



## Coming Home: An Agenda for Housing Justice in America

Shelter is one of the most basic human needs. But a home is more than just having a roof over our heads—it is a place to call our own, a source of dignity and security, and an opportunity to build wealth over generations. For some, it's where we raise our children, build community, and pass down our traditions. For others, it's a reprieve. It is where we relax, have dinner, or just be ourselves.

Yet every day, over a half million Americans experience homelessness—a rate that has risen in recent years—and tens of millions of families worry about losing their homes.<sup>1</sup> This is a crisis not just for the poor, but even for those that most Americans would consider middle income. In Charleston, South Carolina, a typical bank teller can't afford to rent a one-bedroom apartment at the median price of \$1,113.<sup>2</sup> In Los Angeles, California, a bookkeeper or school bus driver can't afford to rent a one-bedroom apartment, which rents on average for \$1,340 per month.<sup>3</sup>

Low-income families who rent face financial instability and the risk of rising rent or eviction. The lucky few who find affordable housing rarely find it near transit, jobs, or neighborhood necessities. These challenges are particularly acute in communities of color, where generations of government and private sector policies have restricted opportunities to build wealth and access opportunity. Families who were redlined into neighborhoods now risk being gentrified out of them as they gain in market value. Families looking to achieve the dream of homeownership instead face a maze of obstacles that only seem to be growing more challenging—a lack of affordable homes for first-time home buyers, inadequate resources for a down payment, and the rising cost of housing. Middle-income families also experience their share of obstacles, such as being priced out by prohibitive income-based eligibility qualifications.

All across the country, communities are still waiting on Washington to help them recover from the 2008 financial crisis brought on by mortgage and foreclosure abuse. Working families lost homes they had owned for generations—and no one faced real accountability for the fraud and abuse that enabled the system to fail. In fact, some of the very same Wall Street executives who helped to precipitate this crisis now serve in Donald Trump's cabinet.

Pete is committed to housing justice. As President, he will use housing policy at every level of government as a tool to reverse the impacts of racist redlining and other discriminatory practices, and build pathways to lasting economic and social opportunity.

Pete's vision for housing will invest in long-underfunded programs that provide critical support to families, and he will help cities and states innovate to improve housing affordability and stability. He will

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<sup>1</sup> ["Secretary Carson Certifies Annual Data: Homelessness Ticked Up In 2019, Driven By Major Increases In California."](#) U.S. Department of Housing and Urban Development. December 20, 2019.

<sup>2</sup> ["Charleston-North Charleston, SC, Homeownership Market."](#) National Housing Conference. Caitlin Byrd, ["The rental prices on these one-bedrooms in Charleston might make you cry."](#) *Post and Courier*. January 17, 2017.

<sup>3</sup> ["Los Angeles, CA, Homeownership Market."](#) National Housing Conference. Freddie Mac, ["Rent Burden By Metro."](#) April 2019.



institute policies to reverse the intentional exclusion of people of color from homeownership, combat the moral crisis of homelessness, and stop lead poisoning from injuring our most vulnerable. He will appoint Cabinet leaders who are committed to fair housing and racial and economic justice.

In a Buttigieg administration, families across the country will have greater access to affordable housing and communities will have the building blocks for inclusive revitalization. His administration will right the wrongs of the housing crisis, including by establishing strong consumer protections and implementing policies to rebalance our economy in favor of American families. And it will reverse the effects of many generations of policy that locked some Americans out of homeownership and a place to live in neighborhoods of economic opportunity.

Pete will:

- Unlock access to affordable housing for over 7 million American households, including by increasing the supply of affordable housing units by over 2 million and increasing homeownership for over 1 million low-income households
- Prioritize the American people over corporate profits, and right the wrongs of the 2008 housing crisis
- Fight to solve homelessness
- Combat discrimination and predatory practices in real estate and housing finance
- Expand housing assistance to nearly 5 million more families with children and ensure that housing assistance promotes opportunity
- Prevent evictions and increase stability for families

**Unlock access to safe and healthy affordable housing for over 7 million American families**

All Americans deserve access to safe, affordable housing, yet over 30 percent of U.S. households pay nearly a third of their income on rent and almost half of those pay over half of their income on rent.<sup>4</sup> In no city in the United States can a household headed by a sole minimum-wage earner afford a two-bedroom apartment.<sup>5</sup> The housing affordability crisis is linked to both low supply and chronically low incomes. Pete’s labor and economic policies will [raise incomes for workers](#)—but he will also take strong action to address the lack of decent, affordable housing that has created crisis conditions in cities and towns across America.

Pete also knows that housing needs in different parts of America are not the same. The crisis of housing affordability for low-income residents in coastal cities has captured national attention. Yet distressed communities in the Midwest, the South, and elsewhere struggle with population loss, vacant and blighted property, and stagnating local economies.

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<sup>4</sup> Veal, Sean, and Jonathan Spader. “[Nearly a Third of American Households Were Cost-Burdened Last Year.](#)” Joint Center for Housing Studies of Harvard University. December 7, 2018.

<sup>5</sup> Adamczyk, Alicia. “[Full-Time Minimum Wage Workers Cannot Afford a 2-Bedroom Rental Anywhere in the US.](#)” CNBC. June 26, 2019.



