

The 2020 Democratic Candidates' Positions on Fair and Affordable Housing

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Issues of racism and racial justice have assumed a prominent role in the current presidential campaign. Even within such conversations about racial justice, however, housing segregation often has been overlooked. This is perhaps because it was so firmly rooted in historical and institutional forces as to deceptively seem natural, or perhaps because it results today from a web of policy structures and acts of discrimination that can seem dauntingly complex. Yet segregation is central in shaping access to our collective resources. It is how racial inequality is so effectively perpetuated, and why it resonates from generation to generation (including through its effects on school diversity). And there are concrete and identifiable federal policy changes – some newly evolving, some pushed by advocates for years – that can have a profound remedial effect. Such steps are not only sound policy for our country, but should be viewed as one of the primary civil rights obligations of the federal government, with the Fair Housing Act's directive to “affirmatively further fair housing.”

In addition, our nation faces an acute shortage of affordable housing. This is a racial justice issue, but it is also one of widespread and cross-racial concern. Nearly half (47.4%) of renting households and nearly a third (31.5%) of all households are cost burdened, paying more than 30% of their income on housing.¹ There is a severe shortfall of housing subsidies and affordable units for low-income households who qualify, and public housing capital needs threaten the health and safety of residents. Those who do obtain rental assistance face severely constrained choices about where to live. The assistance that our government currently provides not only is inadequate, it is still administered as a system that reinforces a cycle of concentrated poverty, racial segregation, neighborhood disinvestment, and housing instability. In short, the current housing market falls far short in serving the public good; new interventions are needed.

How are the Democratic presidential contenders doing in addressing these issues so far? We take a look specifically at how the candidates' platforms deal with the issue of fair housing – that is, policies to address segregation and discrimination (in the private market but also within institutions, and especially within federal housing programs). We also look at their plans to address housing affordability, with an eye to the intersection of that issue with that of segregation, and the need for civil rights guardrails to avoid the mistakes of our history. We examine a number of aspects (often complementary and intersecting) of their platforms: Housing Production and Preservation; Housing Choice Vouchers; Zoning and Other Local Barriers; AFFH Rule Restoration; Housing Finance and Fair Lending; Renters' Credits and Homeownership Programs; Other Anti-Discrimination Enforcement; and Tenant Protections, Homelessness, and Other Affordability Measures. Housing policies relating to climate change and energy efficiency will be addressed in a separate document, for later release. (In addition, see our previous scan of candidates' positions on the closely related area of school diversity.²)

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OVERVIEW

As discussed in detail below, several candidates have put forth strategies to build more affordable housing, relax zoning laws, and increase subsidies for renters to make housing more affordable. Along with making housing more affordable, there is a growing movement to promote fair housing by passing more comprehensive anti-discrimination laws, such as ones that prohibit source of income discrimination and the Equality Act.³ Other fair housing policies include increasing mobility and homeownership among people of color and reinstating the 2015 Affirmatively Furthering Fair Housing Rule. Such measures can play an important role in fostering inclusive and diverse communities.

Four candidates - Booker,⁴ Castro,⁵ Klobuchar,⁶ and Warren⁷ - have dedicated affordable and fair housing platforms with specific policy proposals. Other candidates include housing plans (of varying levels of detail) within other policy platforms. Harris includes her proposed affordable housing legislation⁸ in her broader racial justice platform.⁹ Buttigieg includes his within his “Douglass Proposal.”¹⁰ Joe Biden,¹¹ Michael Bennet,¹² Jay Inslee,¹³ and Beto O’Rourke¹⁴ include housing-related proposals in their climate platforms. Other candidates, such as de Blasio¹⁵ and Sanders,¹⁶ express broad goals of creating affordable and fair housing but have not yet put forward specific proposals to accomplish their goals. Hickenlooper,¹⁷ Williamson,¹⁸ and Yang¹⁹ take stances on isolated housing-related issues but have not yet addressed affordable and fair housing broadly. Delaney,²⁰ Gabbard,²¹ Gillibrand,²² and Ryan²³ have not yet addressed housing in their official platforms, but all of these candidates supported various housing-related bills as legislators.²⁴ We look forward to seeing more dedicated housing platforms and specific proposals as the campaign evolves in the coming months.

