

# The Center for Popular Democracy & CPD Action

## 2021 Federal Housing Agenda

At a time of global health, climate, and housing affordability crises, our country needs a visionary housing policy. We must protect families from the looming threat of unprecedented displacement. We must also halt Wall Street speculation and corporate landlords' growing influence over the housing market; create truly affordable housing; and redress our federal government's history of institutionalized bias, putting us on a path towards greater racial, economic, and gender equity.

We all deserve a stable, affordable place to call home. But as many as 40 million people nationwide face eviction due to inability to pay rent.<sup>1</sup> Our public housing is in shambles.<sup>2</sup> Affordable housing is disappearing as homelessness mounts.<sup>3</sup> Wall Street speculators and corporate landlords have jacked up housing costs, subjecting residents to predatory lending, rent gouging, and unsafe conditions, while elites pocket runaway profits.<sup>4</sup> We must urgently create a more just and sustainable housing system.

We envision a federal housing platform with the following planks:

1. Make Housing a Centerpiece of COVID-19 Response
2. Provide a Green New Deal for Affordable and Public Housing
3. Expand Tenant Protections
4. Rein in Corporate Landlords
5. Ensure Equitable Development Without Displacement
6. House the Unhoused
7. Ensure Fair Housing
8. Support Reparations



# Roots of The Housing Emergency

Two centuries of federal, state, and local policies helped create today's gross inequities in housing access. Beginning with the genocide of Indigenous communities and the enslavement of Black people, federal laws enshrined stolen land as the private property of whites and wealthy elites. Mob violence and laws enforced segregation throughout the 20th century. Through redlining, federal agencies enabled banks to deny people of color loans and financing, perpetuating disinvestment and a shortage of residential units in communities of color.<sup>5</sup> [Until 1967](#), the Federal Housing Administration systematically insured home mortgages for whites only, granting them access to affordable homeownership and wealth-building, while largely locking out people of color. After WWII, in the name of "urban renewal" and with the support of federal highway dollars, government redevelopment agencies razed neighborhoods of color in the name of clearing "blight."<sup>6</sup>

In 1968, the federal government passed the landmark Fair Housing Act. However, new drivers of housing inequality have emerged, deeply tied to the growing influence of Wall Street and rising wealth inequality in U.S. society. Low-income communities and communities of color are subject not only to disinvestment but also predatory investment, and to exclusion as well as displacement. Key drivers of housing inequality today include:

- **[Speculation](#)**: Since the 1980s, federal policy has unleashed Wall Street speculation on real estate markets. Congress [deregulated banking and finance](#), while [passing reforms that enabled new forms](#) of mortgage-backed financial assets. These practices incentivized subprime mortgage lending and directly led to the 2008 foreclosure crisis. Then, instead of helping displaced families, the federal government sold off foreclosed homes to the largest private equity corporations at [bargain](#) discounts. It favored the rise of today's [predatory Wall Street landlords](#), which [concentrate](#) their holdings in communities of color and subject residents to high rates of rent gouging, evictions, and [flipping](#). Corporate landlords have increased their holdings over properties of every size: institutional investors now own [62 percent](#) of 5- to 24-unit multifamily rental properties (up from 35 percent in 2001) and a [majority](#) of all rental units. This growing corporate stranglehold over real estate has a [ripple effect](#) on housing costs more broadly.<sup>7</sup>
- **[Public Cuts](#)**: The federal government has [drastically slashed public spending on affordable housing](#) since the 1970s. It has gutted public housing maintenance and repair, as residents shifted from majority white to predominantly people of color. HUD funding for new public housing has been zero since 1996, and the federal Faircloth Amendment caps the number of public housing units at 1999 levels.<sup>8</sup> What's more, through HOPE VI, HUD [demolished more](#) affordable units than it replaced.<sup>9</sup> Instead, policy has shifted towards privatization and reliance on private landlords. Yet the Low-Income Housing Tax Credit (LIHTC) program, currently the government's primary vehicle for producing lower-income rental housing, creates far fewer units than needed; it is [not cost-efficient](#) at producing affordable housing, and unlike public and Section 8 housing, [does not](#) primarily serve extremely low-income households.<sup>10</sup> Section 8 voucher recipients are [hard-pressed](#) to find landlords willing to rent to them. Meanwhile, wealthier homeowners receive federal subsidies that total are as much as [13 times](#) the amount spent on low-income renters.<sup>11</sup>