Homeownership is one of the primary ways that Americans have built wealth over the past 50 years, and investing in affordable homeownership can help ensure that neighborhood development lifts up residents rather than displaces them.<sup>6</sup> But access to homeownership has not been equal: from the New Deal to the G.I. Bill, federal policy has directly invested in white Americans' homeownership while intentionally excluding Black Americans and other Americans of color. As a result, the racial homeownership gap is worse today than when racial discrimination was legal.<sup>7</sup> Equalizing homeownership rates would reduce the racial wealth gap between white and Black families by up to 31 percent.<sup>8</sup>

**Pete will unlock access to safe and healthy affordable housing for over 7 million American families, starting by supporting the construction or renovation of over 2 million rental units. He will:**

- **Support the construction, maintenance, and operation of over 1.4 million new units of affordable housing for the lowest-income Americans.** Pete will provide over \$150 billion in new National Housing Trust funds plus an additional state or local match to support over 1.4 million new affordable housing units. He will direct his Departments of Treasury and Housing and Urban Development (HUD) to collaborate with state housing finance agencies to ensure that support is provided for housing in rural areas, in Indian Country, and for survivors of domestic violence and individuals with disabilities.
- **Construct over half a million new affordable housing units by increasing investment in the Low-Income Housing Tax Credit (LIHTC).** The LIHTC, which is used by private and non-profit developers to finance housing for low-income individuals and families, is the largest source of new affordable housing in the United States.<sup>9</sup> Pete will increase LIHTC authority by 50 percent over five years and add incentives to build in high-opportunity areas to build 550,000 new affordable housing units.
- **Create good jobs and lower development costs by growing the construction industry.** Jobs in construction and building are growing and offer good wages and career advancement opportunities. Pete will invest in apprenticeships and training, especially for low-income Americans, women, and people of color—who are too often locked out of this industry—to increase diversity in these fields and reduce development costs related to the scarcity of trained workers. He will support using unionized labor in federally-funded affordable housing projects.

**In addition to expanding new affordable housing units by over 2 million, Pete will:**

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<sup>6</sup> On average financial returns to homeownership are better than returns to renting, even if renters were to invest in stocks and bonds in equivalent amounts to home equity. See Goodman, Laurie, and Christopher Mayer. "[Homeownership Is Still Financially Better than Renting.](#)" Urban Institute. February 21, 2018.

<sup>7</sup> Carr, James H., Michela Zonta, Steven P. Hornburg, and William Spriggs. "[2019 State of Housing in Black America.](#)" National Association of Real Estate Brokers.

<sup>8</sup> Traub, Amy, Catherine Ruetschlin, Laura Sullivan, Tatjana Meschede, Lars Dietrich, and Thomas Shapiro. "[The Racial Wealth Gap: Why Policy Matters.](#)" Demos. June 21, 2016.

<sup>9</sup> "[Low-Income Housing Tax Credits](#)" National Housing Law Project. 2017.



- **Preserve existing affordable housing.** Pete will partner with states and cities to keep affordable housing on the market, including by supporting right to first refusal legislation for affordable rental properties, local property tax incentives for maintaining housing affordability, and expanded federal and state funding for affordable housing preservation.
- **Support locally-directed affordable housing and community development by doubling funding for the Community Development Block Grants (CDBG) and expanding the HOME Investment Partnership Program (HOME).** Pete will double funding for CDBG to \$6 billion annually and expand HOME funding to maximize locally-controlled affordable housing resources. Expanded CDBG funding will be available to jurisdictions that have a track record of increasing access to economic opportunity.
- **Work with local leaders to tailor housing policy to address different geographic, market, and community conditions—from rural Americans and seniors to college students and individuals with disabilities.** Pete’s administration will direct federal resources and technical assistance to states and cities for the housing interventions that are right for them. He will support the revitalization of deteriorated housing stock, particularly in post-industrial cities, and task HUD to combat the “appraisal gap” in areas where housing sells for less than the cost of construction.<sup>10</sup> As poverty moves to the suburbs, Pete will support expanded affordable housing and invest in transportation.<sup>11</sup> He will ensure continued federal support for rural housing needs and specific attention to the needs of aging rural Americans through dedicated United States Department of Agriculture (USDA) and HUD funding. Pete will invest in housing for Native Americans and Latinos, who are more likely to live in unsafe or overcrowded housing,<sup>12</sup> and expand access to housing for individuals with disabilities and elderly Americans, including by providing additional financing for accessibility modifications and age-in-place renovations. Pete will support states and municipalities in partnering with the private sector to provide workforce housing and invest in housing for college students, including near Historically Black Colleges and Universities and other Minority Serving Institutions.
- **Press municipalities to conduct community-oriented reviews of local affordable housing policy, including zoning requirements.** Housing supply, especially in high-cost cities, is often decreased by burdensome regulations rooted in historically racist single-family zoning policy. Pete will press cities to facilitate inclusive, community-oriented processes to set affordable housing strategies, including reviewing zoning and other locally-determined rules that may constrain new development.<sup>13</sup> In municipalities with the highest rent burdens and most restrictive zoning requirements, Pete will implement progressive restrictions of federal funding. He will also encourage smart building and zoning to increase resilience, especially in fire-prone areas.

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<sup>10</sup> Olick, Diana. “[Detroit Housing Rises from the Ashes](#).” CNBC. September 29, 2016.

<sup>11</sup> Florida, Richard. “[The New Suburban Crisis](#).” CityLab. Bloomberg L.P. May 2, 2017.

<sup>12</sup> “[The Native American Housing Needs Study](#).” HUD USER. U.S. Department of Housing and Urban Development.

<sup>13</sup> This requirement is similar to the procedure for considering zoning impacts under the suspended Affirmatively Furthering Fair Housing rule.



