural phenomenon. Many other urban communities cite similar or higher numbers. The Chicago Coalition for the Homeless reports that 77% of its total homeless population is African-American. The disparities between ethnicities in the U.S. population and the homeless population are striking. In 2007, the homeless population was 47% African-American, though African-American people made up only 12% U.S. adult population. The homeless population was only 35% white, though white people made up about 76% of the U.S. population (U.S. Census Bureau, 2003; U.S. Conference of Mayors, 2007). Veterans make up approximately one-third of the male homeless population. Among this population about 46% are white, 56% are African-American or Latino (Department of Veteran Affairs, 2005). The sexual orientation of homeless persons is not often measured, but the National Network of Runaway and Youth Services estimates that about 6% of homeless adolescents are gay or lesbian. Studies assessing sexual orientations of homeless adolescents have revealed rates ranging from 11% to 35% (American Journal of Public Health, 2002). These youths face considerable risk of violence and abuse while homeless.

#### Dehumanization causes human rights violations, war crimes, and genocide;

Maiese 03.

Maiese, Michelle. "Dehumanization." Beyond Intractability. University of Colorado, July 2003. Web. 15 July 2016. <http://www.beyondintractability.org/essay/dehumanization>.

While deindividuation and the formation of enemy images are very common, they form a dangerous process that becomes especially damaging when it reaches the level of dehumanization. Once certain groups are stigmatized as evil, morally inferior, and not fully human, the persecution of those groups becomes more psychologically acceptable. Restraints against aggression and violence begin to disappear. Not surprisingly, dehumanization increases the likelihood of violence and may cause a conflict to escalate out of control. Once a violence break over has occurred, it may seem even more acceptable for people to do things that they would have regarded as morally unthinkable before. Parties may come to believe that destruction of the other side is necessary, and pursue an overwhelming victory that will cause one's opponent to simply disappear. This sort of into-the-sea framing can cause lasting damage to relationships between the conflicting parties, making it more difficult to solve their underlying problems and leading to the loss of more innocent lives. Indeed, dehumanization often paves the way for human rights violations, war crimes, and genocide. For example, in WWII, the dehumanization of the Jews ultimately led to the destruction of millions of people.[9] Similar atrocities have occurred in Rwanda, Cambodia, and the former Yugoslavia.

#### Medicine Hat, Canada has effectively eliminated homelessness by providing people with houses.

Carol Off and Jeff Douglas, 5-14-2015, "Medicine Hat becomes the first city in Canada to eliminate homelessness," CBC News, <http://www.cbc.ca/radio/asithappens/as-it-happens-thursday-edition-1.3074402/medicine-hat-becomes-the-first-city-in-canada-to-eliminate-homelessness-1.3074742>

Medicine Hat, a city in southern Alberta, pledged in 2009 to put an end to homelessness. Now they say they've fulfilled their promise. No one in the city spends more than 10 days in an emergency shelter or on the streets. If you've got no place to go, they'll simply provide you with housing. "We're pretty much able to meet that standard today. Even quicker, actually, sometimes," Mayor Ted Clugston tells As It Happens host Carol Off. Housing is tight in Medicine Hat. Frequent flooding in the past few years didn't help matters. With money chipped in by the province, the city built many new homes. Ted Clugston is the mayor of Medicine Hat, Alberta. Clugston admits that when the project began in 2009, when he was an alderman, he was an active opponent of the plan. "I even said some dumb things like, 'Why should they have granite countertops when I don't,'" he says. "However, I've come around to realize that this makes financial sense."

### Human Trafficking

#### Homeless youth are particularly at risk for sex trafficking.

Heather J. Clawson, Nicole Dutch, Amy Solomon, and Lisa Goldblatt Grace, 8-30-2009, "Human Trafficking Into and Within the United States: A Review of the Literature," ASPE, <https://aspe.hhs.gov/basic-report/human-trafficking-and-within-united-states-review-literature#Other>

According to the Federal Bureau of Investigation (FBI) Uniform Crime Reports (2006), across the United States 36,402 boys and 47,472 girls younger than age 18 were picked up by law enforcement and identified as runaways.  Girls who run from their homes, group homes, foster homes, or treatment centers, are at great risk of being targeted by a pimp (or trafficker) and becoming exploited.  Research consistently confirms the correlation between running away and becoming exploited through prostitution.  Researchers have found that the majority of prostituted women had been runaways; for example, 96 percent in San Francisco (Silbert & Pines, 1982), 72 percent in Boston (Norton-Hawk, 2002) and 56 percent in Chicago (Raphael & Shapiro, 2002).  Among prostituted youth (both boys and girls), up to 77 percent report having run away at least once (Seng, 1989).  Experts have reported that within 48 hours of running away, an adolescent is likely to be approached to participate in prostitution or another form of commercial sexual exploitation (Spangenberg, 2001); however, no definitive published research substantiates this claim.

#### Housing is an urgent need for sex trafficking victims.

Heather J. Clawson, Nicole Dutch, Amy Solomon, and Lisa Goldblatt Grace, 8-30-2009, "Human Trafficking Into and Within the United States: A Review of the Literature," ASPE, <https://aspe.hhs.gov/basic-report/human-trafficking-and-within-united-states-review-literature#Other>

The needs of homeless and runaway youth parallel the needs of victims of human trafficking (international and domestic).  These include the need for food, clothing, and housing; medical care; alcohol and substance abuse counseling and treatment; mental health services; education and employment assistance; and legal assistance (Robertson & Toro, 1999).  In two studies, homeless youth reported wanting assistance with life skills training (Aviles & Helfrich, 2004; DeRosa et al., 1999).  Other important service needs are assessment and treatment for exposure to trauma (Dalton & Pakenham, 2002; Steele & OKeefe, 2001) and risk of suicide (Martinez, 2006).

#### Human trafficking is dehumanizing to its victims.

Priscila Rocha, 2012, “**OUR BACKYARD SLAVE TRADE: THE RESULT OF OHIO'S FAILURE TO ENACT COMPREHENSIVE STATE-LEVEL HUMAN-SEX-TRAFFICKING LEGISLATION”, Cleveland State University Journal of Law and Health, http://www.lexisnexis.com/hottopics/lnacademic/**

Human trafficking is a lucrative business in which traffickers reap substantial profits from the dehumanization of victims. It ranks as the second largest illegal enterprise in the world, following the illegal sale of drugs. n63 The figures help explain why traffickers are compelled to continue treating human beings as commodities. The International Labour Organization (ILO) estimates that global profits from [\*391] forced commercial sex exploitation generate $ 33.9 billion U.S. dollars per year. n64 Profits from global commercial sex exploitation, in which victims are trafficked, generate approximately $ 27.8 billion U.S. dollars per year. n65 Industrialized nations account for forty-nine percent of annual global profits derived from human trafficking. n66 Traffickers in industrialized nations receive approximately $ 67,200 of profits per victim (or $ 5600 per month). n67 The figures indicate that human trafficking is currently a business opportunity that is simply too profitable to for traffickers to ignore. Until the law imposes penalties for human trafficking substantial enough to hurt traffickers' bottom line profits, they will continue to enslave victims, viewing penalties as a mere business cost.

