On June 24, 2004 I sat down with an old friend and former student (Bellarmine class of 1979): Chris Block. Many of his era will remember him as a four-year football player. Others will remember him as a three year member of our forensics team and a state finalist. He was also a very active member of what was then known as the Social Involvement Corps (SIC), beginning then a lifelong career connection to Catholic Charities. At graduation, Chris was awarded our highest honor: the Cardinal Bellarmine award. After Bellarmine, Chris went on to earn his undergraduate degree and MA in psychology and counseling at the University of Notre Dame, and soon thereafter became a full time staff member and director for Catholic Charities in Santa Clara county. Today, he is the Executive Director of Charities Housing Development Corporation in the south bay area.

**TA:** Chris, many thanks for helping us out with this issue’s focus on “Housing and Homelessness.”

Chris: You know this issue of homelessness, specifically, is very, very important because we risk losing our souls if we don’t handle it in a way that respects human dignity, but it is a complicated question.

**TA:** Complicated how so?

Chris: Well, for example in San Francisco—as opposed, I think to what’s happening in Santa Clara County—it is fair to say that we have lost the ability to look at the issue in any kind of public discourse that would be helpful. For example, the city has recently spent most of its energy on the issue of the behavior of some of the homeless to use public spaces as a toilet. The argument seemed to fold into two extremes: should the use of public spaces in this way be criminalized, or is it the inherent right of homeless people to relieve themselves all over the place? What seldom if ever got discussed was the middle path: let’s have a 10-point plan for San Francisco to make sure that nobody ever has to use a public space in such a manner…in other words how do we have a public discourse that both respects the dignity of the individuals we are talking about, and sees the question in the context of the larger community of people all living together healthily and caringly. Previously, that just never seemed to happen in SF, although I believe the discussion is much better since Gavin Newson became Mayor, whereas in this county and this city of San Jose there seems to be a more straightforward policy-setting context. So, I think we have been more successful in San Jose, without criminalizing homelessness, but understanding the issue in the overall context of urban development and housing generally.

**TA:** and being sensitive to that context is where you current job comes in, no?
Chris: That’s my mission: bring the community together on the issue of housing and homelessness.

TA: Now, the research I have been doing in anticipation of our conversation has told me that that issue (homelessness) starts with housing.

Chris: It starts and it ends with housing.

TA: I mention this because the New York Times of June 16th, wrote about their city’s new plans to address the issue of homelessness, but critics were quick to offer that the plan is doomed for it does not call for more affordable housing.

Chris: That’s similar to the federal level, where the Bush administration, publicly committed as it is to ending homelessness in 10 years, nevertheless proposes to throw 250,000 people off section 8—the federal program everyone agrees is the absolute critical component to preventing homelessness.

TA: explain section 8 vouchers

Chris: It’s the last of the red-hot collaborative enterprises between the federal government and cities. Works this way: a working person, someone on fixed income pays their taxes into this federal program called section 8. Then the government uses that money to create a subsidy. So I am Joe or Betty; I am disabled…I can’t afford the rents in the private market, but what section 8 lets me do is, say find an apartment for $1000 per month—but that is my whole salary, so I pay 30% ($300) and the government sends the landlord the remainder($700). It’s a public-private partnership. But current federal proposals argue to reduce funding to this enormously valuable program, which in my experience has been one of the shining and efficient lights of public programs. Let’s not forget, the primary reason people are homeless is because they can’t afford housing.

TA: but aren’t such programs costly to the average taxpayer?

Chris: A major university study on homelessness in New York (where the problem grows each year) concluded that it does not cost more to house a severely mentally ill homeless person (and provide a complete set of appropriate services to them) than it does to care for them haphazardly, as we wind up doing, when they live on the streets without care. Both cost about $40,000 per year.

TA: like most people, I assumed until recently that the issue of homelessness was a problem, primarily, of single males—but that’s not true, many if not most are families.