- **Ensure a strong Community Reinvestment Act (CRA).** The 1977 Community Reinvestment Act is one of the most effective tools for encouraging banks to invest in the people and communities that need it most, and were most hurt by racist redlining. Pete’s administration will reverse efforts to gut this central purpose of the CRA.<sup>14</sup>
- **Invest up to \$50 billion to modernize and repair public housing and ensure safe and stable housing for residents, including by eliminating lead hazards.** Pete’s administration will use Choice Neighborhoods grants, Rental Assistance Demonstration, and expanded housing choice vouchers where needed, protecting resident’s right to return. His investments will restore or replace over 120,000 units and keep new units from coming offline due to neglect.<sup>15</sup>

Pete’s administration will also fully fund lead hazard remediation for the most vulnerable families and eliminate lead hazards in public housing. As shared in his [infrastructure plan](#), Pete will invest \$100 billion in a Lead Hazard Mitigation Fund for lead paint remediation and lead pipe replacement. This will include \$12 billion to remediate lead hazards in all of the 1.1 million low-income rental households with children living in housing built before 1978, when lead paint was banned.<sup>16</sup> He will also support states and localities in pursuing legal action against paint manufacturers that knowingly produced and disseminated products they knew to contribute to lead poisoning, and ensure that the EPA fully enforces the Renovation, Repair, and Painting Rule to ensure that older homes that require renovation remain lead safe.

- **Promote environmentally sustainable and resilient practices in housing development.** Pete will drive innovation for sustainable, low-cost housing construction by increasing funding for the HUD Policy Development and Research Division. This team will collaborate with partners to test and develop lower-cost, energy-efficient housing construction methods, such as modular housing.
- **Support innovation in housing finance and housing ownership.** Pete will bring innovation into housing finance by making funding available to Community Development Financial Institutions to pilot promising new models for financing affordable rental and homeowner housing. He will also charge HUD and the Treasury Department to evaluate financing proposals to increase the supply of long-term affordable housing, including through the Neighborhood Homes Investment Act. Pete will direct public funding to support innovation in housing models such as cooperative or fractional ownership, multi-generational housing, and shared equity homeownership.

**Pete will build pathways to affordable homeownership while also ensuring that homeownership is not the only means to housing stability and building wealth. He will:**

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<sup>14</sup> David M. Dworkin, National Housing Conference. “[CRA modernization: A once-in-a-generation opportunity](#).” The Hill. Jan. 23, 2020.

<sup>15</sup> Allen, Ryan, and Edward G. Goetz. “[Op-Ed: Public Housing Is Suffering from a Lack of Funding, Not an Overflow of Immigrants](#).” Los Angeles Times. Los Angeles Times. July 10, 2019., “[Message from Diane Yentel, National Low Income Housing Coalition President and CEO, on President Trump’s Proposed Budget](#).” NLIHC. National Low Income Housing Coalition. March 9, 2017.

<sup>16</sup> Cox, David C., Gary Dewalt, Robert O’Haver, and Brendon Salatino. “[American Healthy Homes Survey - Lead and Arsenic Findings](#).” U.S. Department of Housing and Urban Development. April 2011.



- **Enable 1 million households to become first-time homebuyers by investing \$4 billion in matching funds to scale successful low-income homeownership programs.** Local affordable homeownership programs in cities like Los Angeles, Boston, Santa Fe, and New York have enabled thousands of low-income Americans to achieve their homeownership goals with homebuyer education, down payment assistance, and post-purchase assistance.<sup>17</sup> Pete will provide \$4 billion in matching funds to cities, states, and local organizations for the operation of affordable homeownership programs, with a priority for recipients from underserved populations, and support continued access to federal down payment assistance for both low- and moderate-income Americans. Pete will also support public housing residents and voucher recipients who wish to prepare for the transition to homeownership with housing counseling and financial assistance.
- **Work with Congress to ensure equal access to an affordable 30-year, fixed-rate mortgage for working families.** Pete will support and expand access to affordable, federally-backed home loans for low- and moderate-income families. In Pete’s administration, Fannie Mae and Freddie Mac will play their intended role in the housing finance system—ensuring liquidity for affordable mortgages while serving all qualified homebuyers, especially those who have not been well-served by the mortgage finance system to date.

**Prioritize the American people over corporate profits**

The foreclosure crisis sent shockwaves through America, destroying family assets and plunging entire communities into financial instability. Driving down the street, foreclosure notices could be visible on every door in some communities. Neighborhoods were broken up, and families left behind schools, jobs and properties they had sacrificed to afford.

And the impact of the crisis is still felt in communities across the country. We’ve seen families pushed out of homeownership and high rates of negative equity, where families owe more on their home than it is worth. American homeownership has plunged to its lowest rate in over half a century, and the number of single-family rentals has increased by 2.8 million.<sup>18</sup> During the Great Recession, banks, hedge funds, and corporations purchased large swathes of foreclosed single-family homes, in which families that used to own them now pay rent to live.

The foreclosure crisis and expansion to single-family rental properties have particularly impacted Black families, who had a greater portion of their wealth in home equity than white families, and were more

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<sup>17</sup> Reid, Carolina. “[Sustaining Homeownership The Experience of City-Based Affordable Homeownership Programs](#).” Federal Reserve Bank of San Francisco. Approximately 43% of FHA first-time homebuyers relied on some form of down payment assistance, including significant numbers of Black Americans, who are more likely to rely on government or grant assistance than down payment assistance from family or friends. See: “[Housing Finance Reform Plan](#).” HUD. U.S. Department of Housing and Urban Development. September 2019; Stegman, Michael A., Sarah F. Riley, and Roberto G. Quercia. “[A Cautionary Tale of How the Presence and Type of Down Payment Assistance Affects the Performance of Affordable Mortgage Loans](#).” Federal Reserve Bank of St. Louis. October 2019.