- **Criminalization:** Federal and local governments have redirected public funds to invest heavily in criminalizing low-income communities of color. Policies have [eroded access](#) to housing through draconian ‘one-strike’ laws and ‘nuisance’ eviction ordinances, while barring people with records or [without papers](#) from affordable housing. Laws punishing homelessness have [expanded and increased](#).<sup>12</sup>
- **Lack of Renter Protections:** Renters rights have been rolled back from gains achieved in the 1970s – when tenant organizing succeeded in winning strong rent controls, including with vacancy control,\* in localities throughout the country. By the 1990s, real estate interests pushed back, loosening controls where they existed.<sup>13</sup> Today [most renters](#) have no protection against arbitrary rent increases or eviction for no cause.<sup>14</sup>
- **Unfair Land Use:** For decades, government agencies largely [failed to enforce](#) the Fair Housing Act. Land use policies continue to perpetuate segregation and [exclusionary zoning](#) that limits affordable housing development. More affluent jurisdictions [direct basic services to bypass](#) neighborhoods of color, where they enable industries to concentrate [toxic hazards](#). Meanwhile, efforts to [redevelop](#), densify, or ‘upzone’ neighborhoods, including for [transit-oriented development](#), have [led to the gentrification and displacement](#) of low-income residents and communities of color.<sup>15</sup>

We must change course. This means reversing decades of subsidies for corporate elites, alongside neglect, exploitation, and criminalization for communities of color and low-income people. On top of this, climate change now threatens our very existence and is wreaking havoc on marginalized communities especially.<sup>16</sup> And we must quell the heightened suffering that millions of renters and low-income homeowners face with the COVID-19 pandemic.

## The CPD/A Federal Housing Platform

We need a comprehensive federal housing policy that adequately meets the crises of our day, starting with the COVID-19 pandemic – and that addresses the roots of our nation’s housing challenges, described above.

### 1. Make Housing a Centerpiece of COVID-19 Response

Housing is not only a fundamental need and human right. In the midst of an unprecedented pandemic, it is also a significant form of [healthcare](#).<sup>17</sup> Keeping everyone housed – and guaranteeing affordable shelter so people are not forced into dangerous working conditions to keep a roof over their heads – is critical for public health and recovery. Yet with the COVID-19 pandemic and widespread unemployment, as many as [40 million people](#) nationwide face eviction due to inability to pay rent.<sup>18</sup> Even more are likely [taking on unsustainable debt](#), [dipping into savings](#), and [cutting food and medications](#) to make rent.<sup>19</sup> Eviction, debt, and burdensome rents all threaten to decimate communities, erode health and well-being, harm the elderly, and stifle children’s futures.

\* Vacancy control limits rent increases in between tenancies, as well as within them.

Strong eviction moratoriums have proven [effective](#).<sup>20</sup> Conversely, researchers have found that lifting eviction moratoriums led to over [433,000](#) excess COVID-19 cases and [10,700](#) preventable deaths in the U.S. between March and September.<sup>21</sup> While the CDC's eviction moratorium which went into effect on September 4, 2020 is an important step, it is undermined by unclear implementation guidelines, contains loopholes, and is set to expire in March even though the pandemic continues to worsen. The Biden-Harris administration must immediately institute a comprehensive national eviction moratorium that bars all evictions and foreclosures, except for health and safety reasons, until the end of the pandemic emergency. This moratorium must halt evictions at every step, and the federal government must ensure its adequate enforcement.

