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Questions for federal candidates:

1. Homelessness

On any given night, nearly 11,000 Ohioans are experiencing homelessness—sleeping outside or in an emergency shelter or transitional housing program. What should the federal government do to help end homelessness?

One of the highest responsibilities of a government is to insure that people have a roof over their head. Homelessness has multiple causes which must be addressed individually and collaterally. The homeless population includes people, who for no fault of their own, for the first time find themselves without the shelter of a home. This includes families with young children. We must address the economic root which is people cannot pay their mortgage or rent because of adverse economic situations. In this case there must be forbearance on the part of lenders, and a one year moratorium on foreclosures should ensure; during that time period social and economic assistance must be accessible for people to analyze the individual case and determine what can be done to enable someone to reschedule their debts or increase their income. If the private sector refuses such a moratorium, t he government must step in to prevent foreclosures, through refinancing programs, to protect homeowners' equity. Instead of bailing out banks, we must protect homeowners who through no fault of their own fall on hard times. Renters are also affected by economic downturns. Temporary rent subsidies should be provided through the states to enable people to remain sheltered for at least six months, without loss of income to the property owner. During that period social and economic programs must be accessed to help people get back on their feet. Another segment of homelessness is due to Veterans who are on the street. The homeless population needs to be quickly assessed and Veterans need to be able to access full benefits, which must be expanded to include temporary rent subsidies, medical and mental health assistance. The third group which includes many homeless people are those who need mental and physical health assistance. Existing county medical facilities must be funded to provide for expansion of short term care and, in some cases, more intermediate care programs. Finally, with the existence of so many vacant buildings in urban areas, they

can be retrofitted as temporary shelters, staffed by county welfare personnel. We simply cannot leave people to drift on the streets of our cities as if they did not matter. They do matter. They are our brothers and sisters and we have a temporal and a spiritual obligation to do all in our power to help.

2. Housing Challenges in Rural Ohio

Although millions of Ohioans throughout the state have trouble paying their rent or mortgage, housing insecurity in rural areas is often overlooked. Resources for rural communities have decreased while housing issues have increased significantly. **How would you address the housing needs of our rural communities?**

The broad approach I suggest for urban areas applies to rural areas as well, with the one exception being that everything must be done to help keep small farmers on their land. This requires the coordination of state, country and federal programs.

3. Housing as Safety Net

Unlike Social Security and Medicare, federal housing assistance is not guaranteed, even if a family qualifies for the program. Today, fewer than one in four eligible households receive the assistance they need. Are there existing housing programs that you would want to expand? If so, what specifically will you do to expand access to this assistance?

Federal Housing assistance must be guaranteed, expanded and made readily available through Section 8 and through the introduction of new programs which include a multi-disciplinary approach which identifies the various reasons for homelessness. The goal should be to help every able bodied person find a means of supporting themselves and their families to secure a place to live. For those who are unable to support themselves, society must find a way to help people survive.

4. Additional Comments

Feel free to include any additional comments you may have about ways the state/federal government can reduce homelessness and/or expand access to affordable housing in Ohio.

As a member of Congress I introduced programs during the subprime meltdown to try to keep people in their homes. Today the threat is not predatory lenders, it is Wall

Street hedge funds and capital markets which are cornering the housing market and driving up the cost of homeownership, which drives up taxes, as well, and pushes the cost of rentals ever higher. Anti-trust laws must be used to limit market concentration. In addition, the government must determine to build affordable housing at subsidized interest rates, not exceeding 3%, to enable millions of new housing units to be built. Loans must also be available for those who wish to guarantee their rental facilities are up to code standards for sanitary, fire prevention, building and house code purposes.