<sup>18</sup> Raymond, Elora Lee, Richard Duckworth, Benjamin Miller, Michael Lucas, and Shiraj Pokharel. “From Foreclosure to Eviction: Housing Insecurity in Corporate-Owned Single-Family Rentals.” *Cityscape* 20, no. 3 (2018): 159–188



likely to face foreclosure. Black families have also not experienced the economic lift of recovery: unlike white families, Black families' wealth continued to decline after the recovery began in 2009. For a typical Black family, median wealth in 2031 will be almost \$98,000 lower than it would have been without the housing crisis.<sup>19</sup>

To prevent another housing crisis, expand access to affordable housing, and hold Wall Street accountable for taking advantage of American families, Pete will:

- **Prevent the concentration of housing ownership stock in a small number of Wall Street hedge funds and private equity funds.** It's time to take power over our neighborhoods out of the hands of Wall Street. Pete will use the federal government's antitrust authorities to stop homeownership from being concentrated in a few powerful Wall Street firms.
- **Hold bank executives and mortgage lenders criminally liable for robo-signing and other housing market abuses.** The practice of "robo-signing," where banks or mortgage servicers use forged signatures to change the terms of a household's mortgage or process a foreclosure, or fail to comply with other legal practices requirements, is a federal crime. A national settlement agreement in 2018 committed a group of banks to provide \$20 billion in consumer relief and \$5 billion in other payments, in restitution for widespread use of this practice that contributed to the housing crisis and wrongful foreclosures.<sup>20</sup> Pete will continue to ensure robust regulation and monitoring of mortgage markets and pursue accountability for those who profit from misleading American homebuyers.
- **Strengthen the Consumer Finance Protection Bureau (CFPB) and vigorously enforce consumer protections in the mortgage lending market.** Consumer protections for homeowners are under attack. Pete will fully fund the CFPB and ensure that it remains a powerful watchdog to protect Americans from consumer financial abuse, including in the housing market. He will ensure that the federal government continues to defend consumers from price inflation and other abuses in the mortgage market, including by protecting Dodd-Frank's appraisal independence provisions, which protect homebuyers from lenders with incentives to inflate the purchase price.
- **Support Americans who faced foreclosure in returning to homeownership.** Nine million American families lost their homes to foreclosure or short sale between 2006 and 2014, and the homeownership rate plunged six percent from 2005 to 2016.<sup>21</sup> And corporate America benefited: between 2011 and 2017, investors spent a combined \$36 billion on homes in markets across the country—in some cases buying up to 90 percent of all homes sold in a metro area.<sup>22</sup> In Atlanta, institutional investors own at least one in five single-family rentals.<sup>23</sup> Pete will support Americans

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<sup>19</sup> Burd-Sharp, Sarah and Rebecca Rasch. "[Impact of the US Housing Crisis on the Racial Wealth Gap Across Generations](#)," Social Science Research Council. June 2015.

<sup>20</sup> Lane, Ben. "The National Mortgage Settlement is officially over." Housing Wire. August 22, 2018.

<sup>21</sup> Semuels, Alana. "[The Never-Ending Foreclosure](#)." The Atlantic. Atlantic Media Company. December 1, 2017.

<sup>22</sup> Ibid.

<sup>23</sup> Semuels, Alana. "[When Wall Street Is Your Landlord](#)." The Atlantic. Atlantic Media Company. February 13, 2019.



in returning to homeownership with expanded federally-backed affordable mortgages, homeownership counseling, and a new loan guarantee program to finance homeownership in distressed communities.

- **Pass a National Housing Act for the 21st Century.** Just as President Lyndon Johnson passed the Fair Housing Act in 1968, Pete will use federal consumer protection authority and work with Congress to regulate the activity of interstate landlords. He will impose limits on rent and fee increases when necessary, establish corporate disclosure regulations for limited liability companies (LLCs) and other forms of real estate ownership, and increase enforcement of health and safety standards.

### Fight to solve homelessness

Homelessness isn't just a public policy or public health problem; it's a moral one. Over 560,000 people experience homelessness on a given night.<sup>24</sup> Many are families with children—and while most are living in shelters, some children are sleeping in tents, on sidewalks, and in vehicles tonight in America.

Homelessness takes a disproportionate toll on children and people of color; Black Americans account for 40 percent of people experiencing homelessness and half of homeless families with children.<sup>25</sup> Over 40 percent of homeless veterans are people of color.<sup>26</sup>

While homelessness overall has declined over the past decade, unsheltered homelessness has reached crisis conditions in America's cities, large and small.<sup>27</sup> American cities are suffering from decades of federal disinvestment in affordable housing production and preservation, as the Trump administration threatens to cut housing and homelessness assistance further.

As President, Pete will invest in solutions that we know work to quickly end homelessness for families with children, youth, and veterans. He will fully fund housing choice vouchers for all families and direct emergency funding and assistance to bring immediate relief to heavily impacted cities and communities struggling with rising unsheltered homelessness. His administration will strengthen investments in effective federal, state, and local strategies to house every American. He will:

- **End family homelessness.** It's simple: housing ends homelessness. Pete will invest an additional \$4 billion dollars to provide rapid re-housing and permanent supportive housing supports to families over 10 years to reduce and prevent homelessness. Rapid re-housing is a proven intervention that pairs short-term rental assistance with services that connect families with

<sup>24</sup> ["Secretary Carson Certifies Annual Data: Homelessness Ticked Up In 2019, Driven By Major Increases In California."](#) U.S. Department of Housing and Urban Development. December 20, 2019.