#### Providing a safe place to stay for homeless youth would solve for sex trafficking.

Jayne Bigelsen [Director Anti-Human Trafficking Initiatives, Covenant House New York], 5-2013, “**Homelessness, Survival Sex and Human Trafficking: As Experienced by the Youth of Covenant House New York”,** http://www.endhomelessness.org/page/-/files/Covenant%20House%20Fordham%20University%20Trafficking%20Report.pdf

For those who are committed to eradicating domestic trafficking, the contributing factors outlined in this report offer a roadmap to trafficking prevention. As stated above, 48% of the participants who reported engaging in commercial sex activity explained that a lack of a safe place to sleep was a main reason for their initial entry into prostitution or other commercial sex. The participants described how pimps in New York City are well aware that the youth shelters are full and use that to their advantage by alerting homeless young people to the no vacancy status and offering them a place to stay in lieu of sleeping on the streets. Therefore, every time a shelter bed for a homeless youth is lost to budget cuts, pimps are able to operate with greater success. Advocates, policy makers and the public at large must work collaboratively to make sure that pimps and other traffickers have no such advantage by working toward the goal of ensuring that every homeless youth who wants a safe place to sleep has access to shelter and services.

### Racism

#### Racism in housing access perpetuates poverty;

Jenkins 07.

Jenkins, Alan. "Racism Causes Poverty." Poverty. Ed. Viqi Wagner. Detroit: Greenhaven Press, 2007. Opposing Viewpoints. Rpt. from "Inequality, Race, and Remedy." American Prospect (May 2007): A8-A11. Opposing Viewpoints in Context. Web. 14 July 2016 < http://ic.galegroup.com/ic/ovic/ViewpointsDetailsPage/DocumentToolsPortletWindow?displayGroupName=Viewpoints&action=2&catId=&documentId=GALE%7CEJ3010159279&zid=d69f8c2dcb2375a6963eeaa4eda9253e&source=Bookmark&u=oak30216&jsid=08096dbc7a278cf991d170b268409e8d>

Modern and historical forces combine to keep many communities of color disconnected from networks of economic opportunity and upward mobility. Among those forces is persistent racial discrimination that, while subtler than in past decades, continues to deny opportunity to millions of Americans. Decent employment and housing are milestones on the road out of poverty. Yet these are areas in which racial discrimination stubbornly persists. While the open hostility and "Whites Only" signs of the Jim Crow era have largely disappeared, research shows that identically qualified candidates for jobs and housing enjoy significantly different opportunities depending on their race. In one study [shows], researchers submitted identical résumés by mail for more than 1,300 job openings in Boston and Chicago, giving each "applicant" either a distinctively "white-sounding" or "black-sounding" name—for instance, "Brendan Baker" versus "Jamal Jones." Résumés with white-sounding names were 50 percent more likely than those with black-sounding names to receive callbacks from employers. Similar research in California found that Asian American and, especially, Arab American résumés received the least-favorable treatment compared to other groups. In recent studies in Milwaukee and New York City, meanwhile, live "tester pairs" with comparable qualifications but of differing races tested not only the effect of race on job prospects but also the impact of an apparent criminal record. In Milwaukee, whites reporting a criminal record were more likely to receive a callback from employers than were blacks without a criminal record. In New York, Latinos and African Americans without criminal records received fewer callbacks than did similarly situated whites, and at rates comparable to whites with a criminal record. Similar patterns hamper the access of people of color to quality housing near good schools and jobs. Research by the U.S. Department of Housing and Urban Development (HUD) shows that people of color receive less information from real-estate agents, are shown fewer units, and are frequently steered away from predominantly white neighborhoods. In addition to identifying barriers facing African Americans and Latinos, this research found significant levels of discrimination against Asian Americans, and that Native American renters may face the highest discrimination rates (up to 29 percent) of all. This kind of discrimination is largely invisible to its victims, who do not know that they have received inaccurate information or been steered away from desirable neighborhoods and jobs. But its influence on the perpetuation of poverty is nonetheless powerful.

### Additional Impacts

#### People being homeless is expensive to taxpayers, and providing housing to the homeless is less expensive.

DANIEL KORN, 2015. <http://www.theplaidzebra.com/a-city-in-canada-tried-giving-free-housing-to-the-homeless-and-its-working/>

People also tend not to realize that it costs a lot of taxpayer money to merely deal with the symptoms of homelessness. Alberta’s Ministry of Human Services estimates that it takes about $100,000 CAD per year to support a single homeless person with the necessary health, emergency, and justice services. By contrast, providing housing to the homeless costs less than $35,000 annually, and is much better at breaking the cycle of homelessness. It’s this simple fact that got Ted Clungston, the Conservative-affiliated Mayor of Medicine Hat, to approve the plan.

#### Homelessness is directly correlated to increasing crime.

Roberts 13 (CEO of PATH Partners “Could Housing the Homeless Solve Crime”, August 13, 2013)

**In Britain, experts believe 20% of their “rough sleepers” (people who are homeless) have committed a crime. The conclusion, however, is that these crimes are usually acts of survival or ways for people to get off the streets. Prostitution, shoplifting, or theft are certainly illegal, but they are acts that some people on the streets perform to try and improve their situations.**

**But there are certainly hardcore, violent criminals on the streets, too. The problem is that our communities have become so numb to homelessness that we allow homeless encampments to be scattered in the hills, beaches, rivers, and parks, so that these havens of homelessness become places where violent criminals can blend in and hide.**

**Most of the time, homelessness is not the source of crime in an area, but the places where people experiencing homelessness gather could become havens of crime. Both crime against innocent people living on the streets and crime against innocent people who are already housed. The real solution is to eliminate these encampments of homelessness by helping people get housed. So, could ending homelessness reduce crime in our neighborhoods? Yes. When there is no more homelessness, there will be no more crimes against people who are homeless. When there is no more homelessness, people living on the streets will no longer have to break laws to try and get off the streets.**

#### Homelessness can result and cause substance abuse;

Leal et al. 09.