THE ISSUES

Housing Production and Preservation

Fair Housing Principles and Concerns

Through the efforts of advocates and progressive policymakers across decades, our subsidized housing policy has evolved away from the formal, intentionally segregative practices of the past. However, much subsidized housing is still concentrated in high-poverty areas that lack access to resources such as diverse, well-performing schools,²⁵ and siting practices – past and present – still contribute significantly to racial segregation. The combination of ongoing disinvestment and market bias in many racially or ethnically concentrated areas, paired with exclusionary tendencies and higher land cost in well-resourced areas, means that it is often easiest to site subsidized housing where it is already concentrated – unless legislation or regulation rebalances these dynamics in the interest of better distribution. There is also the risk that subsidized housing programs will be designed in a way that reinforces segregation – as with the Low Income Housing Tax Credit Program, which still lacks civil rights siting standards and has historically reinforced poverty concentration. Any proposals for new production should include clear and intentional siting considerations that will serve as “guardrails” and avoid further poverty concentration.

There is also an overwhelming need for additional housing assistance and public housing preservation and repair funding. A comprehensive subsidized housing policy will address these concerns, ensure sufficient, targeted preservation funding in areas experiencing gentrification, and include strategies for non-housing investment (such as grocery stores, small business loans, transit, and park space) to accompany subsidized housing in lower-resourced areas.²⁶ Additional resources to staff and strengthen HUD fair housing reviews (with resident and advocate input) should also be provided.

Candidates' Views

Many of the candidates support the expansion of current federal programs that build and preserve affordable housing,²⁷ but fewer have given express consideration to siting balance or other fair housing guardrails.

Bennet, Biden, Castro, Gabbard, Hickenlooper, Inslee, and Klobuchar all either currently support increased funding for the Low Income Housing Tax Credit (LIHTC), or, in the case of Bennet²⁸ and Gabbard²⁹, have supported legislation that would increase funding for the LIHTC program. Castro has the most specific proposals for LIHTC expansion and accompanying reform, calling for \$4 billion more in tax credits, lengthening the affordability timeline to 50 years, and increasing federal oversight over state implementation. Castro would also provide for revolving local loan funds to address barriers to development. **Castro's and Klobuchar's platforms, notably, specifically state their support for LIHTC construction in high opportunity neighborhoods (Castro "prioritizing" this, Klobuchar "encouraging" it).**

Other candidates have plans to increase spending on affordable housing construction, rehabilitation, and operation through the Housing Trust Fund and the Capital Magnet Fund. Warren's housing centerpiece is the Housing and Economic Mobility Act,³⁰ which she claims will bring down rent prices by 10% with a \$500 billion investment in housing construction over the next 10 years. New investments include \$44.5 billion for the Housing Trust Fund, \$2.5 billion for the Capital Magnet Fund, and the creation of a Middle Class Housing Emergency Fund, which would provide competitive grants to construct housing that is affordable for households making less than 120% of the Area Median Income (AMI). Other candidates who support funding the Housing Trust Fund include Booker (at \$40 billion per year) and Castro (at \$45 billion per year, and noting that this could also be used for new public housing construction). Booker's Trust Fund would "build, rehabilitate, and operate rental housing for individuals earning less than the federal poverty level or 30 percent of the Area Median Income **in neighborhoods with greater access to opportunity, including areas with transportation, healthy foods and more**"

There is also support from Castro and Warren to fund public housing capital improvements. Castro would do so at the level of \$5 billion/year for ten years, upgrading all units (including to promote energy efficiency). Warren's Public Housing Capital Fund would provide for an initial \$3 billion in investments.

Candidates supporting other direct investments in affordable housing include Buttigieg, de Blasio, Hickenlooper, Inslee, Klobuchar, and Sanders. Hickenlooper, Inslee, Klobuchar, Sanders, and Warren support rural housing construction. Klobuchar's proposals in this area comprehensive, promising significant investments in programs that benefit Native Americans, increased access to information for rural renters, new strategies to attract private investment in rural communities, and to connect every household to the internet by 2020.

