



Broadcast Transcript

Broadcast: The Need for Affordable Housing

Guest(s): Dr. Ben Carson

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Dr. Dobson Well. Greetings everyone. I'm Dr. James Dobson and this is Family Talk. This listener supported radio program is produced by the James Dobson Family Institute. Thanks for making time for our broadcast today.

On this program, we're going to address our obligation to care for the poor and the needy in our society. According to the U.S. Census Bureau, nearly 40 million Americans live in poverty. That's hard to imagine, isn't it? It's a startling one in eight people who are struggling to survive financially. Something needs to be done to help these individuals and to provide them with the opportunities to stand on their own two feet.

Our good friend Dr. Ben Carson is passionate about this cause. As the United States Secretary of Housing and Urban Development, he's rallying support for more affordable housing to fight poverty in our nation. We wanted you to know more about this important subject, so we asked Dr. Tim Clinton to go on the road and he caught up with Secretary Carson a few weeks ago along HUD's campaign bus tour in Southern California. They discussed Secretary Carson's housing initiative and why this issue should matter to the body of Christ. They also revealed how HUD is encouraging churches to help reduce this problem of homelessness in their communities. This is a fascinating conversation. I think it's going to touch your heart and here now is my colleague, Dr. Tim Clinton, on this edition of Family Talk.

Dr. Clinton: Secretary Carson, thank you. Actually, we're on your bus tour.

Dr. Ben Carson: Yeah. Welcome to my bus.

Dr. Clinton: It's amazing. I like the way you ride. I do. Driving Affordable Housing across America tour that you're doing.

Dr. Ben Carson: Yes.

Dr. Clinton: I think you started out in Louisville, Kentucky.

Dr. Ben Carson: Correct.

Dr. Clinton: We're now in San Diego headed to Riverside, California.

Dr. Ben Carson: Correct.

Dr. Clinton: Dr. Carson, what's it all about?

Dr. Ben Carson: Well, it's really about hearing from the people themselves, from the administrators, from the local leaders as well as from the people, what are the things that are really inhibiting our ability as a creative and innovative nation to solve this affordable housing problem. You know, we want to hear from them because the bureaucrats in Washington D.C. are not necessarily always the best people to come up with the solution. The better solutions are from the people with boots on the ground, who are actually dealing with the issue on a daily basis.

Dr. Clinton: You know, every time I go back and review your life, you hear about pediatric neurosurgeon at Johns Hopkins. You spent 30 years there as director of pediatric neurosurgery. You've won all kinds of accolades, awards and more. No doubt a man on a mission, and now you find yourself as Secretary for Housing and Urban Development, and I think you're on a mission too. As I looked at what we are talking about today, this is not about throwing money at an issue.

Dr. Ben Carson: No.

Dr. Clinton: This is about a deliberate initiative that you think will move the needle in a meaningful way.

Dr. Ben Carson: Absolutely, and we want to actually help the people who are most vulnerable in our society. You know, the Bible says in the book of Proverbs, "He that oppresses the poor reproacheth his maker, but he that honoreth him, has mercy on the poor." Now what is mercy on the poor? It's having real compassion. It's providing the mechanism whereby they can climb the ladders of opportunity and fulfill the potential that God has put in them. That's what we've got to start recognizing. And HUD, when I first came, was an organization, an agency, that concentrated on how many people we could get into a program, and now we're concentrating on how many we can get out of a program because we don't want to create dependency. We want to create self-sufficiency.

Dr. Clinton: You know, last time we talked about this, I was moved by the whole issue of homelessness in our country, and there's some stats. I know you came out with a report in December. I think 29 states are actually seeing a drop in homelessness.

Dr. Ben Carson: That's correct.

Dr. Clinton: I think California, where we're at, maybe is having a little bump in the other direction.

Dr. Ben Carson: 16.4% increase, which overbalanced all the decreases in all the other states.