To address the problem of lasting debt and help people stay in their homes through the recovery, the Biden-Harris administration must implement rent forgiveness for all renters, as well as mortgage forgiveness for all homeowners, affordable housing providers, and small landlords, applied from March 2020 until the end of the pandemic. This means both suspending all rent payments and the above mortgage payments for the duration of the crisis, and cancelling accumulated arrears. Forgiveness is the best way to ensure that the most vulnerable residents get accessible relief, quickly and effectively. Unemployment insurance and stimulus checks are [not reaching millions](#) of the most vulnerable renters. According to Pew, only [17%](#) of lower-income adults had received UI as of August, but [46%](#) reported trouble paying bills and [32%](#) trouble paying their rent or mortgage; at least [47%](#) said they or someone in their households had lost employment income. In sectors like domestic work, over [90%](#) of 20,000 surveyed workers lost jobs, but the [vast majority](#) received no UI or stimulus.<sup>22</sup> Rental assistance funds which require renters to apply are not only quickly running out, but often exclude undocumented people, those informally employed or unbanked, rural households, and anyone who has trouble navigating the application system.<sup>23</sup>

Forgiveness recognizes that [for years](#), even prior to the pandemic, [8 out of 10](#) of low-income renter households, and about [half](#) of all renters, were forced to pay too much<sup>†</sup> for housing, while real-estate leasing has ranked as the [second most profitable](#) of U.S. industries in recent years.<sup>24</sup> The largest corporate landlords are not only thriving, but reaped at least [\\$470 billion](#) in recent tax breaks and giveaways, including over \$170 billion through the CARES Act.<sup>25</sup> It's time for federal policy to favor renters. Low-income renters, who constitute the [majority](#) of renters, would disproportionately benefit from sweeping forgiveness.<sup>26</sup>

Alongside rent and mortgage cancellation, the federal government must provide rental relief payments to needy landlords and affordable housing providers who comply with renter protections, to be disbursed in concert with rent forgiveness on a needs basis. Paired with rent and mortgage forgiveness, this shifts the burden of applying for relief from renters to landlords, while striving to use public funds efficiently by screening out the largest landlords. The largest corporate landlords should be taxed to fund this relief.

The federal government must prevent private equity and large corporate landlords from acquiring distressed property, now and after the pandemic, by creating an acquisition fund to enable affordable housing providers such as public entities, non-profits, community land trusts and tenant cooperatives, to obtain this property. A [Social Housing Development Authority](#) should be established as an intermediary to swiftly purchase distressed assets, using grant money, for rehabilitation and transfer to affordable housing providers or

<sup>†</sup> These households are "rent-burdened," meaning they spend more than 30 percent of income on rent and utilities.

stewards who agree to keep the homes permanently affordable.<sup>27</sup> The Biden-Harris administration must grant the Social Housing Development Authority and affordable housing providers [first right of purchase](#), for the duration of the pandemic and recovery period.<sup>28</sup> The Treasury should provide a line of credit as an additional source of financing. Jurisdictions and housing authorities should be granted flexibility to use rental assistance funds as down-payments towards acquiring and converting distressed properties into permanently affordable housing. Finally, the federal government should provide resources and community grants to grassroots organizations at the frontlines of responding to community needs, and using already strained resources to assist tenants.

## 2. Provide A Green New Deal for Affordable and Public Housing

Even before the pandemic, [11 million](#) renter households were already extremely cost-burdened, forced to spend the majority of their income on rent.<sup>29</sup> The U.S. has a shortage of [7 million](#) rental homes affordable and available to extremely low-income renters.<sup>30</sup> To stabilize housing prices and meet our affordable housing needs, while creating jobs and combating climate change, we need a Green New Deal for housing: the Biden-Harris administration must allocate, and the federal government must spend, \$3 trillion to build 12 million permanently affordable and green homes over the next ten years.

These new homes should be social housing: a public option for housing that is permanently affordable, protected from the private market, and under public or community control. Social housing can be owned by public entities or nonprofits, including cooperatives and community land trusts. The private market is unable to generate the affordable housing we need, and is even increasingly geared at the luxury end. Since 2001, the share of newly built housing rented for under \$650 per month has decreased by [over half](#), while the share of newly built luxury rentals [more than doubled](#).<sup>31</sup> The federal government must stabilize our housing market by creating green and accessible social housing, which includes public housing targeted at the poorest households. It must repeal the 1998 Faircloth Amendment, to enable new public housing construction.