Housing Choice Vouchers

Fair Housing Principles and Concerns

Housing Choice Vouchers can be a powerful tool enabling assisted families to exercise broad housing choice: for example, to move in pursuit of a job opportunity, to access a high performing school or a safer neighborhood, or to avoid asthma triggers or lead exposure. Vouchers can also provide immediate access to housing assistance and to a wide range of neighborhoods (in contrast to more slowly moving housing production strategies). However, aspects of the design and administration of the HCV program, as well as

a lack of funding for related services, often impede these goals.³¹ Federal policy changes should include a focus on revamping these aspects of the voucher program (such as regional fragmentation among public housing authorities), and should actively encourage or require local housing authorities to address barriers to housing choice within their programs (such as the use of inadequate payment standards). Administrative and operating support or funding flexibility to offer related services – in particular housing mobility counseling – should also be provided.³²

Candidates' Views

A number of candidates support **expanding housing choice voucher assistance**. Castro would make housing choice vouchers an entitlement for households making less than 50% of the AMI, which would quadruple the current number of vouchers. Klobuchar, while stopping short of an entitlement program, would also significantly expand housing choice vouchers to cover all families with children. Other candidates who support increasing the number of vouchers include Biden,³³ Gabbard,³⁴ Inslee, and Ryan.³⁵ Castro, Inslee, and Klobuchar have adopted expansion into their official platforms.

Several candidates also plan to make adjustments to the housing choice voucher program that would better advance fair housing. Klobuchar would expand the upcoming demonstration program for mobility vouchers. Her platform also states that she would “expand incentives to encourage relocation and work with regional and federal housing agencies to reduce obstacles that can make these relocations difficult.” **Castro** would fully implement and monitor the Small Area Fair Market Rent regulation, helping to ensure that voucher holders can access more highly resourced neighborhoods outside traditional areas of voucher concentration.³⁶ As noted in the AFFH section below, **Warren** would require PHAs to undertake regional planning to increase access to higher opportunity areas by voucher holders.

Zoning and Other Local Barriers

Fair Housing Principles and Concerns

Local zoning and land use regulation have long been used as tools of racial exclusion and containment,³⁷ and play a prominent role in reinforcing socioeconomic segregation and raising costs. There is growing recognition and support for addressing such barriers.³⁸ Incentives for local reform should be thoughtfully structured in order to reach a broad range of communities and provide broader access to well-resourced, traditionally exclusionary areas - including those which may not currently receive HUD grants. In addition, the removal of barriers is important, but not sufficient, to promote inclusive and affordable housing.³⁹ Inclusionary strategies (such as fair share programs) and other local policies that intentionally provide for housing that is affordable to a range of incomes should be promoted as well, as should local policies providing for robust fair housing enforcement and balanced distribution of affordable and subsidized housing. Furthermore, the conditioning of block grant funding on zoning reform should account for other fair housing concerns, such as poverty concentration and displacement. The use of federal funds to promote such changes, in short, is positive because of its focus on this important issue and on concrete outcomes - but it should be part of a more comprehensive regional fair housing strategy. In addition, increased density alone does not ensure affordability or racial diversity. (Notably, the President has also recently issued an Executive Order aiming to “eliminate regulatory barriers” to housing production.⁴⁰)

Candidates' Views

A popular proposal among candidates is to encourage local governments to change their zoning and land use laws to allow for higher-density construction. This pressure comes on the heels of a broader state and local movement to get rid of single-family zoning in cities. The state of Oregon has banned single-family zoning in large cities, Minneapolis recently allowed duplexes and triplexes in the entire city, and California's Senate Bill 50, which would eliminate zoning restrictions near transit lines and job centers, is up for a vote in 2020.⁴¹ Candidates who want to encourage higher-density zoning include Biden, Booker, Buttigieg, Castro, de Blasio, Inslee, Klobuchar, O'Rourke, Warren, and Yang.⁴² However, not all of these candidates include fair housing policies within these platforms.