Leal, Daniel, Marc Galanter, Helen Dermatis, and Laurence Westreich. "Correlates of Protracted Homelessness in a Sample of Dually Diagnosed Psychiatric Inpatients." Journal of Substance Abuse Treatment 16.2 (1999): 143-47. National Coalition for the Homeless. National Coalition for the Homeless, July 2009. Web. 18 July 2016. <http://www.nationalhomeless.org/factsheets/addiction.pdf>.

Although obtaining an accurate, recent count is difficult, the Substance Abuse and Mental Health Services Administration (2003) estimates, 38% of homeless people were dependent on alcohol and 26% abused other drugs. Alcohol abuse is more common in older generations, while drug abuse is more common in homeless youth and young adults (Didenko and Pankratz, 2007). Substance abuse is much more common among homeless people than in the general population. According to the 2006 National Household Survey on Drug Use and Health (NSDUH), 15% of people above the age of 12 reported using drugs within the past year and only 8% reported using drugs within the past month. RELATIONSHIP TO HOMELESSNESS Substance abuse is often a cause of homelessness. Addictive disorders disrupt relationships with family and friends and often cause people to lose their jobs. For people who are already struggling to pay their bills, the onset or exacerbation of an addiction may cause them to lose their housing. A 2008 survey by the United States Conference of Mayors asked 25 cities for their top three causes of homelessness. Substance abuse was the single largest cause of homelessness for single adults (reported by 68% of cities). Substance abuse was also mentioned by 12% of cities as one of the top three causes of homelessness for families. According to Didenko and Pankratz (2007), two-thirds of homeless people report that drugs and/or alcohol were a major reason for their becoming homeless. In many situations, however, substance abuse is a result of homelessness rather than a cause. People who are homeless often turn to drugs and alcohol to cope with their situations. They use substances in an attempt to attain temporary relief from their problems. In reality, however, substance dependence only exacerbates their problems and decreases their ability to achieve employment stability and get off the streets. Additionally, some people may view drug and alcohol use as necessary to be accepted among the homeless community (Didenko and Pankratz, 2007). Breaking an addiction is difficult for anyone, especially for substance abusers who are homeless. To begin with, motivation to stop using substances may be poor. For many homeless people, survival is more important than personal growth and development, and finding food and shelter take a higher priority than drug counseling. Many homeless people have also become estranged from their families and friends. Without a social support network, recovering from a substance addiction is very difficult. Even if they do break their addictions, homeless people may have difficulty remaining sober while living on the streets where substances are so widely used (Fisher and Roget, 2009). Unfortunately, many treatment programs focus on abstinence only programming, which is less effective than harm-reduction strategies and does not address the possibility of relapse (National Health Care for the Homeless Council, 2007). For many homeless people, substance abuse co-occurs with mental illness. Often, people with untreated mental illnesses use street drugs as an inappropriate form of self-medication. Homeless people with both substance disorders and mental illness experience additional obstacles to recovery, such as increased risk for violence and victimization and frequent cycling between the streets, jails, and emergency rooms (Fisher and Roget, 2009). Sadly, these people are often unable to find treatment facilities that will help them. Many programs for homeless people with mental illnesses do not accept people with substance abuse disorders, and many programs for homeless substance abusers do not treat people with mental illnesses

#### Homelessness leaves people vulnerable

Stephanie Watson, "How Homelessness Works," HowStuffWorks, http://money.howstuffworks.com/homeless4.htm

Living on the street makes homeless people more vulnerable to abuse. Over the last decade, there have been more than 600 attacks against homeless people, says the National Law Center on Homelessness & Poverty. Homeless people have been brutally attacked with baseball bats, chains and other weapons. Women have been raped. Homelessness tears families apart. Some shelters won’t take boys. Others won’t accept children. A mother may have to watch helplessly as her children are taken from her and placed with relatives or in foster care.

## Negative Cards

## Top of Case

**Value: Progress**

**Criterion: Quality of life**

### Contention 1: Tragedy of the Commons

#### First, The Tragedy of the commons can be modernly applied to public housing–

#### Dalton, Rowe ‘03

(Tony Dalton & James Rowe, [professors and author at the Australian Housing and Urban Research Institute], RMIT University, Melbourne, Australia)

The demand for this housing is considerably less than might be expected on the basis of a simple supply/demand calculation. This is because existing tenants are trying to relocate away from these estates while prospective tenants are turning down offers of accommodation on these estates. Bernie from the Brotherhood of St. Laurence describes the extent of demand for relocation: The local housing outreach team would say that the principle amount of work that we’re doing at the moment is processing priority applications to leave the estate. That’s a sad indictment when you know your support network is effective in moving people out of housing. The rejection of offers of housing on these estates also demonstrates, how unpopular they are as places to live. Across the three estates in Yarra, the acceptance rater as a percentage of offers ranges from 17 to 50 per cent (Office of Housing, 2001b). This pattern of rejection even includes heroin users who are homeless. Those interviewed knew that they were eligible for priority housing because they were homeless and, in many cases had special needs, such as mental illness. In other words, they expressed a preference for continuing homelessness in order to separate their own living arrangements from the drug trade and in particular the degradation of the surrounding areas and the predatory violence. Mike, a squatter in a derelict warehouse, was one of those unwilling to apply for public housing despite his frustration with his squat. His experience of buying drugs on public housing estates led him to reject any possibility of living in high-rise public housing.

#### Second, Current housing programs does not allow the people in poverty escape it

Alana Semuels, 6-24-2015, "America's Shame: How U.S. Housing Policy Is Failing the Country's Poor," Atlantic, <http://www.theatlantic.com/business/archive/2015/06/section-8-is-failing/396650/>