<sup>25</sup> Wiltz, Teresa ["A Pileup of Inequities": Why People of Color Are Hit Hardest by Homelessness.](#)" The Pew Trust. March 29, 2019.,

<sup>26</sup> ["People of Color Make Up a Disproportionate Share of the Homeless Veteran Population"](#) National Alliance to End Homelessness. October 22, 2018.; Moses, Joy. ["Demographic Data Project: Race, Ethnicity, and Homelessness."](#) National Alliance to End Homelessness.

<sup>27</sup> Henry, Meghan, Rian Watt, Anna Mahathey, Jillian Ouellette, and Aubrey Sitler. ["The 2019 Annual Homeless Assessment Report \(AHAR\) to Congress."](#) U.S. Department of Housing and Urban Development. January 2020.





education, employment and workforce training, and behavioral health supports. By increasing federal investments in Housing First programs like permanent supportive housing, thousands more families will have a stable place to call home while receiving wrap-around services to support their health and well-being. Ending family homelessness is not just about the children in shelters and on our streets tonight. Research shows that childhood homelessness is one of the biggest predictors of experiencing adult homelessness. By investing in families now, Pete will ensure that we solve the intergenerational cycle of homelessness.

- **End veteran homelessness.** As shared in his [Our Shared Duty](#) plan, Pete will make the federal investments to finally end veteran homelessness by funding permanent supportive housing and rapid re-housing, and by requiring the Department of Veterans Affairs to partner with cities, states, and community groups to provide targeted services. He will promote housing-first approaches to ending homelessness, continue the White House Mayor's Challenge to End Veteran Homelessness, and uplift successful local strategies like California's Residential Enriched Neighborhood program and the Veterans Community Project to create meaningful change for America's veterans.
- **End youth homelessness.** Pete will fund an additional \$500 million for rapid-rehousing supports, transitional housing beds, and housing support for youth exiting foster care. Pete will ensure these programs are delivered effectively for LGBTQ+ youth, recognizing this community faces disproportionately high rates of homelessness. They will include interventions for college students experiencing housing instability. Pete will also promote changes in the child welfare system to ensure that youth exiting foster care, who are also at increased risk for homelessness, have stable, safe housing options as they transition to independent living. He will also increase the inclusivity of shelter services that receive federal dollars, including by implementing requirements for anti-bias and cultural competency training.
- **Invest an additional \$1.5 billion in permanent supportive housing for adults experiencing chronic homelessness.** Pete will also support local efforts to increase access to permanent supportive housing, which ends an episode of homelessness through rental assistance and wrap-around services.
- **Deliver a \$3 billion homelessness emergency funding package to highly impacted cities to rapidly improve conditions on our streets.** Widespread unsheltered homelessness is a humanitarian crisis. When American communities are faced with crises following a natural disaster, the federal government steps up to provide emergency assistance. Pete will treat unsheltered homelessness like the humanitarian disaster it is, and his administration will authorize \$3 billion in emergency funding for heavily-impacted cities and municipalities to launch critical programs and bring vulnerable Americans indoors. Homelessness emergency funds will provide flexible dollars and technical assistance for cities and municipalities to exercise local control over priorities, while ensuring that more shelter beds are rapidly opened, supportive services are



surged, and public health programs improve the conditions on our streets. Alongside longer-term investments in housing first programs and affordable housing development, these resources will support rapid improvements in the areas where the crisis is most acute.

- **Increase federal investments by \$1 billion to fund an effective, trauma-informed crisis response system.** The federal government must ensure that jurisdictions can create realistic and effective plans, deliver outreach services, administer emergency shelter, and match families, individuals, and youth to the tailored resources they need through housing navigation. This must be done in a way that recognizes the unique needs of the elderly, the LGBTQ+ community, those with accessibility needs, and survivors of domestic violence. Pete will invest additional federal dollars both in local capacity by directing funds to the programs that often feed into homelessness, including foster care.
- **Prevent 100,000 Americans from becoming homeless in the first place.** Nearly 40 percent of Californians say they fear becoming homeless as rental increases outpace wages.<sup>28</sup> In a country as prosperous as ours, no family should have to fear winding up on our streets. Preventing homelessness is not just the right thing to do, it's also cost-effective. Preventing one family from homelessness costs less than serving them in a homeless shelter or on the streets.<sup>29</sup>

Pete will provide \$1 billion in new homeless prevention programming to communities to ensure that 100,000 families and individuals are diverted from homelessness. These programs will help community-based providers and coordinated entry systems provide small dollar amounts to keep families out of homelessness, including supporting family reunification or paying for small dollar rental arrears, and builds on Pete's plan to create a national eviction prevention fund. Pete will also take action to confront the growing crisis of senior homelessness, as more and more seniors living on fixed incomes are squeezed out of their housing as rents rise and land on our streets. Pete's administration will ensure prevention programs are targeted to the needs of vulnerable senior citizens.