Candidates who recognize the connection between exclusionary land use policies and fair housing include Booker, Castro, and Warren, each of whom includes specific fair housing strategies within this part of his or her plan. Booker would require communities to create strategies for an inclusive and diverse housing supply in order to receive not only HUD, but also DOT grants – thus reaching a wider range of communities, including many that are traditionally more exclusionary. This initiative to encourage a “more affordable, inclusive, and diverse housing supply” builds on the goals of the 2015 AFFH rule. **Castro** would similarly attach both CDBG (expanded by \$2 billion/year) and DOT funding to zoning reforms that affirmatively promote fair housing and affordable housing production. Castro would also create an interagency presidential commission (with input from civil rights groups and state and local governments) that would develop guidelines on zoning and land use, consistent with the need to combat school segregation and the effects of redlining. **Warren's** plan calls for 10 billion in new grants to encourage reform of “local land use restrictions” and removal of “unnecessary barriers to building affordable units”; this would require recipients of these funds to demonstrate that they have “carried out, or [are] in the process of carrying out, initiatives that facilitate the expansion of the supply of well-located affordable housing;” it does not, however, define “well-located.” Warren's current Senate bill provides a non-exhaustive list of such strategies, including inclusionary zoning, tenant protections, zoning reform and use of accessory dwelling units, and others. **Klobuchar** more generally says that she would “prioritize areas that have updated their zoning rules” in awarding housing and infrastructure grants.

Biden and Inslee, along with O'Rourke and Castro, encourage changes to zoning laws for the specific purpose of increasing housing density near public transportation, thus reducing household transportation costs and increasing access to jobs; but only Castro includes a fair housing overlay onto these transit considerations.

AFFH Rule Restoration

Fair Housing Principles and Concerns

The Trump Administration has suspended the 2015 Affirmatively Furthering Fair Housing (AFFH) rule, a key civil rights achievement of the Obama Administration and decades of prior advocacy. The 2015 rule provides that HUD grant recipients and PHAs must conduct an Assessment of Fair Housing, using data and community input to diagnose local barriers to fair housing and commit to meaningful actions to address them. A dramatic re-writing of this rule is forthcoming, likely aiming to eviscerate the rule's core components: its planning template and use as an informational resource for local advocacy groups, as well as its substantive requirement that jurisdictions remedy segregation, discrimination, and unequal community resources.⁴³

HUD is also in the process of rewriting the 2013 Discriminatory Effects (or disparate impact) rule, which is important for protecting against a range of discriminatory or segregative policies that lack legally adequate justification.

Candidates' Views

Booker, Castro, and Klobuchar are all campaigning to fully reinstate the 2015 Affirmatively Furthering Fair Housing rule. This rule requires local governments to show how they are actively furthering fair housing in order to receive HUD funding. If properly implemented, the rule would greatly reduce housing discrimination, racial segregation, and the number of neighborhoods with high concentrations of poverty, by guiding localities to identify and implement fair housing goals.

Warren's Senate legislation also provides for an additional regional planning requirement for public housing authorities, designed to "increase access to high opportunity areas." This would provide that PHAs must analyze the locations where voucher program participants live, and "establish policies and practices to reduce disparities and barriers in access to locations throughout the metropolitan area that evidence indicates are more likely to improve outcomes for children or adults." It would require that PHAs in a metropolitan area must consult regionally and identify policies that the PHAs could adopt "individually or in collaboration." In addition, it enables PHAs working in regional consortia to consolidate funding and for other PHAs to form partial consortia – aiming to partially address problems of regional fragmentation in voucher administration.

Housing Finance and Fair Lending

Fair Housing Principles and Concerns

Lending discrimination – whether in the form of loan denials, or unequal or predatory lending terms – remains prevalent, and additional resources are needed to combat it; so is evolving regulation to prevent harmful practices in the financial sector.