Chris: Yes, the fastest growing group of homeless are kids. On any given night in San Jose, for example, there are 1,500 people homeless in this city (either on the street or in emergency shelters). A third of those are homeless families with kids. Further, 25% of all those homeless are, in fact, working. About 40% have been homeless for more than a year. All of which suggests the problem has many faces, but to simplify here there are
two kinds of homelessness: first those, mostly males, men who are addicted, mentally ill—and that may likely be the majority of those 40% who are homeless for longer than a year—what some call the hardcore. These people require not only housing but resources to help stabilize their life-situations over time. But then there is the 60%—poor, but working, with kids, who are evicted, unable to survive in this economy. This second group is in dire need—as long as it takes—of affordable housing. We call this “E L I” (extreme low income). So here for example, using the HUD statistics that show the Bay Area is the most costly place to live in the history of western civilization, the median income is $100,000 for family of four. But an ELI family of four—the breadwinner makes $10 and hour washing dishes so there is no way that family can afford $1000 monthly rents. It’s the physics of the thing, no one can pay rent with money they don’t have. So, we need to have supportive housing, and ELI housing, but right now, in San Jose for example, we are currently in the hole by 30,000 units of ELI housing.

TA: in the hole?

Chris: yes, that’s how many housing units we currently lack to meet the number of ELI families we know we have. The alternative for many of these families who work here, therefore, is to commute enormous distances (from Modesto or even further)—sometimes 2 hours each way for an 8-hour, low-paying job. Or they are doubling up in rental units, or they are paying 50 or 60% of their income for housing. Or, they work, but they are homeless.

TA: yet some will say that paying higher than 30% for one’s housing is what many middle income and higher people do to own a home.

Chris: But if you’re making $1000 a month and you’re paying 50% for rent (if you’re lucky), that’s a huge number as compared to someone making $150,000 a year with mortgage payments of $75,000 per year. And it is the former not the latter example who therefore are always a hair’s breath away from homeless—who becomes, at some point, one of the 1,500 people per night in San Jose.

TA: Getting now more into the issue of housing as it relates to your career, it is often said that sometimes—perhaps in most urban areas—increases in homelessness are a result of urban redevelopment, the rich are driving out the poor. True?

Chris: We need to get more background at this point. Primarily, homelessness is a 30- or 40-year old problem. It begins when the federal government for all kinds of reasons begins to abandon any sort of aggressive housing subsidy program.

TA: If the government is no longer as supportive of housing subsidies, if as you say they are proposing to decrease section 8 vouchers, which according to you have worked well, what do they intend to replace them with?

Chris: The party line goes “we’re not taking away the vouchers, we are restructuring the way the program is being run. And when we do that, there will be a $1.5 billion saved.”
This means there will be $1.5 billion dollars they are not going to give us. “You guys just have to make what you spend go farther…live more within your means.”

**TA: and your reaction as a person working within the system?**

Chris: The section 8 program is already an incredibly efficient program. It’s a classic public-private partnership.

**TA: back to the redevelopment issue and luxury housing, such as we see throughout San Jose in areas previously more impoverished, driving out affordable living space.**