Dr. Clinton: When you understand things like 22 million Americans have a place to call home because of this kind of work, that's really significant. But there's ... I saw for every seven new homes, there's ten families who need a home.

Dr. Ben Carson: That's correct.

Dr. Clinton: So the gap is actually going the wrong way.

Dr. Ben Carson: Exactly, and even in California, they've made some progress, getting about 120 people, I think, a day off the streets. But the problem is, there's 150 a day going onto the street, so it continues to increase even though some progress has been made.

Dr. Clinton: Dr. Carson, your initiative, and again this goes back to an executive order that the president put together, you're the chair of it. I think eight federal agencies are coming together to work with state, local, tribal leaders and more across the country, across America. We're not talking, by the way, about a partisan issue. This is something that we all need to stand together on and work our way through.

Dr. Ben Carson: Exactly. Poverty knows no political affiliation.

Dr. Clinton: Is this true? 25% of the cost of a new home, and we're talking about Americans who otherwise couldn't have a home-

Dr. Ben Carson: Of a single family home, yes.

Dr. Clinton: ... is directly related to the result of regulation and more, and that's what's making it prohibitive?

Dr. Ben Carson: Federal state and local regulations account for 25% to 27% of the cost of a new single family home, and between 32.1% and 42% of a multifamily home. So that is obviously driving an enormous amount of the cost.

Dr. Clinton: So you're on this tour. This is kind of a listening tour, too. You're out here beating the streets, trying to figure it out, what is it and what's stopping this kind of work from getting done, and trying to engage the nonprofit as well as the private sector, right?

Dr. Ben Carson: Getting the private sector involved and helping people to understand that Nimbyism is behind a lot of the regulatory barriers, "not in my backyard-ism." And I fully understand it and I sympathize with it because for most people, the

most valuable thing they have is their home and they don't want it to decrease in value, but they're basing their Nimbysism on old information. The government used to come in and build gigantic complexes with no forethought or afterthought or support. It would rapidly deteriorate, become the nidus for crime and poverty and everything that you don't want in your neighborhood.

So, I can understand why people wouldn't want that, but we don't do that anymore. Now we're talking about public-private partnerships. We're talking about mixed income developments that are well planned, that are architecturally consistent with the area that we put them in so that nurses and teachers and mechanics and fireman, policeman can live in the same neighborhood where they work. This does not deteriorate the neighborhood and we're not talking about putting in multifamily structures in the middle of a bunch of single family homes. So people have grave misconceptions about what the government will do.

Dr. Clinton: Dr. Carson, who is this benefiting? You're doing the tour, you're shaking hands, kissing babies doing the whole thing. Who's benefiting from this? I mean, I want people to see what we've been seeing. We just left San Diego, Mayor Faulkner, a facility there that was quite impressive.

Dr. Ben Carson: And if you talk to some of the people who live in there, they will tell you who the people who are benefiting. It's those tenants and many people, some of them, particularly here in California, actually have jobs but still can't afford a place to live because if you look over the last 20 years or so at wage increases versus housing cost increases, it's a very divergent set of lines and some people who were able to afford places are no longer able to do so. Their options are to try to find a way to make more money, to look for somebody to help them, or to move.

Dr. Clinton: And to deal with that insane cost associated with getting a home with that income they're living on. You're talking about single parent moms with kids. That's who I saw.

Dr. Ben Carson: Yeah.

Dr. Clinton: You're talking about elderly who are moved into retirement, have minimal income. You're talking about veterans.

Dr. Ben Carson: Well, you know who used to do all this work? The churches. It used to be the faith based community that took care of all those people before HUD came along, and frankly they did a better job because they developed personal relationships and people therefore had personal responsibility and those programs work very well. We will be issuing in the coming weeks a challenge to every church in America to adopt a homeless person or a homeless family with the goal of making them self-sufficient within one year. Can you imagine the

impact that that would have on this problem? It would essentially resolve the problem.

Dr. Clinton: I hear what you're saying. You're saying every church adopt ...