Within the context of housing finance, government entities and regulatory structures should be designed to advance fair housing principles – promoting fair access to loan products, investments in historically disinvested communities, and balance in affordable housing siting (that is, outside of concentrated poverty areas and within existing areas of opportunity). The last of these three principles is the most frequently overlooked, but is an important aspect of fair housing policy and the government's AFFH obligation. It should apply, for example, to the GSEs (Fannie Mae and Freddie Mac), which provide mortgage loans and securitization, including for historically underserved markets (and which also currently fund the Housing Trust Fund and Capital Magnet Fund); and to the Community Reinvestment Act, which requires that financial institutions invest in low-income neighborhoods.

Candidates' Views

A number of the candidates address discriminatory lending practices with proposed Wall Street reforms. For example, **Warren** would reduce hedge fund access to foreclosed properties.⁴⁴ **Klobuchar** will reinstate the enforcement power of the Office of Fair Lending and Opportunity to monitor fair lending practices. **Castro's** plan includes additional enforcement and oversight for fair lending, as well as tougher enforcement of the FHA against large companies that drive up the cost of housing, and investigating the role of REITs and private equity firms in rising costs and displacement; he also supports

a number of borrower protections. **Harris** would also strengthen fair lending enforcement and resources, within HUD, DOJ, the Federal Housing Finance Agency, and the Federal Reserve.

Warren's Senate bill would provide for the insurance and lending programs of the Federal Housing Administration and the GSEs (Fannie and Freddie) to be largely used to preserve owner-occupied homes for continued use as such, as well as directing that upon sale or mortgage transfer, a certain percentage of those properties be sold to low- or moderate-income borrowers. The legislation also attaches a significant number of borrower protections and oversight of lending and loan sale practices. **Warren, like Harris, frames much of her housing plan as a strategy to remedy the continuing harms of government-sponsored housing discrimination, discriminatory wealth creation policies, and redlining.**

Castro's plan for housing finance reform emphasizes the GSEs' mission of supporting housing opportunities for low- and moderate-income and minority communities. Klobuchar focuses on the Community Reinvestment Act, saying she would "direct financial regulators to strengthen [CRA] protections, develop policies to encourage financial institutions to make loans and investment in local communities, especially communities in need, and conduct greater outreach to assess the true credit needs of certain areas." Warren's legislation also provides for significant CRA improvements, intended to strengthen requirements that banks invest in low-income communities, via a range of eligible activities (including housing preservation and development). **Notably, Warren's proposal also provides for CRA credit for "activities that promote integration."**

Other Anti-Discrimination Enforcement

Fair Housing Principles and Concerns

The Fair Housing Act protects against intentional and disparate impact discrimination on the basis of race, color, national origin, familial status, sex, disability, and religion; state and local laws often provide additional protections. These laws are often insufficient to prevent arbitrary barriers to housing access, many of which disproportionately affect people of color and low-income people. Such discrimination has a profound effect on housing choice and mobility, as well as increasing rates of homelessness among those who have difficulty securing a unit. There is growing momentum, for example, among states and localities to pass source of income protections, which prevent discrimination on the basis of a lawful source of income, such as participation in the housing choice voucher program⁴⁵ – but wider protection remains needed. In addition, federal legislation in this area should be thoughtfully designed so as to provide for clear rights and robust enforcement.

Candidates' Views

Making sure that every person has access to housing is an important issue in this presidential campaign. The most popular antidiscrimination measure is the Equality Act,⁴⁶ which amends the Fair Housing Act (FHA) and other civil rights laws to prohibit discrimination based on sexual orientation and gender identity. Currently, every candidate except Jay Inslee has either made it a campaign priority to pass the Act,⁴⁷ publicly supported the Act,⁴⁸ or cosponsored the Act in Congress.⁴⁹

Beyond passing the Equality Act, several candidates also support protecting against other forms of housing discrimination. **Klobuchar and Castro call for a ban on source of income discrimination, while Booker's Housing, Opportunity, Mobility, and Equity Act⁵⁰** directs all HUD and Department of Transportation (DOT) grantees to include source of income discrimination in their local housing plans. Warren's plan amends the FHA to include marital status, veteran status, and source of income as

protected classes. She has also committed to rigorously enforcing the FHA. **Booker, Castro, and Harris⁵¹ also have specific plans to end housing discrimination based on previous criminal and arrest records.** Furthermore, Harris's Fair Chance at Housing Act⁵² prevents evictions from public housing for crimes committed by guests.⁵³ Finally, Castro calls for stronger protections for victims of domestic violence as well as the reinstatement of transgender protections.