Chris: In this country, 30 years ago, there were “flop houses” and there were private-market shelters, and there were as many units of such housing as were needed. So I would agree with the notion that one of the prices of urban renewal has been to create a significant shortage of housing for low income people. Now, I am not suggesting that it is an either-or situation: if you have urban re-birth you must create more homelessness. I love cities and I love urban environments, so the goal is to create the best of both worlds. As we plan the rejuvenation of our city cores, how do we account for the loss, for example, of single-occupancy hotels? So, here in San Jose we have a beautiful new downtown, we’d like to build a new single-occupancy hotel in that beautiful downtown for people who make $8.00 and $9.00 an hour. Let me tell you a story that goes to the heart of much of what we are talking about. For several years I was working on housing advocacy at the John XXIII center downtown across the street from the First Christian Church, a veritable hotbed of homeless activism. For months, the folks from across the street had been trying to get a meeting with the city redevelopment director, Frank Taylor, to bend his ear about their concerns. No luck—pretty regularly shunted off by office staff, never available for a face-to-face. Until one day a downtown minister’s breakfast was being held, Frank Taylor was to be the keynote speaker, and someone got a handful of tickets to give to the First Christian advocates so they could attend. They did, and come time for any questions, they stood and asked this important city official why they could never get a chance to meet with him and offer their input on the issues of redevelopment. As homeless people, who struggle to live especially in the city core, why wouldn’t their input be of value? Mr. Taylor apologized, agreed to set up a meeting, the advocates whipped out a calendar to set up a date and time right then. they asked me to join them to help facilitate the exchange at City Hall. There were six of us, five veterans of homeless shelters and me, and then in walk 8 well-dressed members of city staff. Already I can sense this is not going to be a conversation, so much as debate—their suits and ties are like body armor in this room. Add to that, one of the men with me begins talking to himself in the corner out loud, and Frank Taylor is 10 minutes late. I can sense the chances for real and intelligent discourse slipping away. Finally, Frank Taylor enters the room, sits down, says “hello” and stares at everyone. There was awkward silence. I jump in and suggest we all introduce each other, which we begin to do. The guy in the corner has not slowed down talking to himself. But, when we come to his introducing himself, he stops and turns directly to Frank Taylor and says, “You know, Frank, here’s the deal; we’re homeless. You and us here probably know this downtown better than anybody else in the world. If you bring in new restaurants, we know that because the
food out of the dumpsters is better. If you bring in new construction we know that because there are new places to sleep. You’re like the Wizard of Oz to us, because it seems to us that whatever you want happens, so we want you to want a single-room occupancy hotel for us somewhere in downtown. If you want it, it’ll happen.” The whole tone of the meeting changed. At the end of the meeting I said to Frank, how about that single-occupancy hotel, and he said, “yep, we’ll do it. I don’t want it in the city core, but we’ll put it in the frame. We’ll put it in our downtown.” And three years ago, we opened up a 109 unit SRO for extremely low income people.

**TA:** What’s the moral of that story?

Chris: I think the moral is that if you have absolute clarity of vision, if you know what you want, and some strong sense of how to achieve it, then you just gotta keep moving forward. I absolutely believe that whatever problem faces us, I have faith that if you have seen the problem clearly and can imagine the solution, then no matter how difficult the problem it will get solved. Before that meeting with the Taylor people, there had been fighting and marching over the shelter and housing concerns for years, yet one man—a homeless man in a position to know speaking from his heart-- in a room with a city official in a position to act on clear need—found a way to solve a problem. And that’s why I am heartened by the solvability of this problem in the future: we know what the problem is—and we know the solution. The rest is creating public understanding, first, and then the public willingness to demand the solutions.

**TA:** So, tell me about how public policy plays its role.

Chris: okay, mini-economics lesson. In 1910, most people did not own their own home. A major reason was that the house loan situation was typically you put 50% down and paid the remainder off in 5 years—obviously few could do that, but banks would have told you the cost of capital is high. It isn’t until the tragedy of the Depression, that private need begins to cause public policy to find new ways to address the concern. Should it not be the fundamentally reasonable hope for the vast majority of wage-earners to own their own home? Wouldn’t it be better for the economy to find ways to create more home owners? In the 30’s we began to explore—consider the economist Keynes working with the politician Roosevelt-- and act upon the new notion of the government getting involved in housing for its citizens. The Federal Housing Agency (FHA) was created on the principle that home ownership should be an opportunity to the majority of Americans. The FHA and other public policies helped to create a secondary market for bank loans—meaning that a bank could make loans and sell them on the secondary market and make more loans. It also created guarantees for those loans—so the risk was worth taking. One product of this was creating 30 year loan with 20% down. And, now we have 30 year loans with 3—5% down. And the result? Dramatic increases in home ownership. This reminder to me from history—that there was a time when we were able to fundamentally able to change public policy--change the very nature of home ownership—gives me hope that no current problems in housing are totally intractable.

And, now we have home ownership thought by most to be almost a constitutional right. But in this Bay Area, over the last 30 years, what has happened is that
circumstances have again gone through a tremendous shift in inherent structure: housing price boom. So it is not unlikely for mom and dad nowadays to get a phone call from their 25 year-old son to tell them that though he would very much love to stay near the family, he is moving to Dubuque, Iowa because there he can afford to own a home and build a family. So, I’ll see you next Christmas. What that disheartened mom and dad need to realize is that the same problem forcing their children to move away is directly connected to the 1,500 homeless each night in San Jose. The key notion is to understand that the homelessness is only one side of a coin—the other side is people not being able to afford a home in the Bay Area. Right now, only 25% of wage-earners can afford to buy a home in Silicon Valley. How many living in Santa Clara county right now could not afford to buy the very house they live in?

