

Housing Policies Under The Trump Administration

Introduction

The U.S. Department of Housing and Urban Development (HUD)'s [mission](#) is to “create strong, sustainable, inclusive communities and quality affordable homes for all.” The agency can serve the public interest by building and improving public housing, subsidizing affordable rental units, providing mortgage insurance to approved lenders, and combating housing discrimination.

In 2017, then-President Donald Trump appointed Ben Carson, a retired pediatric neurosurgeon with no public policy experience of any kind, to lead HUD. Over the next four years, Carson repeatedly advocated for harmful budget cuts, tried to triple rents and foist onerous work requirements on the country's poorest tenants, and impeded fair housing enforcement. Everything Trump's HUD secretary did ran counter to HUD's mission.

Trump-Era HUD Leadership and Policies

Carson was initially [reluctant](#) to join the Trump administration, citing his lack of relevant qualifications. “Having me as a federal bureaucrat would be like a fish out of water,” Carson [said](#) in the wake of Trump's victory in November 2016. But he was more like a bull in a china shop, [inflicting damage](#) on the very agency he was tasked with overseeing.

Corruption: Handouts to Friends and Family

Carson left key HUD leadership positions [unfilled](#) for months while swiftly promoting loyal right-wing operatives with no housing experience. Of course, this was perfectly consistent with Trump's faux-populist antagonism toward experts, which was really a convenient cover for engaging in blatant corruption and swindling.

For his part, Carson brought his wife, Candy, and son, Ben Jr., to HUD's offices so often that *The Washington Post* [asked](#) whether Ben Jr., who owned an infrastructure investment firm, was “wielding interest over decisions that might benefit his company.” Three months after Carson's son invited an official from the Centers for Medicare and Medicaid Services (CMS) to an event in Baltimore, CMS [awarded](#) a \$485,000 contract to Myriddian, a consulting company founded and led by Ben Jr.'s wife, Merlynn Carson. Federal records indicate there was no competitive bidding process.

Cruelty: Deadly Budget Cut Proposals

Carson's malevolence extended beyond ignoring or perhaps even encouraging conflicts of interest. The ex-HUD leader was hell-bent on turning the agency into the most austere and punitive version of itself.. To justify his draconian positions, Carson routinely **invoked** his rags-to-riches biography—shaming the most exploited and dispossessed elements of the U.S. working class for not having managed to pull themselves up by their bootstraps.

From **2017** through **2020**, Carson helped create and fought for federal budget **proposals** that, if enacted, would have resulted in more homelessness, disease, and death. Notably, the Trump administration's blueprints for eviscerating HUD were too extreme even for many Republican lawmakers, as Congress **consistently rejected** the White House's **annual bids** to gut affordable housing programs. Nevertheless, Carson's hostility toward HUD's mission contributed to the **departure** of many staff members from an already overwhelmed agency, resulting in a serious loss of expertise that has yet to be fully replaced.

On Carson's watch, **conditions** in many federally subsidized properties **deteriorated** further—though the secretary never seemed to grasp how this was a **consequence** of chronic underfunding. Meanwhile, with buildings aging and repair backlogs growing, Carson **intensified** HUD's ill-fated reliance on the private sector.

“Colorblindness”: War on Fair Housing

Carson also aimed his sledgehammer at HUD's **ability** to conduct fair housing investigations and enforce landmark housing laws. One of his first targets was the 2015 **Affirmatively Furthering Fair Housing** (AFFH) rule, which required local jurisdictions to “take meaningful actions to overcome historic patterns of segregation, promote fair housing choice, and foster inclusive communities that are free from discrimination.” In January 2018, Carson **suspended** enforcement of the AFFH rule.

The HUD secretary officially **rescinded** the AFFH rule in September 2020. Soon after, Trump endeavored to make political hay out of that move. In a *Wall Street Journal* op-ed titled, “We’ll Protect America’s Suburbs,” Trump and Carson **bragged** about stopping what they called “the last administration’s radical social-engineering project that would have transformed the suburbs from the top down.”