- **End the incarceration to homelessness pipeline.** America is a nation of second chances. But for too many returning citizens, the end of a sentence is the beginning of a crisis of homelessness. Formerly incarcerated people are almost 10 times more likely to be homeless than the general public. This pipeline from jails and prisons to the streets disproportionately impacts Americans of color, who are overrepresented in the prison population and among those experiencing homelessness. Pete's plan will invest \$1 billion in jail and prison programs to help identify returning citizens at risk of housing instability, and will fund a new federal pilot program to provide short-term rental assistance dollars to returning citizens to offer a meaningful shot at a second chance. Not only is this the moral response, it's also pragmatic. Prisons and jails are a major driver into homelessness, and we cannot solve this crisis until inflow into homelessness is

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<sup>28</sup> Grose, Christian, Gary Painter, Mindy Romero, Pamela McCann. "[USC Price-USC Schwarzenegger Institute Poll on Homelessness.](#)" February, 2020.

<sup>29</sup> Evan, William, James Sullivan, Melanie Wallskog. "[The impact of homelessness prevention programs on homelessness.](#)" September, 2016.



stopped. At the same time, Pete will work to end the homelessness to prison pipeline by increasing Department of Justice grants to local police departments to expand mental health training and technical assistance.

- **Improve access to affordable and high-quality mental health and addiction treatment.** As shared in his [Healing and Belonging Plan](#), Pete will require insurance plans to provide a free annual mental health check-up to anyone who wants one, enhance the enforcement of mental health parity, increase reimbursement rates for mental health and addiction care, and invest in and promote early interventions for serious mental illness. But Pete also knows that the crisis of individuals who are unhoused is itself traumatizing, and can exacerbate any ongoing mental health challenges. His plan includes \$2 billion in new mental health funding tailored to the needs of communities so that they can invest in issues people experience like being homeless. He will create a new federal challenge grant for local homeless services' continuums of care and mental health agencies to partner to provide recovery services and highly enriched interim housing for Americans experiencing homelessness. Pete's plan will also help communities launch mental health street outreach teams and will help connect more mental health care providers to the homeless services system.
- **Overtake the Trump administration's discriminatory rules that weaken efforts to end homelessness.** As outlined in his [immigration plan](#), Pete will end HUD's mixed-status housing rule that puts tens of thousands of low-income families living in public housing at risk of eviction. He will also end the discriminatory Community Planning and Development Housing Programs rule, which allows shelter operators to deny services to transgender Americans. In addition, Pete will enact and enforce equal access rules so homeless LGBTQ+ individuals can access permanent supportive housing and other services.

### **Combat discrimination and predatory practices in housing and housing finance**

The history of housing policy in America is rife with injustice. From the New Deal and G.I. Bill to the Fair Housing Act and beyond, our country used housing to create and sustain the middle- and upper-middle class while precluding other (mostly Black) Americans from the prosperity it created. These efforts segregated neighborhoods and concentrated poverty.

The vast majority of neighborhoods that were redlined nearly 100 years ago remain disproportionately poor and segregated to this day.<sup>30</sup> Just in Chicago, discriminatory lending policies robbed Black families of up to \$4 billion.<sup>31</sup> The sum of damage from these policies is incalculable. From redlining to racist

<sup>30</sup> Mitchell, Bruce and Juan Franco. "[HOLC "Redlining" Maps: The Persistent Structure Of Segregation And Economic Inequality](#)" March 20, 2018.

<sup>31</sup> George, Samuel, Hendley, Amber, Macnamara, Jack, Perez, Jasson and Alfonso Vaca-Loyola. "[The Plunder of Black Wealth in Chicago: New Findings on the Lasting Toll of Predatory Housing Contracts](#)" The Samuel DuBois Cook Center on Social Equity at Duke University. May 2019.



mortgage covenants, it will take decades of intentional policy to undo our past wrongs. Pete plans to affirmatively continue the necessary work to do so through the following:

- **Fully reinstate the Affirmatively Furthering Fair Housing Rule.** Reinstating this rule will ensure that states, local governments, and public housing authorities combat segregation, foster inclusive communities, and improve housing opportunities for individuals in need—from low-income individuals and people with disabilities to people exiting the criminal justice or foster care systems.
- **Promote inclusive development and combat gentrification and displacement.** People with low incomes should be able to continue living in or moving into the neighborhoods their communities have called home. Pete will charge his HUD and Treasury leadership to address gentrification and displacement, particularly in high-cost cities. He will support public-private partnerships that keep long-term residents in place, support right to first refusal legislation, study the development of a new “stabilization” housing voucher to protect at-risk families, and invest in low- and middle-income housing development. He will also work to ensure that, where possible, new development leverages vacant and publicly-owned land to reduce displacement. Additionally, Pete’s HUD leadership will evaluate emerging models like community trusts, which center community organizations and trusted intermediaries to use public, private, and civic funds in the interest of long-term residents.
- **Ban source-of-income discrimination against tenants.** Currently, landlords on the private market can refuse to rent to tenants paying with housing choice vouchers, social security, or other public subsidies. This practice severely limits the supply of housing available to them and further concentrates low-income residents in lower-opportunity neighborhoods. Pete will support amending the Fair Housing Act to ban source-of-income discrimination against tenants.
- **Expand protections against tenant discrimination.** Twenty-eight states permit housing discrimination against LBGTQ+ individuals today.<sup>32</sup> This is one example of why Pete will pass the Equality Act, which will expand the Fair Housing Act to include protections against discrimination based on sexual orientation, gender identity, marital status, veteran status, or domestic violence survivor status, and increase enforcement funding. Pete will also support local efforts to develop landlord risk mitigation funds like those in Seattle or Washington, D.C., and support efforts to ensure people with criminal justice records have better access to housing, including by removing barriers to receiving housing vouchers.
- **Fight discrimination in the home mortgage market, reverse the Trump administration’s assault on the Fair Housing Act, and increase the homeownership rate for communities of color.** The Black homeownership rate is lower now than it was in 1968, at the time of the passage