TA: My wife and I, for sure. So, this might be a good time to ask about the role you played in the recently passed Proposition 46.

Chris: I was one of the Silicon Valley coordinators of the Prop 46 campaign. When passed it created a $2.2 billion bond for affordable housing: half for rental, half for ownership.

TA: so, back to the mom and dad, close-knit family, with the son, daughter-in-law and grandkids moving to Dubuque.

Chris: That couple, though educated and fairly well-informed, may not care that much about homelessness in any significant—that is personal—way. But if I can get them to see the interconnectedness between their plight of keeping their family together and the 1,500 without shelter on a nightly basis, because that connection is real—it’s the same economics, then we citizens together can begin to create appropriate change, which will be good for them and good for those without any place to live.

TA: if someone wants to know more about these issues, or what they can do about them, what would you suggest?

Chris: I think the best suggestion I have for right now is that they contact me through email….so I can match whatever their level of interest is with what I know to be out there.

TA:. What kind of public policy do we need, or perhaps, philosophy behind public policy do we need?

Chris: There should be “a preferential option for the poor” (words of Fr. Pedro Arrupe, S.J. Father General of the Jesuit Order) in all social policy including housing.. I think the way you actualize that is really another two part answer. The first is to make sure that we fix the local market—make sure that overall in the market we’re producing enough housing to meet the number of people and jobs created. So the basic economic principle of free market doesn’t force the cost of housing beyond the reach of the average citizen.
You can do that in a number of different ways. We need to make sure we have permit and other city policies that are as streamlined as possible. We need to make sure we’re building with adequate levels of density, for instance in San Jose you’re going to have to see lots of large residential buildings; otherwise the housing market will remain as broken as it is today. And we need to be smart about how and where we build that housing. Make sure it is near public transportation; that there are amenities next to residential. We need to do all those things that create a healthy overall housing market that serves the vast majority of those seeking shelter—not just the top 25%. Secondly, we need to realize that for the foreseeable future the current market will never be able to create housing for people who can only afford 30—40% of the median, yet the economy is also going to keep creating those kinds of lower income jobs: seniors on fixed incomes, the disabled, if you’re washing dishes or cleaning homes, working on an electronic assembly line. So the second part of your question is answered by saying we need adequate levels of public subsidy to produce housing that’s rent-affordable to people who can’t afford the market. And we need to create a portion of that subsidy at the local level—so there is a permanent source of affordable housing financed at the local level which can respond nimbly to local market conditions; we need to do that at the state level to make sure every California community is producing adequate levels of housing; and, we need to renew our commitment at the national level to make those guarantees.  

**TA: Why is it that over 30% of homeless persons are veterans, though they only account for a little over 20% of the population?**

Chris: Two part answer. The larger issue is we often attract people to the military, we often send people to war many of whom don’t have the same advantages or don’t have the same skill sets as others. So off they go to defend the country, often put into an impossible situation. They are exposed to the tremendous need to survive on a daily basis, often exposed to drug and alcohol use. Part Two: they return to us, very often they return to a disjointed and inconsistent set of services and a number of them end up on the streets. And we wonder why. Maybe the more shocking statistic would by why more don’t wind up homeless. You know, for a lot of homeless people out there, **out there** is like a war zone—should it surprise us that military veterans, many lacking appropriate assistance, find themselves trading one combat arena for another?

**TA: If in a perfect world you have all the resources and influence you wanted to tackle the problems and policies of affordable housing and homelessness, what kind of world would that be?**

Chris: Well, I would use that heavenly situation in a couple of difference ways. The first would be to use the resources not to build more housing—though that will come later on, but first I would create a policy context wherein we were building as efficiently and effectively as possible in the private market. I’d use the perfect world you have just granted me to make sure we had policies in place to make sure all city planning processes were as streamlined as possible, making sure we always build with smart growth principles in mind, making sure we build with sufficient density, near transportation and services. I would create a public awareness in each citizen—in each potential renter and
home buyer to know that their community supports their efforts. I would try to set a context in our valley where the kind of housing we are creating in the private market is built as effectively as possible and that people access that housing as effectively as possible. The second dream of mine I would act upon is to make sure that we always have a range of housing that makes sense for all people—including those who currently can’t afford to live in Santa Clara County. What’s that? Long-term housing for the so-called hard-core homeless; I would have adequate levels of worker housing priced at levels that were related to incomes that people were earning, and lastly, I would make sure that all people had resources they need to access the home ownership market—for example, the problem people often have not so much with monthly payments, but with coming up with down payments. Boils down to this: you have to have a range of housing that reflects the entire continuum of people working in the valley, not just the top third or top half.