Dr. Ben Carson: One person or one family, because many hands make for light work.

Dr. Clinton: It does. You're listening to Dr. James Dobson's Family Talk. I'm Dr. Tim Clinton, your host today. I am on the bus with Secretary Carson. We're on our way from San Diego up to Riverside, California. Fascinating tour that he is on right now. It's actually called the Driving Affordable Housing Tour Across America. Started in January, going to end in June. Is Candy going to join you at all on this? Your wife Candy?

Dr. Ben Carson: Probably somewhere but she's so busy. Last week she was here in California opening up several reading rooms and then she's got some to open up in Florida because we put reading rooms in all over the country, the Carson Scholars Fund. Because if you could get a young child reading by grade level, by grade three, it completely changes the trajectory of their lives.

Dr. Clinton: So impressed. I want to close out our broadcast today actually talking about a scholarship fund that you and Candy have. But hey, let's go back. We're going to wind up in just a few moments in Riverside, California. We're going to a church, I think it's called Grove Community Church, as a part of the tour and you're going to meet with Pastor, I think his name's Tom Lance, and they're doing some work there related back to what you were talking about in terms of engaging the church community.

Dr. Ben Carson: Exactly.

Dr. Clinton: What's happening there?

Dr. Ben Carson: Well, they actually have built some affordable housing, which they are managing, and this is obviously at their own expense and they're just one example of many such communities. There's a community outside of Austin, Texas, completely faith-based where they have tiny homes and modular homes and programs for addicts, for mentally ill, for people who have just fallen on hard times. A lot of times what these people need is somebody who cares about them. In many cases, they're out there all by themselves. If you've ever taken a walk down skid row and looked at the faces of those people and their sunken eyes, the absolute loss of hope, you know, and we can do better.

Dr. Clinton: You talk about three phases called Housing First, Housing Second and Housing Third. Dr. Carson, take us on that little journey of what that means to you and what you see in terms of hope.

Dr. Ben Carson: Yes. Well, for me, what we really need to do is concentrate on those programs that are effective in terms of helping the people who are homeless. Some people have adopted the philosophy that all we need to do is get them off the street and we don't have any other obligations.

Dr. Clinton: That's throwing money at it.

Dr. Ben Carson: It's just wasting your money. That's exactly right. So you really need the next component, which is Housing Second, which is diagnosing the reason that they're on the streets and then the third component, Housing Third, fixing it. If you're not really doing all three components, you're not really being compassionate.

Dr. Clinton: Some would say just more busy-ness, more activity, but you guys are also on a mission to report back quantifiable outcomes so that you can say, "Listen, if we do A it will lead to B. We can see this happen." Evidence based work.

Dr. Ben Carson: Yes.

Dr. Clinton: Dr. Carson, explained that to us.

Dr. Ben Carson: Well, I was talking to the governor of another state that is having some homeless issues just the day before yesterday and telling them about some of the things that we're studying now and some of the things that we're going to be implementing here in California and it will have an impact. What we will do is take that information, which is best practices, and disseminate that all across the country. So that's another reason for this bus tour. You know, we saw some successful things here in San Diego. They're doing some important things here. The whole concept of the city taking responsibility for any damage that's done to an apartment by someone with a housing choice voucher, which reduced the resistance to vouchers and costs the city almost nothing because nobody's destroying the property. Those are innovative things that can be spread across the country.

What Cincinnati is doing now by allowing people to buy security renter's insurance. Instead of putting a \$1,500 or \$2,000 deposit down, they can buy this insurance for \$3 or \$4 a month. Don't have to put out that big expenditure, which for some people, you may as well ask them to fly to the moon. They're not going to come up with \$2,000.

Dr. Clinton: No, of course.

Dr. Ben Carson: But they can afford the monthly rent. These are the kinds of things that we're looking for, that kind of information disseminating. We have 50 laboratories because we have 50 states and if we're willing to just do things based on evidence, many of these problems that we're having, that are ideologically driven, will disappear.