When a woman in McKinney, Texas, told Tatiana Rhodes and her friends to “go back to your Section 8 homes” at a public pool earlier this month, she inadvertently spoke volumes about the failure of a program that was designed to help America’s poor. Created by Congress in 1974, the “Section 8” Housing Choice Voucher Program was supposed to help families move out of broken urban neighborhoods to places where they could live without the constant threat of violence and their kids could attend good schools. But somewhere along the way, “Section 8” became a colloquialism for housing that is, to many, indistinguishable from the public-housing properties the program was designed to help families escape. How did this happen? To begin with, Section 8 is poorly designed. It works like this: Families lucky enough to get off lengthy waiting lists are allowed to look for apartments up to a certain rent, which varies for each metro region. This figure is called the “fair market rent,” and is calculated by HUD every year for each metro area. The tenant pays about 30 percent of his income,  and the voucher covers the rest of the rent (this is based on the idea that families should not spend more than one-third of their income on rent). But the fair market rent cut-off point often consigns voucher-holders to impoverished neighborhoods. This is in part because of how that number is calculated: HUD draws the line at the 40th percentile of rents for “typical” units occupied by “recent movers” in an entire metropolitan area, which includes far-flung suburbs with long commutes and, as a result, makes the Fair Market Rent relatively low. In New York City, for example, the Fair Market Rent for a one-bedroom is $1,249, a price that would relegate voucher-holders to the[neighborhood of Brownsville](http://ny.curbed.com/archives/2014/04/25/the_priciest_and_cheapest_nyc_neighborhoods_to_rent_a_1br.php) in Brooklyn, one of the most dangerous places in the city, and where the most public housing is located. Technically, voucher holders can live anywhere in a region that meets the price restrictions. But the tendency is for people to stay in neighborhoods that are familiar to them, though a few areas have created robust mobility-counseling programs to try and mitigate this. Additionally, as Eva Rosen[has detailed](http://www.prrac.org/pdf/Section_8_fair_housing_barriers_12-15-10.pdf), landlords in low-income areas aggressively recruit voucher-holders, as the vouchers are a much more reliable source of rent than other low-income tenants have available. The failings of Section 8 go far beyond flaws in how the program was designed to how the the states have implemented it. People can argue all they want about the merits of subsidized housing, but given that Section 8 exists, it would seem advantageous for states and municipalities to take advantage of federal funds to help families find better housing. But many states seem especially determined to keep voucher-holders in areas of concentrated poverty. “The whole idea of Section 8 in the beginning was that it was going to allow people to get out of the ghetto,” said Mike Daniel, a lawyer for the Inclusive Communities Project, told me. (Daniel has sued HUD over the way it is carrying out the program in Dallas.) “But there’s tremendous political pressure on housing authorities and HUD to not let it become an instrument of desegregation.” For example, in much of the country, landlords can refuse to take Section 8 vouchers, even if the voucher covers the rent. And, unlike the landlords in poor neighborhoods in Eva Rosen’s study, many landlords of buildings in nicer neighborhoods will do anything to keep voucher-holders out. The result is that Section 8 traps families in the poorest neighborhoods. [One study](http://www.austintexas.gov/edims/document.cfm?id=211114) in Austin found that there were plenty of apartments around the city that voucher-holders could afford. But only a small portion of those apartments would rent to voucher-holders.The report, by the Austin Tenant’s Council, found that 78,217 units in the Austin metro area—about 56 percent of those surveyed—had rents within the Fair Market Rent limits. But only 8,590 of those units accepted vouchers and did not have minimum income requirements for tenants. Most were located on the east side of Austin, in high-poverty areas with underperforming schools and high crime rates. (The survey only looked at apartment complexes with at least 50 units.)

### Contention 2: Counter Plan

Text: The United States ought to provide a living wage.

#### Observation One: Competition

#### This counter plan competes through net-benefits. While it would be possible to implement a guaranteed right to housing AND a living wage, it would be undesirable to do both of these proposals at the same time. The Counterplan will be better than either the plan, or the permutation.

#### Observation 2: Solvency

The Universal Living Wage will end economic homelessness for over one million minimum wage workers and prevent Economic homelessness for 20.1 million minimum wage workers **–**

Universal Living Wage Coalition, No Date.

**(Universal Living Wage Coalition, [Non-profit organization based in Austin, Texas], NA.** [**http://www.universallivingwage.org/**](http://www.universallivingwage.org/)**)**

The federal government says 42 percent of these people are working some of the time during the week. Clearly, the work ethic is there, but the wage to afford basic housing is not. These folks come from the pool of 20 million minimum wage workers. This includes undocumented workers in this country. Minimum wage jobs (those that can’t be outsourced) were once stepping stones. Now, when coupled with subsidies, they are the jobs raising whole families. Our proposal, through a ten-year plan, is to fix the Federal Minimum Wage by indexing it to the local cost of housing throughout the United States. The antithesis of being housed is homelessness. Let's get going!

#### And, Living Wage Differs throughout areas, so beneficial for everyone – lam ‘15

(Bouree Lam, reporter, The Living Wage Gap: State by State, Atlantic, )

As the fight for a higher minimum wage continues across the country, a big part of the argument for higher wages concerns the cost of living—and how the wage needed to cover the costs of living fluctuates with geography. It is not a coincidence that the biggest battlegrounds in the Fight for 15 movement have been big cities, where everything simply costs more.Amy Glasmeier, a professor of economic geography at MIT, developed the Living Wage Calculator to compare the cost of living with the minimum wage across the U.S. The idea came to her when she was studying impoverished communities. “We noticed that counties in poor regions had left poverty in the 1990s and then descended again into poverty,” Glasmeier told me. “We searched for the reason why and found that a lot of former poor counties that climbed out of poverty fell back in because they lost major employers. We knew that costs would not fall as fast and hence the tool was built to look at living costs.”Glasmeier says that firms can use it to estimate how to pay their employees fairly, while workers can use it to see how high the cost of living is when considering moving to take a new job, or just as information about their home area.

**Further, Raising the minimum wage will help the economy and combat the rise of inequality**

Hilda L. **Solis**, 7-19-20**15**, "," Huffington Post, http://www.huffingtonpost.com/hilda-l-solis/raising-minimum-wage-comb\_b\_7829450.html

It may be the case that subsidizing businesses with taxpayer money is the best way to combat poverty. I don’t think so. After reading so many reports on the issue, I have come to believe that **raising the minimum wage not only fights poverty but also benefits our economy as a whole**. I think that **most low-wage workers will immediately spend their increased income by buying goods and services to meet their families’ basic needs**. **They will purchase these goods and services from local businesses, stimulating our local economy**. Another issue that gave me pause is that an economy does not obey municipal boundaries. Your customers are the same whether your business is on the unincorporated or incorporated side of the street. I don’t think it makes sense for business owners to decide where to locate based on anything other than where they think their customers live or shop. I wish that the federal and state governments were acting quickly or aggressively enough to raise wages. But they are not, and local governments throughout the Country have stepped up to the plate. Since the City has taken action, so must we. Combined, the City and the unincorporated areas would cover more than 50 percent of the more than 10 million County residents. A move by the County will also encourage more and more of the County’s other 87 cities to follow suit. Such collaboration would reduce the potential friction and competition between neighboring municipal jurisdictions. The result: a seamless, Countywide minimum wage resulting in a more stable and prosperous regional economy. But we also need to make sure that raising the wage won’t kill jobs and disproportionately impact small businesses. That’s why the County must also act to support small businesses as they make this transition. I will introduce a motion for Tuesday that directs the County departments to move forward aggressively on a set of recommendations to support small businesses during this transition. This is a hard issue and an important decision. But in the end, **we have to acknowledge that something must be done to combat the rising inequality that is weakening our society**. Ensuring that anyone who works full time can support their family is a solid step in that direction.