Renters' Credits and Homeownership Programs

Fair Housing Principles and Concerns

The long history of public and private discrimination in housing finance, along with contemporary lending disparities, continues to severely impair equal access to homeownership and wealth-building for people of color. Many historically redlined neighborhoods still feel the impact today, and are characterized by lower property values, disinvestment, and the risk of reverse redlining (predatory lending) and vulnerability to displacement. This calls for resources that intentionally counter-balance the ways that discrimination has impaired the inter-generational purchasing power of long-time residents of such areas. Such policies should be carefully crafted, however, so as not to incentivize displacement through a dramatic influx of new residents; and so that households do not lose this newfound purchasing power should they chose to exercise housing choice to relocate outside of a low-income area, for example in search of a job opportunity or different school.

In addition, public policy has long failed to provide equivalent support to renters – who are disproportionately low-income people and people of color, and many of whom are significantly cost burdened.

Candidates' Views

A number of candidates have put forth proposals that would address the disparity in public resources devoted to homeowners in comparison to renters; as Booker has stated, “[w]e spend \$201 billion each year through the tax code subsidizing homeownership, overwhelmingly benefiting wealthy families.” A significant rental assistance proposal, adopted in some form by Booker, Castro, and Harris, is a renters’ tax credit. Harris’s Rent Relief Act,⁵⁴ cosponsored by Gillibrand,⁵⁵ creates a refundable tax credit for cost burdened households based on the difference between 30% of household income and the Small Area Fair Market Rent (SAMFR). The amount of the credit would decrease from 100% to 25% of that difference as income approaches \$100,000. Harris’s plan returns \$93 billion per year to low-income renters. Booker proposes a similar tax credit that is not graduated, giving full refunds (as he frames it, this “would benefit more than 57 million people, including nearly 17 million children, and lift 9.4 million Americans out of poverty.”) It returns \$134 billion per year in tax credits. Castro’s proposed tax credit is potentially more expansive than both Booker’s and Harris’s, in the sense that it is tied strictly to income. It covers all households making between 50% and 100% of the AMI (thus covering low- and moderate-income households who are ineligible for housing choice vouchers under his proposal) and reimburses the full amount over 30% of their income that they pay in rent. Under Castro’s plan, tax credits could be directed to a tax-advantaged savings account that could then be used for assistance on a down payment.

Booker, Castro, Harris, Klobuchar, and Warren, along with others like Buttigieg and Sanders, believe that homeownership can be used to address the almost 7 to 1 wealth gap between white and black households.⁵⁶ Down payment assistance is a popular proposal to make homeownership more affordable. Booker proposes to attack the problem indirectly with federally-funded savings accounts for

each child. While his “baby bonds” can be used for other expenses besides homeownership, he suggests that children born with incomes below the 50th percentile would have more than enough money to pay for a typical down payment by the time they are 30 years old. As mentioned above, Castro’s renters’ tax credit incentivizes saving for a down payment as well. His plan also reserves 10% of the Housing Trust Fund for down payment assistance and provides funding for counseling, financial literacy programs, and changes to credit practices. Klobuchar’s plan invests in financial literacy programs and credit calculation reforms, greatly expands access to capital for down payments, and increases access to credit through the Community Reinvestment Act.⁵⁷

Warren’s plan creates a fund within HUD to provide down payment assistance to residents in formerly redlined communities, which they would be able to use anywhere. She would also provide grants for states to assist borrowers with negative equity, in communities still suffering from the financial crisis. It also provides counseling, financial literacy programs, and increased access to credit. Harris also has an ambitious homeownership platform. She plans to provide \$100 billion for down payment assistance for low-income households who have lived for at least 10 years in historically redlined neighborhoods, while also providing for financial literacy programs and changing how credit scores are calculated.⁵⁸