Dr. Clinton: That's quite a statement. I mean it really is and a lot of people are, "I don't know," but I know this. People love you, Candy, your family, and some grandkids. By the way, I just added a granddaughter to our family. I mean, it's just changed. It's wrecked our world in a great way.

Dr. Ben Carson: Absolute, and we just had a grandson three weeks ago.

Dr. Clinton: Did you? I can't stop posting pictures. I mean, people are getting tired of it already. But Dr. Carson, people love you and I think when you come to a town, people want to be around you. But let me ask you this. Is the receptivity to what's going on pretty dynamic, exciting? Are you finding that? This is real, this is legit.

Dr. Ben Carson: We're finding good bipartisan support when we-

Dr. Clinton: That's important.

Dr. Ben Carson: ... when we actually get out and talk to people. It's one of the reasons that I travel so much because unfortunately a lot of people in the mainstream media, they have a narrative-

Dr. Clinton: Oh, they do.

Dr. Ben Carson: ... that they want to push and facts don't mean anything. And so you need to actually get out there among the people, explain to them what you're doing, what the rationale is and it really doesn't matter what their political party is. They see things that actually make sense and that are actually working and we just need to tamp down some of this anger and this hatred that I think is actually very destructive to our country.

Dr. Clinton: Dr. Carson, are you hopeful? Are you hopeful for America? Are we winning?

Dr. Ben Carson: I think we are. I think the American people are much smarter than a lot of people in the media give them credit for. They're observing and they may not always tell you what they think, and a lot of times polling can be way off for that reason, but I think the people are smart enough to know that the system that we have, it's a very good system. If it weren't, you wouldn't have people forming caravans trying to get in here. I don't see caravans forming to get into any socialist country. We have a good system. Is it perfect? No, because we have imperfect people involved in it so you will always have imperfections but you don't throw the system out because of a few imperfect people. You learn from the mistakes and you make it even better.

Dr. Clinton: I've wanted to ask you this. In the end, and as you look at your tenure as secretary here in the administration and more, a job well done. What does that look like to you? At the end of the day, this is what ... this will be meaningful to me.

Dr. Ben Carson: At the end of the day, I would love to see a situation where people are moving to self-sufficiency and housing assistance is a bridge and not a destination.

Dr. Clinton: I love that. I mentioned earlier, the Carson Scholarship Fund, and I wanted people to see a little bit more into who you are and what you and Candy are doing. The Carson Scholarship Fund recognizes young people of all backgrounds for exceptional academic and humanitarian accomplishments. It's operating in all 50 States. I'm shocked. 7,300 scholars. \$7.3 million in scholarships. Maybe that's even ... maybe I'm out of date.

Dr. Ben Carson: That's outdated.

Dr. Clinton: You're way beyond all that.

Dr. Ben Carson: Much beyond that now. But you know, the whole concept was we're trying to really give some recognition to the academic superstars. You go into any school and you go by the trophy display and it's all state basketball, all state wrestling, all state this.

Dr. Clinton: That's right.

Dr. Ben Carson: Who the heck cares about the really smart kids? So we said we got to give them some love, but also we're trying to create the leaders for tomorrow. So we're honoring them not only for their academic performance, but for humanitarian qualities because we need leaders who are not only smart but who care about other people. Because you know, Hitler was smart. Marquis de Sade was smart, but they didn't care about other people. We don't need those kinds of leaders.

Dr. Clinton: You actually have installed more than 150 Ben Carson Reading Rooms around the country. I think that's what you referenced earlier.

Dr. Ben Carson: 230 now.

Dr. Clinton: 230 of them now.

Dr. Ben Carson: And the number is rapidly expanding.

Dr. Clinton: You guys are rolling.