**Finally, Raising the minimum wage to $15 will significantly aid the hardships of the poor**

Paul K. **Sonn**, 6-3-20**14**, "$15 Is the New $10.10," US News &amp; World Report, http://www.usnews.com/opinion/articles/2014/06/03/seattle-is-right-to-raise-its-minimum-wage-to-15-per-hour

**a $15 minimum wage would be a very significant step towards reducing hardship and meeting family needs.** It would also bring the minimum wage [more in line with productivity gains](http://www.cepr.net/index.php/op-eds-%26-columns/op-eds-%26-columns/minimum-wage-catching-up-to-productivity) over past decades, since the minimum wage would be over $16 per hour if it had kept up with even conservative measures of productivity growth since 1979. But is it realistic to actually shift our economy and whole low-wage industries onto a path towards significantly higher wages? Many will be surprised to learn that there’s every reason to believe that it is – because **it has**, in fact, **been done recently in both the U.S. and in other countries with similar economies.** Looking abroad, **Australia has a minimum wage of more than $15 per hour yet enjoys low unemployment and strong growth**. Closer to home, Washington, D.C., instituted a substantially higher minimum wage and benefits standard for security guards in 2008, successfully transitioning an $8 occupation to one where guards now earn $16.50 in wages and benefits without evidence of ill effects on the commercial real estate industry, which pays the guards’ wages. Similarly, Los Angeles, San Jose and St. Louis have all phased in minimum wages and benefits of more than $15 for airport workers without adverse effect. **And San Francisco** already **requires all employers to provide**[**minimum wages**](http://sfgsa.org/index.aspx?page=411)**and**[**benefits**](http://sfgsa.org/index.aspx?page=418)**that together total $13.18 per hour for large employers, yet the restaurant industry has seen stronger growth in the city than in surrounding counties. Equally significant, it is not just workers but also growing numbers of business voices that are backing the need for transitioning our economy to a $15 minimum wage**. The Seattle increase was endorsed by a majority of the business representatives on the committee that negotiated it. In Los Angeles, real estate developers [Eli Broad and Rick Caruso](http://articles.latimes.com/2014/mar/01/local/la-me-broad-caruso-wage-20140302) have called for a $15 minimum wage. And nationally, more voices from finance and tech, like investor [Nick Hanauer](http://www.bloombergview.com/articles/2013-06-19/the-capitalist-s-case-for-a-15-minimum-wage), have been making the case that phasing in **a $15 wage is not only feasible but an economic necessity in order to generate the consumer spending power that we need to break out of our tepid recovery**. Many of these changes were dismissed by critics as unrealistic when first proposed, but successful on-the-ground experiences have proven otherwise. With every reason to believe that a $15 minimum wage economy is feasible, the question now is whether we will take advantage of this opportunity to win the type of real change that our economy needs and that America’s workers deserve.

### International Commentary

#### Corruption causes housing hold-ups

De Kock, 2015 (Rochelle, “Corruption Blamed for Housing Hold-Ups,” The Herald, South Africa, 22 October).

Allegations of rampant corruption in some of Nelson Mandela Bay's housing projects have come to the fore in a report which details how the state of the department has hamstrung the delivery of houses to rightful beneficiaries. The situation is further exacerbated by the strained relationship between the Eastern Cape Department of Human Settlements and Nelson Mandela Bay Municipality. These were some of the findings by Bhisho's human settlements portfolio committee in August during inspections of seven housing projects in the Bay's townships. Addressing a sitting of the legislature at the NMMU Missionvale campus yesterday, Human Settlements MEC Helen Sauls-August said: "Many people in human settlements in this metro lost their lives fighting corruption. "Let us not forget those people please. They were fighting against this corruption here."

#### Corruption in South Africa

De Kock, 2015 (Rochelle, “Corruption Blamed for Housing Hold-Ups,” The Herald, South Africa, 22 October).

The portfolio committee visited Chatty, Khayamnandi, Missionvale, Joe Slovo, Masimanyane phase 1 and 2, and KwaNobuhle Area 10. The committee found: In Chatty - A large number of houses are occupied by illegal beneficiaries, with allegations of corruption in the housing delivery process; In Khayamnandi - Only 186 beneficiaries have been approved out of a total of 4000 beneficiaries, and the sewerage pipes of some of the toilets are incorrectly installed and at risk of being damaged when the houses are built. In Missionvale - The roads are in poor condition and there are too few water taps for the large community. In KwaNobuhle Area 10 - There are 1296 houses but only 848 beneficiaries have been approved and some of the houses are occupied by unlawful beneficiaries. Human settlements committee chairwoman Mary Ndlangisa- Makaula said yesterday that serious allegations of corruption in some of the projects needed urgent attention. "Bad relations exist between the officials of the department and the officials of the Nelson Mandela Bay Metropolitan Municipality. This situation is impacting negatively on service delivery. "The department continues to develop projects without basic services." Residents who attended the sitting raised concerns about corruption, the beneficiary list and shoddily built houses while others highlighted what they believed was an unfair process of how houses are allocated.

#### Free Housing causes dependency problems

Xaba, 2016 (Vusi, author for Sowetan News South Africa, “The Department of Human Settlements will no longer provide free RDP houses to poor South Africans in order to combat the dependency syndrome.” *Sowetan* (10 April)).

Human Settlements Minister Lindiwe Sisulu announced during a press briefing on the sidelines of the Habitat III Thematic International Conference on urbanisation in Hatfield, Pretoria, on Thursday, that her department was coming up with new measures to provide government housing to the needy. She said they had identified a new financing model in which the state would provide people under 40 with subsidies so that they can build houses themselves. "We cannot continue giving out free houses anymore. We'll give people subsidies so that they can build houses themselves. "Giving free houses creates a dependency syndrome," Sisulu added. Delegates from all over the world heard how the growing urban populations who go to big cities for a better life was a global phenomenon which led to the creation of informal settlements. United Nations human settlement programme executive director Dr Joan Clos said about seven billion people out of 7.4-billion of the world's population lived in cities.

