



# America's Trillion-Dollar Housing Mistake: The Failure of American Housing Policy

*Howard Husock*

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For more than seven decades, the American government has acted to provide housing for the poor. In *America's Trillion-Dollar Housing Mistake*, Howard Husock explains how, as with so many anti-poverty efforts, low-income housing programs have harmed those they were meant to help while causing grave collateral damage to cities and their citizens. Public housing projects, Mr. Husock writes, are only the best-known housing policy mistakes. His book explains how a long list of lesser-known efforts—including housing vouchers, community development corporations, the low-income housing tax credit, and the Community Reinvestment Act—are just as pernicious, working in concert to undermine sound neighborhoods and perpetuate a dependent underclass. He exposes the false premises underlying publicly subsidized housing, above all the belief that the private housing market inevitably fails the poor. Exploring the link between private housing markets and individual self-improvement, he shows how new and expensive public efforts are merely old wine in new bottles. Instead he argues for the deep but unappreciated importance to American society of economically diverse urban neighborhoods, and he demonstrates the historic and continuing importance of privately built "affordable" housing, from the brownstones of Brooklyn to the bungalows of Oakland and, in the present day, houses built through Habitat for Humanity. Bearing witness in the tradition of Jane Jacobs, Mr. Husock describes and laments the deadening effects of public and subsidized housing on the economies and vitality of American cities.

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