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<sup>32</sup> Graves, Logan. “[Issue at a Glance: LGBTQ Housing Discrimination](#).” LGBTQ Victory Institute. May 9, 2018.

of the Fair Housing Act.<sup>33</sup> Potential homebuyers of color are routinely subject to separate and unequal treatment,<sup>34</sup> and race-based mortgage discrimination is nearly as prevalent as it was 35 years ago, as Black and Latino mortgage applicants are routinely offered mortgages with higher interest rates relative to white applicants with similar financial situations.<sup>35</sup> In addition to reinstating the Affirmatively Furthering Fair Housing rule, Pete will defend standards in the Fair Housing Act to protect renters and homebuyers and ensure that new financial technologies like algorithmic mortgage approval tools do not reproduce or worsen racial bias.<sup>36</sup> Pete will increase penalties for violations of the Fair Housing Act, increase federal resources for testing and enforcement, and charge HUD to work with industry groups to implement improved anti-bias training. Pete will support using rental pay history as a tool for assessing mortgage creditworthiness, which can help reduce the racial homeownership gap.<sup>37</sup>

- **Combat the racial wealth gap and revitalize communities by passing the Community Homestead Act.** In his [Douglass Plan](#) for Black America, Pete proposes a Community Homestead Act to launch a public trust to purchase vacant and abandoned properties and provide them to eligible residents in pilot cities. Residents will receive support in rehabilitating the home, and additional funds will help revitalize the community. This plan attacks the racial wealth gap by increasing homeownership, building market momentum, and spurring local economic growth.

**Expand housing assistance to nearly 5 million more families with children**

Housing Choice Vouchers, or Section 8 vouchers, provide crucial income support to families with the greatest need of housing assistance. But today, only one-fifth of households eligible for housing assistance receive it, and families can stay on waitlists for years in a cruel lottery of opportunity.<sup>38</sup> Well-directed vouchers have the potential to expand economic opportunity for children, driving hundreds of thousands of dollars in future earnings, and providing a foundation for families to thrive.<sup>39</sup>

- **Ensure that all eligible families with children—nearly 5 million nationwide—receive housing assistance.** Pete will dramatically increase funding by over \$160 billion for housing choice

<sup>33</sup> Carr, James H., Michela Zonta, Steven P. Hornburg, and William Spriggs. “[2019 State of Housing in Black America](#).” National Association of Real Estate Brokers.

<sup>34</sup> A three-year investigation in Long Island uncovered unequal treatment against 49% of potential Black homebuyers, and 39% of Latino potential homebuyers. See Choi, Ann, Keith Herbert, and Olivia Winslow. “[Undercover Investigation Reveals Evidence of Unequal Treatment by Real Estate Agents](#).” Newsday. November 17, 2019.

<sup>35</sup> Desilver, Drew, and Kristen Bialik. “[Blacks, Hispanics Face Mortgage Challenges](#).” Pew Research Center. January 10, 2017.

<sup>36</sup> Quillian, Lincoln, John J. Lee, and Brandon Honoré. “[Racial Discrimination in the U.S. Housing and Mortgage Lending Markets: A Quantitative Review of Trends, 1976–2016](#).” *Race and Social Problems*. January 6, 2020.

Bartlett, Robert, Adair Morse, Richard Stanton, and Nancy Wallace. “[Consumer-Lending Discrimination in the FinTech Era](#).” March 18, 2018, Donovan, Shaun. “[The Trump Administration Is Clearing the Way for Housing Discrimination](#).” The New York Times. January 22, 2020.

<sup>37</sup> McCargo, Alanna. “[A Five-Point Strategy for Reducing the Black Homeownership Gap](#).” Urban Institute. February 14, 2019. McDowel, Eric, and John Phillips. “[FHA’s Office of Single Family Housing - Module 4: Manual Underwriting of the Borrower](#).” HUD. U.S. Department of Housing and Urban Development. June 30, 2016.

<sup>38</sup> Samantha Batko, Susan J. Popkin, and Nicole DuBois. “[The Case for More, Not Less](#).” Urban Institute. January 2018.

<sup>39</sup> Bergman, Peter, Raj Chetty, Stefanie Deluca, Nathaniel Hendren, Lawrence Katz, and Christopher Palmer. “[Creating Moves to Opportunity: Experimental Evidence on Barriers to Neighborhood Choice](#).” Opportunity Insights. August 2019.



vouchers to ensure all eligible families with children can access affordable, safe, and stable housing.

- **Enhance opportunity for families by providing mobility counseling and placement support.**

In addition to expanding vouchers themselves, Pete will invest up to \$6 billion to ensure every family with children receiving housing choice vouchers has access to mobility counseling and placement assistance. This intervention can raise lifetime incomes for children by an average of over \$200,000.<sup>40</sup> Pete will also ensure that HUD, the Department of Health and Human Services (HHS), and other federal agencies establish robust data-sharing practices, and, where possible, coordinated enrollment procedures to better support outcomes for families.

- **Reduce barriers to accessing public housing and expand opportunities for residents.**

Pete will expand access to public housing and reduce discriminatory barriers, including by eliminating credit checks and reducing barriers related to incarceration or nonviolent crimes. In addition to sustainability, health, and safety improvements, Pete will incentivize public housing authorities to invest in internet access and technological resources for residents, including through his \$80 billion Internet for All initiative. He will also support integrative case management that addresses resident needs in other areas like employment, health, child care, and financial management.