In their diatribe, Trump and Carson dramatically overstated the power of the AFFH rule. Although the rule required municipalities to submit a report on fair housing barriers as well as a plan for eliminating them in exchange for continued HUD funding, it did not require actual interventions, to the **chagrin** of progressive planners.

On top of combating the AFFH measure, Carson in August 2019 [proposed](#) a real estate industry-backed rule change designed to [make it harder to sue](#) landlords, lenders, and insurers for discrimination. At issue was the 2013 [Disparate Impact Standard](#) rule, which aimed to uphold the intent of the 1968 Fair Housing Act by codifying the longstanding legal theory of “disparate impact.”

Although that phrase isn’t found in the civil rights law, the underlying concept has [undergirded](#) many housing discrimination lawsuits and has been regularly affirmed by the judiciary, [including](#) the U.S. Supreme Court in 2015. The “disparate impact” standard [requires](#) prohibiting practices shown to have discriminatory effects even without demonstrating discriminatory intent *if* the defendant cannot establish both “a substantial legitimate justification for the policy or practice” and the absence of an alternative which “would achieve the same legitimate objective [...] with less of a discriminatory effect.”

Carson’s rollback, which became [effective](#) in October 2020, raised the threshold for proving disparate impact liability, effectively greenlighting “unintentional” housing discrimination. A federal judge quickly [blocked](#) its implementation in response to a pair of lawsuits [filed](#) by civil rights advocates.

Callousness: Attacks on LGBTQ and Immigrant Rights

Furthermore, Carson battled civil rights efforts more broadly. He even went so far as to [scrub](#) anti-discrimination language from HUD’s mission statement and insert a paean to self-reliance in its place. The website revisions, made in March 2018, were an ominous harbinger of things to come.

Throughout his time at the helm of HUD, Carson [sabotaged](#) initiatives aimed at ensuring the equal treatment of LGBTQ people. In May 2019, to take one example, Carson [proposed](#) a rule change that would have allowed federally funded homeless shelters to [turn away](#) transgender and gender-nonconforming individuals. A few months later, *The Washington Post* [reported](#) that Carson attempted to justify his actions with hateful remarks that HUD staff rightfully called an attack on trans women.

Like others in the Trump administration, Carson also aspired to make life more difficult for immigrants and their loved ones. Specifically, in April 2019, he [introduced](#) a regulatory proposal that [could have](#) led to the eviction of thousands of mixed-status families (i.e., households in which at least one person is undocumented or otherwise ineligible for federal housing aid). Fortunately, the [proposed rule](#)—the brainchild of xenophobic Trump adviser Stephen Miller—was never finalized.

Cynicism: Proposing Rent Hikes on the Poor While Promoting Giveaways to the Rich

Just months after the GOP enacted Trump’s \$1.5 trillion tax cut for the top 1%, Carson in April 2018 unveiled a [proposal](#) to triple rents for the [country’s poorest tenants](#)—including low-wage workers, the elderly, and people with disabilities. Carson’s proposal also sought to make it easier for local housing authorities and private landlords to impose work requirements on the recipients of federal housing aid.

While Carson was adamant about the need to be stingy when allocating benefits to destitute families, he had no qualms about funneling cash upward to wealthy real estate developers and financiers. Under Carson’s leadership, HUD promoted the use of so-called “Opportunity Zones” for urban redevelopment. Put simply, the Trump administration gave [tax breaks to Wall Street profiteers](#) who invested in market-driven development in distressed neighborhoods.

Because this approach to incentivizing rent-maximizing investments in low-income communities worsened displacement risks for existing residents, housing justice organizers [referred](#) to them as “eviction zones.” That these zones were a favored policy of the Trump administration is fitting considering how the Trump family’s fortune [stems from](#) its notoriously racist and predatory [real estate empire](#).

Conclusion

It’s taken years for President Joe Biden’s administration to clean up the mess left by Carson, but the truth is the right-wing ideologue did not accomplish all the destruction he intended. It’s frightening to contemplate how much more Carson or someone who shares his [reactionary worldview](#) might accomplish if would-be dictator Trump wins a second term. Carson has laid out the Republican Party’s [plan to decimate HUD](#) in the Heritage Foundation’s [Project 2025 blueprint](#).

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