#### Not enough government land

Al Jazirah, 2014 (Yusuf Al-Muhaimeed, journalist for The Saudi Gazette, “The huge loss of government land.” *The Saudi Gazette* (6 November.))

In 2014 alone, the total size of these lands was found to be 1.451 billion square meters or 1,451 square kilometers. When the Ministry of Housing first started, it said that it did not have sufficient land to build housing units for poor citizens. We should not forget that King Abdullah granted the ministry SR250 billion to build 500,000 housing units for eligible citizens in various parts of the Kingdom. The ministry was unable to build the homes due to a lack of sufficient government land on which to construct the housing units. The government lands that have been unlawfully taken are third in size after Riyadh (2,395 square kilometers) and Jeddah (1,765 square kilometers). They are larger than Dammam and Alkhobar put together. The estimated worth of these lands is SR650 billion or $173 billion which is more than the estimated figure that corruption is costing the EU each year. Despite the chagrin one feels about the corruption in the Ministry of Justice, we are still optimistic and hopeful for a better future. We hope that the National Anti-Corruption Commission (Nazaha) will carry out its duties with more transparency, integrity and courage. It is the only organization we have to combat corruption in the private and public sectors. Nazaha is the only means we have to find solutions to many of our ills including, among others, the housing crisis and the deteriorating health and education services. The commission should not shy away from questioning government departments about what it has done for citizens.

#### Serious pressure on housing authority

So, 2015. (Raymond, Journalist for ChinaDaily Hong Kong, “Housing Fund a sensible decision,” ChinaDaily Hong Kong (5 January)).

Hong Kong has a serious housing problem. Solving it is now a major government priority. According to the government's recently announced Long-Term Housing Strategy, 290,000 public housing units, both public rental housing and home ownership scheme units, will be built. Although this 290,000 number is still believed by many to be insufficient, it has almost twice the amount currently being produced. On average, the current number of public housing units being built annually is around 15,000 units. This sharp increase in housing production obviously exerts considerable financial pressure on the Housing Authority (HA). Hong Kong has a serious housing problem. Solving it is now a major government priority. According to the government's recently announced Long-Term Housing Strategy, 290,000 public housing units, both public rental housing and home ownership scheme units, will be built. Although this 290,000 number is still believed by many to be insufficient, it has almost twice the amount currently being produced. On average, the current number of public housing units being built annually is around 15,000 units. This sharp increase in housing production obviously exerts considerable financial pressure on the Housing Authority (HA).

#### Government control on the housing management is not economically viable. China proves

Yang and Chen 2014 (Zan, real estate economist and Jie, Economics professor at Shanghai University of Finance and Economics. “Housing Affordability and Housing Policy in Urban China”. Springer. 2014

The welfare housing system achieved a kind of success in the rapid expansion of the public housing sector in the 1950s–1960s. However, **the entirely administrative planning and management of the housing market instead of market force causes housing supply to deviate from housing demand. Housing as ‘‘welfare’’ goods financed solely by the state through budgetary funding placed a huge financial burden on the government.** During that period, the annual income from rents was about RMB1 billion, whereas the government spent an average of RMB25 billion on new housing construction and another RMB10 billion on maintenance (Cui 1991). This inevitably resulted in low investment in housing and a continuous housing shortage. For instance, the living area per capita in urban China decreased from 4.5 m2 in the early 1950s to 3.6 m2 in the 1970s (Liu 1998). In addition, the tight link between work units and housing services also led to a low level of labour mobility (World Bank 1992; Bian and Logan 1996) and gender equality between men and women (World Bank 1992, 1993).

### Tragedy of the Commons

#### When housing is too easy to secure, people are more likely to walk away and not care about their homes.

Issa, 2010. (Darrell, Republican Rep of CA, “UNAFFORDABLE HOUSING AND POLITICAL KICKBACKS ROCKED THE AMERICAN ECONOMY.” Harvard Journal of Law & Public Policy. (Spring 2010): Vol 33 Issue 2 p 407-419).

Once government-sponsored efforts to decrease down payments spread to the wider housing market, home prices became increasingly untethered from borrowers' ability to pay. Instead, borrowers could make increasingly smaller down payments and take on higher debt, allowing home prices to continue their unrestrained rise.( n19) Some statistics help illustrate how this price increase occurred. Between 2001 and 2006, median home prices increased by an inflation-adjusted fifty percent, yet at the same time Americans' income failed to keep up.( n20) For the thirty years prior to 2000, the ratio of U.S. home prices to income averaged only about 4-to-1.( n21) In other words, the average American lived in a home costing four times his annual income. In just five years, from 2000 to 2005, that ratio doubled to 8-to-1.( n22) As a result of homes becoming more expensive, the only way for many Americans to buy a home during the housing bubble was to dramatically increase their leverage. It is not surprising, then, that between 2000 and 2006, mortgage debt in the United States increased by eighty percent.( n23) According to one early warning in 2006, such an increase in the price-to-income ratio had a less than one in three hundred chance of occurring and is essentially inexplicable by economic fundamentals.( n24) Thus more and more Americans had less and less skin in the game, which increased the ease with which borrowers could walk away from their mortgages with no significant loss.( n25) And walk away they did. By the time the myth of these "affordable" housing policies is fully realized, GSE mortgages could result in nearly 8.8 million foreclosures.( n26) So far, the fallout has led to the injection of billions of taxpayer dollars and a government takeover of Fannie Mae and Freddie Mac in September 2008 to prevent their total collapse and dissolution.

#### Unrealistic expectations

Husock, 1997. (Howard, “We Don’t Need Subsidized Housing,” City Journal.)

Perversely, housing reformers invariably make matters worse by banning the conditions that shock them. Insisting unrealistically on standards beyond the financial means of the poor, they help create housing shortages, which they then seek to remedy through public subsidies. Even Jacob Riis observed in 1907 that new tenement standards threatened “to make it impossible for anyone not able to pay $75 a month to live on Manhattan Island.”

#### Government-guaranteed benefits reduce quality of goods and services

Leef 1997 [George, director of research at the John W. Pope Center for Higher Education], “Entitlements Versus Investments: A Parable”, Foundation for Economic Education, October 1 1997

https://fee.org/articles/entitlements-versus-investments-a-parable/

**Turning housing into a “free” entitlement necessarily changes the incentives of people. If you can get what you want through politics, people behave differently than if, to get what you want, you have to contract or cooperate with individuals who are free to say no. For that reason, consumers will always get better housing—or any other good or service—when they are investing their own money in it as opposed to accepting it as an entitlement that has been shaped by others.**

### Public Housing Bad

#### Public Housing Harms

Husock, 2003 (Howard, “How Public Housing Harms Cities,” City Journal.)

