



## Brad Flory column: Who wouldn't want \$30,000 to help buy a house?

By **Brad Flory** on March 14, 2014 at 2:05 PM



One renovated house in Jackson County made available to purchasers who can qualify for a "homebuyer subsidy." Photo featured on the Community Action Agency website.

JACKSON, MI -- Giving special advantages to selected poor people is not universally popular within Jackson County government. Just ask Toby Berry, leader of the Region II Community Action Agency. She wants to increase a little-known subsidy so low-income families can receive up to \$30,000 in federal money to help them buy houses. Berry's idea did not go over well with some county commissioners when she pitched it early this month.

Commissioner Carl Rice Jr. said giving someone \$30,000 to purchase a home is not fair to neighbors who struggle to buy and maintain their houses. "To me, this is just another slap in the face for the hard-working people out there" Rice said. Commissioner Philip Duckham III said federal money — borrowed from China — should not be spent for such purposes. "Why would we want to spend taxpayer money to subsidize the purchase of homes?" Duckham said. "I don't see why we should subsidize someone to the tune of \$30,000 so they can buy a home beyond their means." As a matter of general political philosophy, I agree. Who wouldn't want \$30,000 to buy a house? Government cannot do it for every family, or even every low-income family, so it should not do it for a lucky few. Yet something rankled when I heard the arguments.

If you wonder how Jackson County has any cash for homebuyers, it came in a federal grant of \$1,162,482 to renovate and sell foreclosed houses. Community Action Agency oversees the county's program, which will soon expire. Grant rules emphasize selling houses to families making less than half the area's median income. That's \$28,200 for a family of four. To help such families qualify for mortgages, the program currently offers a "homebuyer subsidy" up to \$15,000.

But \$15,000 is not always enough, Berry said. She wants to double the maximum subsidy to \$30,000. County commissioners will decide on Berry's proposal Tuesday. It passed in committee by a 3-1 vote. To repeat, as a matter of general political philosophy I agree with objections voiced by Rice and Duckham. I suspect thousands of county residents agree, too. Still, something rankled. It took three days to figure it out.

Modern government happily gives special advantages, sometimes worth millions of dollars, all the time. They go to selected companies granted favored tax treatment. Isn't that a slap in the face to everyone who pays the full share? Doesn't that fritter away scarce public resources?

Special advantages from government, in other words, are considered OK for big people, but maybe not for small ones.

My general political philosophy would rankle less if it applied equally to everyone.