TA: Given how you just described your dream, how do you address the observation that our economic system has no business telling developers what kind of housing they should build—if an owner has a piece of property, why not fill it with just as many high priced units as the market will bear: why get the government involved to force your continuum of housing to be built?

Chris: First of all, let’s get rid of the notion that there is an unfettered market in housing. Housing by its very nature is in-elastic; look at how housing is financed: banks, investment groups—a highly regulated market; if you look at where housing happens—on land highly regulated by local government; if you look at how people make decisions about where to live—it’s not simply based upon price—but on personal preferences and concerns such as the quality of local public schools. So the idea that I would compare housing and how it is built and owned in our community to the way that a jar of mayonnaise is bought and sold at Safeway doesn’t make a lot of sense to me.

TA: Can you remember a moment or event in your life that told you this life of public service was the right path for you?

Chris: I know the moment… The “Daedalus moment” I saw the “girl on the beach” ala Joyce’s *Portrait of an Artist*. And, strangely, I was on a beach, with my sister when I was seven years old. There was an older man and woman also there; they had been drinking a good bit throughout the hot day. And the woman started to get very ill, and the man got up to help her leave, and they made it about three feet, and she fell to the ground—couldn’t get up—and I remember the entire beach being frozen in time because it was awful: she was crying; he was yelling at her, and everyone was frozen in their tracks; no one knew what to do. And I got up and helped her up and he and I got her off the beach and it was a huge moment in my life because somehow I realized that in the world there are problems and there’s just a lot of people who seem paralyzed by those problems, and for whatever reason, I am someone who is not paralyzed by such problems. That event forms what I do, who I am. So, affordable housing is a big problem and I don’t know whether and I don’t know when we are going to completely solve it, but I know at the end
of the day, I’m not paralyzed by the size or tenacity of the problem. And remember this about me too. I grew up in Los Gatos, and my house was on one street, my dad’s print shop was down the street, the church around the corner, and my grade school one block away. So the first 14 years of my life I developed the sense that if you had a safe and secure place to call home, everything else you could do with you life would be possible. If you give someone a place they can call home and the place is safe and the place is supportive then you can go on to do everything else that you need to do in life.

**TA:** How about a memory of Bellarmine that still informs who you are, what you do, what you care about?

Chris: You know the Bellarmine experience was a frighteningly long time ago, but I can give you one example that points to the larger context of what shaped me here. When I was a sophomore, I began to get to school early, and I would buy a cup of coffee at the Bell Market and I’d walk around the campus and say hello to everyone…this became part of my regular routine. Now, Fr. Ed McFadden S.J. used to stand outside his classroom in front of his door, and one day he told me John Kennedy used to do the same thing: have coffee early and walk around saying hello to everyone in the White House. Now, I don’t harbor any misconception that he was comparing me to JFK, nor do I harbor any misperceptions that I was the only student he said those sorts of things to—I think there were many, many students whom he equated to lots of famous people in order to give them a sense of their self worth. What I learned at Bellarmine is that one should have a comfort level with one’s skill sets, resources, and the blessings that you are fortunate to have...sometimes in spite of yourself. And that sense of self is coupled with the whole notion of “A Man for Others” and “a preferential option for the poor.” These things are two sides of the same coin. Here we are Bellarmine students, blessed with opportunities, positions of possibility, the circumstances of our births---and the other side of that coin was to have that responsibility to have that preference for the poor by being men for others. So the way I digested all that was Bellarmine made us feel and know we could be successful, we could be important, we could have the respect of our peers, we could be financially fine—even better than fine, and at the same time, we could exhibit in our lives, even make it our full time work to be a man for others and have a preferential option for the poor…and that’s what Bellarmine gave me, what I learned here.