Most policy experts agree these days that big public housing projects are noxious environments for their tenants. What’s less well understood is how noxious such projects are for the cities that surround them. Housing projects radiate dysfunction and social problems outward, damaging local businesses and neighborhood property values. They hurt cities by inhibiting or even preventing these rundown areas from coming back to life by attracting higher-income homesteaders and new business investment. Making matters worse, for decades cities have zoned whole areas to be public housing forever, shutting out in perpetuity the constant recycling of property that helps dynamic cities generate new wealth and opportunity for rich and poor alike. Public housing spawns neighborhood social problems because it concentrates together welfare-dependent, single-parent families, whose fatherless children disproportionately turn out to be school dropouts, drug users, non-workers, and criminals. These are not, of course, the families public housing originally aimed to serve. But as the U.S. economy boomed after World War II, the lower-middle-class working families for whom the projects had been built discovered that they could afford privately built homes in America’s burgeoning suburbs, and by the 1960s, they had completely abandoned public housing. Left behind were the poorest, most disorganized, non-working families, almost all of them headed by single women. Public housing then became a key component of the vast welfare-support network that gave young women their own income and apartment if they gave birth to illegitimate kids. As the fatherless children of these women grew up and went astray, many projects became lawless places, with gunfire a nightly occurrence and murder commonplace.

#### Public Housing Harms Neighborhoods

Husock, 2003 (Howard, “How Public Housing Harms Cities,” City Journal.)

To understand more fully how much damage public housing can inflict on neighborhoods like the Near West Side, consider what can happen when it disappears from a troubled area of a city. After northern Philadelphia’s bleak Richard Allen Homes met with the wrecking ball two years ago, developer Lawrence Rust pounced, putting together a detailed development plan for the derelict area near the demolished project. Soon he was gutting and renovating previously vacant buildings, and selling to yuppie gentrifiers. “I took 15 dumpsters filled with trash out of here,” Rust tells some prospective buyers of a three-story loft he is renovating—a 20-something graphic designer and a singer, both from New York. He’s selling the row house he restored next door for $225,000, on a block where a few years ago houses went for $1,500, and property taxes were negligible. The prospect of this kind of urban improvement has led Mayor Edward Lambert of Fall River, Massachusetts—a formerly depressed New England mill town starting to revive as a home for high-tech manufacturing and for Boston and Providence commuters—to push for the demolition of the 100-unit Watuppa Heights housing project, despite a state offer to provide $6 million (or about $60,000 per apartment) to upgrade it. (State—and not, as is usually the case, federal—funds had originally bankrolled construction of the project.) He plans to replace the project with new owner-occupied homes, though developers may get city subsidies to keep the prices low.

#### Housing bad for the poor

Carson, 2016. (Lynda “Oakland proposal to redefine affordable housing harms the poor”. 19 April)

Privatizing public housing projects is bad for the poor and the union workers who work at public housing projects. Public housing projects do not have minimum income requirements that discriminate against the poor, compared to many so-called affordable housing projects that exclude the poor from their projects with minimum income requirements. Thousands of Oakland’s poor and disabled have the greatest need for affordable housing, but are often being excluded from affordable housing projects because of “minimum income requirements.” Most poor persons being excluded from many so-called nonprofit housing projects are being excluded because they are earning less than 30 percent of AMI, and the latest proposal in Oakland to redefine affordable housing will result in making the housing crisis even worse for the poor. As an example of what is going on, recently an article about a so-called 59 unit nonprofit affordable housing project in Oakland failed to mention that the project excludes renters earning less than 30 percent of AMI. Additionally, in April 2016, at some San Francisco, and East Bay so-called affordable housing projects: At Bayanihan House owned by TODCO, they demand that the poor must earn $8,889 a year to live there. At the 735 Ellis Street Apartments owned by Asia Inc, they demand that the poor must earn $16,488 a year to live in one of their housing units. At Park Alameda, Resources for Community Development (RCD) demands that a person must earn $26,920 a year to live there. In Antioch, Rivertown Senior Housing owned by CCH, they demand that a poor person must earn 30 percent of the AMI to live there. In Hercules, The Arbors owned by Bridge Housing, they demand that a poor person must earn $15,792 a year to live there.

#### Governmental programs rarely improve the lives for the people they claim to benefit

Brownfield 1977 [Allan; a former staff aide to a U.S. Vice President, Members of Congress, and the U.S. Senate Internal Subcommittee; associate editor of The Lincoln Review], “The Inherent Inefficiency of Government Bureaucracy”, Foundation for Economic Education, June 1 1977

https://fee.org/articles/the-inherent-inefficiency-of-government-bureaucracy/

**Whether we turn to medical care, housing, jobs or day care, the presumption of those who urge ex­pensive government programs is always that government is best equipped to efficiently deal with the problem.** In fact, the idea of social programs to help people to help themselves has itself come to an end. **Now, we seem content to place whole classes of people upon welfare or some other form of public sup­port, with little concern about their long-run well-being or the well­being of society as a whole. Un­fortunately, a class of people—government bureaucrats and those hired by government—profits from such a system.**

#### Public housing causes community issues: crime, unemployment, poverty

Husock 2003[Howard; Vice President, Research & Publications, Contributing Editor, City Journal], “How Public Housing Harms Cities”, Manhattan Institute for Policy Research, 2003

http://www.city-journal.org/html/how-public-housing-harms-cities-12410.html

**Public housing spawns neighborhood social problems because it concentrates together welfare-dependent, single-parent families, whose fatherless children disproportionately turn out to be school dropouts, drug users, non-workers, and criminals. These are not, of course, the families public housing originally aimed to serve. But as the U.S. economy boomed after World War II, the lower-middle-class working families for whom the projects had been built discovered that they could afford privately built homes in America’s burgeoning suburbs, and by the 1960s, they had completely abandoned public housing. Left behind were the poorest, most disorganized, non-working families**, almost all of them headed by single women. Public housing then became a key component of the vast welfare-support network that gave young women their own income and apartment if they gave birth to illegitimate kids. As the fatherless children of these women grew up and went astray, many projects became lawless places, with gunfire a nightly occurrence and murder commonplace.