Tenant Protections, Homelessness, and Other Affordability Measures

Fair Housing Principles and Concerns

Housing stability, the ability to remain in one’s neighborhood should one choose, and access to a safe and healthy home are also fair housing issues, and – as many advocates have noted - correspond with principles of human rights.⁵⁹ Issues such as evictions are also closely linked to those of future housing choice and displacement. They raise the need for broader tenant protections, such as right to counsel and tenant screening reform, as well as measures to provide additional affordable housing and to stabilize costs.

Candidates’ Views

Buttigieg, Booker, Castro, de Blasio, and Klobuchar all make various commitments to end homelessness: Buttigieg wants to end homelessness among children and families, Booker aspires to eliminate homelessness completely, Castro has committed to end family and veteran homelessness by the end of his first term, de Blasio plans to end chronic homelessness among veterans, and Klobuchar will focus on reducing homelessness through counseling and job training. Booker, Castro, and Klobuchar plan to accomplish these goals through increased funding for McKinney-Vento Homeless Assistance Grants (Booker at \$6 billion per year, Castro at \$7.5 billion, Klobuchar at an unspecified amount). Booker and Castro also plan to permanently fund the United States Interagency Council on Homelessness. Castro’s plan to reduce homelessness also includes adopting new best practices in programs for people experiencing housing instability, combatting the local criminalization of homelessness, and structural changes to Title V of the McKinney-Vento Act and the HEARTH Act that would make it easier for nonprofit organizations to access resources to assist homeless people.

Other proposals to reduce housing costs include Klobuchar’s focus on helping seniors age in place and Sanders’ call to get rid of state laws that limit local rent control. Castro and Booker also call for additional protections for mobile homeowners and residents. Many candidates also prioritize protections for tenants against evictions. Most notably, Booker, Castro, de Blasio, and Klobuchar support a national right to

counsel in eviction cases, with Booker and Klobuchar also proposing to end tenant blacklisting practices if tenants win their court cases. Warren's Senate bill also provides for additional funds for measures to "prevent tenant displacement and harassment." Buttigieg has also made it a priority to expand tenant protections. Furthermore, Warren and Harris have cited the connection between increasing rents and evictions, stating that their affordable housing proposals will decrease the eviction rate. Finally, Bennet recently proposed an eviction prevention bill in the Senate that focuses on data collection and finding cheaper alternatives to the eviction process.⁶⁰ Castro would also enact a range of anti-displacement measures.

Community Investments

Fair Housing Principles and Concerns

Segregated neighborhoods have long suffered from unequal public and private investments; disparities in the quality of infrastructure, business development resources, and green space are closely linked to race and racism, and to the housing policies that created such segregation. New housing policies should be accompanied by comprehensive strategies for community reinvestment. Such policies can build on the lessons of past models (taking into account their successes and their failures) and pilot programs. They should also follow fair housing principles. This means that they should avoid further concentration of poverty and subsidized housing, focus on bringing much-needed infrastructure, retail support, and other non-housing investments to those neighborhoods that currently lack such resources, and ensure preservation of affordable housing in gentrifying areas (so that existing residents are not displaced, and can benefit from neighborhood improvements).

Candidates' Views

Several candidates have proposed broader investments in low-income neighborhoods. Ryan has proposed a bill that would provide federal funding to remove blight in low-income communities,⁶¹ and Klobuchar proposes to encourage families to redevelop their owner-occupied homes in distressed areas through new tax credits. Castro will study gentrification in order to prevent displacement, invest \$75 billion in the Small Business Administration's loan program, and encourage live/work communities through LIHTC. Castro would also constitute a federal initiative to target assistance to high-poverty communities, building on previous models such as the Choice Neighborhoods and Promise Zone Initiatives. As noted above, Warren and Klobuchar plan to strengthen CRA requirements and enforcement. Buttigieg plans for a "coordinated effort among the EPA, HUD, and CDC will be undertaken to address lead-based paint in aging housing stock. Current federal investments will be increased and consolidated in a Lead Paint Mitigation Fund to ensure all communities in need have the resources required to address this health threat." Buttigieg's Douglass Plan includes his 21st Century Community Homestead Act, which would create a competitive grant program through which HUD would provide cities with funds for public trusts to "would purchase abandoned properties and provide them to eligible residents [under AMI and with three years of residency] in pilot cities while simultaneously investing in the revitalization of surrounding communities."