<b>Prevent evictions and reduce their harms</b>
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Eviction is profoundly destabilizing. Children come home from school to find toys and furniture piled on the curb. A parent struggles to find short-term solutions and maintain a sense of normalcy while beginning the search for housing they can afford, with daunting new security deposits and application fees.

Eviction disproportionately harms low-income women, especially women of color and victims of domestic violence.<sup>41</sup> More often than not, households with an eviction judgement have children. Over 7 million evictions took place in 2016, even though just a quarter were formally court-ordered.<sup>42</sup> Families may find their lives thrown into upheaval over small amounts. In North Carolina, one in three evictions between 2014 and 2016 was for under \$600.<sup>43</sup>

Eviction has enormous social and economic consequences for families and children that cost far more over time. Children are more likely to change schools or struggle in school, adults are more likely to lose

<sup>40</sup>Bergman, Peter, Raj Chetty, Stefanie Deluca, Nathaniel Hendren, Lawrence Katz, and Christopher Palmer. [“Creating Moves to Opportunity: Experimental Evidence on Barriers to Neighborhood Choice.”](#) Opportunity Insights. August 2019.

<sup>41</sup> Desmond, Matthew. *Evicted: Poverty and Profit in the American City*. Large print ed. Farmington Hills, Michigan: Thorndike Press, A part of Gale, a Cengage Company, 2017.

<sup>42</sup> Gross, Terry. [“First-Ever Evictions Database Shows: ‘We’re In the Middle Of A Housing Crisis!’](#)” NPR. April 12, 2018., Holder, Sarah, [“Where Evictions Hurt the Most.”](#) CityLab. October 30, 2017.

<sup>43</sup> Desmond, Matthew, Weihua An, Richelle Winkler, and Thomas Ferriss. [“Evicting Children.”](#) *Social Forces* 92, no. 1 (2013): 303–327. Badger, Emily. [“Many Renters Who Face Eviction Owe Less Than \\$600.”](#) The New York Times. December 12, 2019.



or leave jobs, and an eviction record creates a barrier to finding new housing.<sup>44</sup> It is often harder for families with children to find new housing, even though discrimination based on family status is illegal.<sup>45</sup> To reduce evictions and lessen the consequences when they do happen, Pete will:

- **Establish a \$1.5 billion emergency rental assistance fund to keep families in their homes.** Pete will build on the former HUD Homelessness Prevention and Rapid Re-Housing Program and successful eviction prevention pilots like HomeStart in Boston to establish an emergency assistance matching fund for states and municipalities to provide short-term rental assistance, as well as housing counseling services, that keeps families in their homes.<sup>46</sup>
- **Support states in establishing legal remedies to eviction, including civil Gideon laws, programs to provide eviction counsel, and diversion housing courts.** While 90 percent of landlords have legal representation in eviction court, 90 percent of tenants do not.<sup>47</sup> Many eviction cases come and go without due process, railroading tenants with grievances or circumstances that could postpone or mitigate eviction judgments. Pete will work with states to expand on strategies in cities like New York and Washington, D.C. to prevent eviction, provide rehousing assistance, and develop strategies to keep evictions off of legal records.<sup>48</sup>
- **Strengthen tenant protections and end harmful profiteering.**<sup>49</sup> Pete will direct HUD to collaborate with tenant advocacy groups, landlord and realtor organizations, and legal services providers to develop policies that protect low-income tenants. Such policies include tenant education, cooperative housing development models, strict enforcement of quality and safety standards, and locally-determined rent control where appropriate. Pete will also support states in implementing tenant protection laws, including just-cause eviction, access to counsel, proactive rental inspection, automatic sealing of eviction records unless landlords prevail, and adequate notice of rent changes. He will direct HUD to study market-based solutions like eviction insurance that reduce risks for landlords and evaluate a standard rental lease for housing choice vouchers. And Pete will support local leaders in expanding tenant protections against constraints to housing access like broker's fees and disproportionate income requirements.
- **Support transparency reforms that track high-eviction landlords and prevent them from hiding behind private companies.** Pete will direct HUD to facilitate information-sharing among cities to track high-eviction landlords and learn from low-eviction landlords. Pete will also charge HUD with improving data collection and analysis to better support efforts to reduce eviction, and

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<sup>44</sup> Desmond, Matthew, Weihua An, Richelle Winkler, and Thomas Ferriss. "[Evicting Children](#)." *Social Forces* 92, no. 1 (2013): 303–327., Desmond, Matthew and Carl Gerhenson, "[Housing and Employment Insecurity among the Working Poor](#)." *Social Problems* (2016): 1–22.

<sup>45</sup> Ibid.

<sup>46</sup> Wood-Boyle, Linda. "[Facing Eviction: Homelessness Prevention for Low-Income Tenant Households](#)." Federal Reserve Bank of Boston. December 1, 2014.

<sup>47</sup> Scott, Amanda. "[We Have a Right to Counsel in Criminal Cases. Why Not in Evictions?](#)" The Washington Post. WP Company. November 6, 2018.

<sup>48</sup> McKim, Jenifer. "['Someone To Speak For You': Low-Income Tenants Get Lawyers For Housing Court](#)." NPR. April 3, 2019.

<sup>49</sup> Raymond, Elora Lee, Richard Duckworth, Benjamin Miller, Michael Lucas, and Shiraj Pokharel. "[From Foreclosure to Eviction: Housing Insecurity in Corporate-Owned Single-Family Rentals](#)." *Cityscape* 20, no. 3 (2018): 159–188.



reduce evictions from public housing by implementing requirements to track and analyze public housing eviction data and supporting pilots of “second chance” and peer eviction court models.