Dr. Ben Carson: We're rolling, but it's really for the sake of strengthening our nation, recognizing that if you give people a good education and you prize education appropriately, as well as caring about other individuals, that can only make us into better people. I worry about the tendency to shield our young people from different thoughts on universities. They only want you to follow the line and if you get out of line, you're a bad person. Maybe you need to go to the safe area. I mean, it's just craziness and we need to be able to teach our young people to have open conversations, even to be able to disagree. But it doesn't mean that you're

an enemy. I always say if two people agree about everything, one of them isn't necessary. So, we need to be able to express yourself; to talk. What happens before people get divorced? They couldn't keep their hands off of each other before. They just loved to be around each other and now they don't talk, and next thing you know, their spouse is the devil incarnate. That's what happens when people don't talk.

Dr. Clinton: Two more questions.

Dr. Ben Carson: Okay.

Dr. Clinton: We're fighting time. When I think of your life, I see a man of courage. You're pretty bold. I mean, you referenced that we live in a difficult day and having a voice in this day can be challenging, certainly, at best.

Dr. Ben Carson: Yes.

Dr. Clinton: Dr. Carson, what is it that's deep down inside of you that drives you in your faith and to keep going in spite of the beat down, the challenge that comes against you every day?

Dr. Ben Carson: Well, you know, Jesus said, "If you follow Me, you're going to be persecuted," so that's okay with me. As long as I'm okay with God, the rest of it really doesn't particularly matter. But you also find that when you are a decent and fair person and you try to do what's right, no matter how badly they try to portray you, people find out who you really are.

Dr. Clinton: And inspiration in your life goes all the way back to a single parent mom, with a third grade education who somehow did something extraordinary in spite of all the odds.

Dr. Ben Carson: I always say the greatest person that I ever met was my mother. You know, she had everything stacked against her. Got married when she was 13. Discovered her husband was a bigamist. Had little or no education, and yet fought her way through all of that and made sure that we were successful.

Dr. Clinton: Dr. Carson, it's an honor to be with you and to be a part of this little ride here. I know we're getting close to Riverside, and there you go. You're going to step right back up to the microphone and keep it going.

Dr. Ben Carson: Absolutely. We're going to keep going and we appreciate the work that you do and that Dr. Dobson does to keep people encouraged and thinking the right way. Thank you so much.

Dr. Clinton: Dr. Dobson sends his regards to you. We love you, and you know of our prayer.

Dr. Ben Carson: Absolutely.

Dr. Clinton: Thanks for joining us.

Announcer: A touching end to this Family Talk broadcast, which focused on supporting the destitute members of our society. You've been listening to Dr. Tim Clinton's conversation with Housing and Urban Development Secretary, Dr. Ben Carson. This has been an eye opening discussion about the need for affordable housing. We oftentimes take for granted God's many blessings in our lives and our hope is that this program reminded you to be grateful and also to look for opportunities to serve others.

Now, you can learn more about Dr. Ben Carson on our broadcast page at drjamesdobson.org. That's drjamesdobson.org, and then click onto the broadcast tab at the top of the page. Be sure to join us again tomorrow where you'll hear a powerful message given by popular Bible teacher Priscilla Shirer. She breaks down the components of our spiritual armor and then warns against the devil's merciless attacks. This is an incredible presentation you will not forget, so be sure to listen in next time for another edition of Dr. James Dobson's Family Talk.

Announcer: This has been a presentation of the Dr. James Dobson Family Institute.

Dr. Clinton: This is Dr. Tim Clinton, executive director of the James Dobson Family Institute. Thanks for listening today. We hope you found this program helpful and encouraging. Please remember that our ministry is here to serve you and your family. For more information about our programs and resources or to learn how you can support us, go to drjamesdobson.org. That's drjamesdobson.org, or call us toll free, (877) 732-6825.

I pray that God will bless you in 2020. We're so grateful for your partnership. We ask you to stand with us and to continue to defend the Christian values in an ever changing culture. Thanks again for joining us. We hope you'll join us again on the next edition of Dr. James Dobson's Family Talk.