Delaney⁶² and Hickenlooper⁶³ have shown support for Opportunity Zones generally, though it is unclear whether their support would effectively advance the housing needs of these neighborhoods, especially in light of widespread criticism among advocates regarding the lack of anti-displacement or fair housing guardrails in the OZ program.

Climate Change and Energy Efficiency⁶⁴

A number of other housing-related initiatives are tied to the candidates' climate policies; these will be the subject of the third candidates' brief in our series.

¹ THE STATE OF THE NATION'S HOUSING: 2019, JOINT CENTER FOR HOUSING STUDIES OF HARV. U., 4 (2019).

² The Democratic Candidates' Positions on School Diversity & Related Educational Equity Issues (Philip Tegeler & Abi Hollinger)(June 28, 2019), available at <https://prrac.org/the-democratic-candidates-positions-on-school-diversity-related-educational-equity-issues/>.

³ Equality Act of 2019, H.R. 5, 116th Cong. (2019).

⁴ Cory Booker, *Cory's Plan to Provide Safe, Affordable Housing For All Americans*, MEDIUM (June 5, 2019), <https://medium.com/@corybooker/corys-plan-to-provide-safe-affordable-housing-forall-americans-da1d83662baa>; Cory Booker, *Housing*, CORY 2020 (2019), <https://corybooker.com/issues/housing/>; Housing, Opportunity, Mobility, and Equity Act of 2018, S. 3342, 115th Cong. (2018).

⁵ Julian Castro, *Housing is a Human Right*, JULIAN FOR THE FUTURE (2019), <https://issues.juliancastro.com/people-first-housing/>.

⁶ Amy Klobuchar, *Senator Klobuchar's Housing Plan*, MEDIUM (July 25, 2019), <https://medium.com/@AmyforAmerica/senator-klobuchars-housing-plan-761e9f93f3a4>; Amy Klobuchar, *Shared Prosperity and Economic Justice*, AMY FOR AMERICA (2019), <https://amyklobuchar.com/issues/shared-prosperity-and-economic-justice/>.

⁷ Elizabeth Warren, *My Housing Plan for America*, MEDIUM (Mar. 16, 2019), <https://medium.com/@teamwarren/my-housing-plan-for-america-20038e19dc26>; Elizabeth Warren, *Rebuild the Middle Class*, WARREN FOR PRESIDENT (2019), <https://elizabethwarren.com/issues>; American Housing and Economic Mobility Act of 2019, S. 787, 116th Cong. (2019).

⁸ Rent Relief Act of 2019, S. 1106, 116th Cong. (2019).

⁹ Kamala Harris, *Fighting for Racial Justice*, KAMALA HARRIS FOR THE PEOPLE (2019), <https://kamalaharris.org/issue/fighting-for-racial-justice/>.

¹⁰ Pete Buttigieg, *Issues*, PETE FOR AMERICA (2019) (calling for a national affordable housing investment, protecting tenants, and ending homelessness among families with children), <https://peteforamerica.com/issues/>.

¹¹ Joe Biden, *Climate*, BIDEN FOR PRESIDENT (2019), <https://joebiden.com/climate/>.

¹² Michael Bennet, *America's Climate Change Plan*, BENNET FOR AMERICA (2019), <https://michaelbennet.com/climateplan/>.

¹³ Jay Inslee, *An Evergreen Economy for America*, INSLEE FOR AMERICA (2019), <https://www.jayinslee.com/issues/evergreen-economy>.

¹⁴ Beto O'Rourke, *Climate Change*, BETO FOR AMERICA (2019), <https://betoourke.com/climate-change/>.

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