#### Public housing harms can drive out positive community contributors

Husock 2003[Howard; Vice President, Research & Publications, Contributing Editor, City Journal], “How Public Housing Harms Cities”, Manhattan Institute for Policy Research, 2003

http://www.city-journal.org/html/how-public-housing-harms-cities-12410.html

**Fear of those who live in housing projects can drive neighbors who can afford it to move—another drain on urban vitality, since these are often the striving, upwardly mobile people who make neighborhoods flourish**. Torres remembers a day three years ago when the valued tenants living in one of her apartments—“a professional couple,” she says—moved out, after finding blood splattered on their stoop from a drug dispute that had (quite literally) spilled over from the projects. “They got up that morning,” recalls Torres, “and said, ‘This is enough.’ ” **It’s her upwardly mobile minority tenants, says Torres, who complain most about the “undesirable element from the projects.”**

### Bootstraps Good, Help Bad

#### State benefits discourages work and doesn’t solve poverty

Tanner 2013 [Michael; domestic policy researcher, author], “When Welfare Undermines Work Ethic”, New York Times, May 5 2013

http://www.nytimes.com/roomfordebate/2013/05/05/denmarks-work-life-balance/when-welfare-undermines-work-ethic

There is nothing to suggest that people on welfare are lazy. But there is also nothing to suggest that they are stupid. If you pay someone as much for not working as you do for working, it should come as no surprise that many take advantage of the offer.

We know that **one of the most important long-term steps toward avoiding or getting out of poverty is a job. Even a low-wage job can be the first step on the road to self-sufficiency.**

**Yet,** around the world, **welfare states provide benefits well in excess of** the **entry level wages** that an individual with limited skills can expect to earn. The case of “Carina,” earning $2,700 per month on welfare, is not unique, or limited to Denmark.

**In the United States, a person who receives a full** package of **welfare** benefits (T.A.N.F., food stamps, Medicaid, public housing, W.I.C. and free commodities) **can receive more in every state than they would earn from a minimum wage job, according to a forthcoming Cato study.**

**This discourages recipients from moving from welfare to work, especially if, as the Congressional Research Service points out: “Leisure is believed to be a “normal good.” That is, with a rise in income, people will “purchase” more leisure by reducing their work effort.” In other words, an increase in benefits could encourage people to reduce their work hours.**

**We’ve seen this with unemployment benefits, which increase both the rate and duration of joblessness.**

#### Government lacks incentives to continually improve – explains government’s inherent inefficiency

Brownfield 1977 [Allan; a former staff aide to a U.S. Vice President, Members of Congress, and the U.S. Senate Internal Subcommittee; associate editor of The Lincoln Review], “The Inherent Inefficiency of Government Bureaucracy”, Foundation for Economic Education, June 1 1977

https://fee.org/articles/the-inherent-inefficiency-of-government-bureaucracy/

**The fact which must be remem­bered is that inefficiency is by no means an accident in public enter­prise but is built into such non­competitive endeavor. In his impor­tant book,** ***The Growth Of American Government,*****Dr. Roger Freeman makes this point: "We must recognize that, in contrast to private industry,** where competition and the profit motive impose pressure for greater efficiency and a natural and generally reliable gauge of productivity, **governmental pro­grams have built-in counterproductive trends. It is a natural tendency for a public employee to want to handle fewer cases—pupils, tax returns, welfare families, crimes—in the belief that he could do a better job if he had a smaller workload, and most certainly have an easier life. For the supervisor there is a definite gain in stature, position—and even grade—by having a larger number of subordinates. This and the ideological commitments to the program goals and methods of their professional fraternities provide a powerful and well-nigh irresistible incentive for empire building."**

#### Governmental efforts to improve the housing markets have failed

The Heritage Foundation 2016 **(“Housing”. The Heritage Foundation. 2016)**

**http://solutions.heritage.org/money-the-market/housing/#**

**The federal government has actively distorted housing markets for decades**, particularly through the operations of Fannie Mae, Freddie Mac, and the Federal Housing Administration (FHA). Proponents justified these government guarantees and outright subsidies as a way to increase home ownership, claiming that the private sector cannot provide a reliable source of financing.

**These efforts to support the housing market have failed. Despite the large federal subsidies, the homeownership rate has not changed much over the past 40 or so years. At the same time, the total burden of mortgage debt has increased dramatically. Although they were not the sole cause of the economic meltdown of 2008, these policies helped to inflate the housing bubble that burst that year, leaving homeowners underwater and soaking U.S. taxpayers. Congress should curtail its harmful interference in this market and let private institutions take the leading role** in housing finance.

#### The government has been vastly inefficient when trying to decrease homelessness

Fischer and Sard 2016(Will, Senior Policy Analyst, B.A. from Yale University and a Masters in Public Policy from UC Berkeley’s Goldman School of Public Policy; Barbara, VP for Housing Policy and Senior Managing Attorney of the Housing Unit at Greater Boston Legal Services, B.A. in Social Studies from Radcliffe College/Harvard University. “Chart Book: Federal Housing Spending Is Poorly Matched to Need”. Center on Budget and Policy Priorities. June 8 2016

http://www.cbpp.org/research/housing/chart-book-federal-housing-spending-is-poorly-matched-to-need

**The federal government spent $190 billion in 2015 to help Americans buy or rent homes, but little of that spending went to the families who struggle the most to afford housing.**  As the charts below show, **federal housing expenditures** are unbalanced in two respects: they **target a disproportionate share of subsidies on higher-income households and they favor homeownership over renting.** Lower-income renters are far likelier than homeowners or higher-income renters to pay very high shares of their income for housing and to experience problems such as homelessness, housing instability, and overcrowding. Federal rental assistance is highly effective at helping these vulnerable families, but rental assistance programs are deeply underfunded and as a result reach only about one in four eligible households.

### Privatize

#### US should fully-privatize the housing finance system

Michel and Ligon 2014(Norbert, John. “Five Guiding Principles for Housing Finance Policy: A Free-Market Vision”. The Heritage Foundation. August 11 2014)

http://www.heritage.org/research/reports/2014/08/five-guiding-principles-for-housing-finance-policy-a-free-market-vision

The two government-sponsored enterprises (GSEs), Fannie Mae and Freddie Mac, remain under government conservatorship with the federal government standing behind all of their obligations. Housing finance reform is likely to be addressed during the next congressional session, but it appears the House and the Senate may offer very different reform proposals.

**Congress should move the U.S. toward a market-based housing finance system. Increasing government intervention—as U.S. policies have done for decades—only makes housing less affordable for the typical American and destabilizes housing and financial markets. The following is a list of five free-market principles to guide the future housing finance policy debate.**