Public housing remains a critical source of deeply affordable housing for the lowest income households. Today, [1.2 million](#) families live in existing public housing.<sup>32</sup> But as of a 2010 assessment, our public housing stock required over [\\$89 billion](#) in repairs to restore and maintain habitability.<sup>33</sup> The federal government must commit [\\$180 billion](#) over the next ten years to repair, modernize, and green our public housing, with sufficient funding allocated for accessibility improvements.<sup>34</sup> To ensure affordable housing is well-targeted at extremely low-income households, affordability guidelines for LIHTC and other subsidized housing production must be reformed to be based on the [neighborhood median income](#) of low-income areas rather than AMI.<sup>35</sup>

Access to subsidized housing should be based on need, regardless of criminal record or immigration status. Towards this end, the Biden-Harris administration must work to rescind the [draconian 'one-strike'](#) policies applying to HUD housing, which exclude people with records and even those they are in contact with.<sup>36</sup> The federal government must repeal the [1980 Housing and Community Development Act](#) and related rule-making that penalizes mixed-status families by restricting their subsidies.<sup>37</sup>

### 3. Expand Tenant Protections

Over [44 million](#) American households are renters, and this number continues to rise.<sup>38</sup> Yet decades of federal policy have prioritized homeowners and thus overwhelmingly subsidized [wealthier](#) households, while neglecting renters' needs. Most renters can be evicted for any reason or no reason at all. Across the country landlords are allowed to raise rents without any limitation, even though being saddled with unaffordable rent is the chief reason people are formally evicted.<sup>39</sup>

To expand housing stability for all and counter speculation, the Biden-Harris administration must support universal just cause eviction protections for all renters as well as residents of manufactured homes. The incoming administration must support, and the federal government establish, universal rent control which limits annual rent increases to 3 percent or inflation, whichever is greater. The federal government should eliminate state preemptions that obstruct localities from strengthening such renter protections. Congress should establish right to counsel programs nationwide and allocate over [\\$6.5 billion](#) annually to these programs for ten years, starting with at least [\\$10 billion](#) immediately.<sup>40</sup> The Biden-Harris administration should support and establish a federally recognized tenants right to organize and bargain collectively, mandating that landlords recognize and negotiate with tenant unions.

Congress should grossly expand tax credits for renters, while ensuring the wealthiest corporations and elites pay their fair share of property taxes. Reforming tax deductions for elites will generate the funds needed to create social housing and security for renters.

### 4. Rein in Corporate Landlords

Wall Street must be held accountable for destabilizing tenants and homeowners, through its harmful and undue influences on the real estate market.<sup>41</sup> Predatory corporate landlords must also be sanctioned for practices that profit from harming residents.

The Biden-Harris administration must work to tighten regulations over real estate speculation in financial markets. This includes ending rent securitization, limiting mortgage securitization, and restoring strong divides between investment and commercial banking. Bond rating agencies should not be allowed to grant [high bond ratings](#) to rental securities.<sup>42</sup> The Biden-Harris administration should institute transparency requirements for large corporate landlords as well as LLCs; and penalize predatory landlords, including by barring the FHA from selling assets to, and issuing securities or guaranteeing mortgages for, landlords who seek exorbitant returns from speculative activities at residents' expense.<sup>‡</sup> It should institute federal [anti-speculation](#) taxes, such as value uplift taxes at point-of-sale, property flipping taxes, out-of-state investor and transaction taxes, and vacancy taxes on investor-owners.<sup>43</sup>

‡ For instance, loans should not be approved for property owners who project future revenues based on future tenants' rather than current occupants' rent, returns which would be acquired through evicting the current tenants. Criteria for sanction can be set based on number of adjudicated incidents of harassing tenants, violating housing codes, unjust evictions, and high rent increases; or a large proportion of foreclosures, and failure to offer at-risk mortgagees loan modifications to keep their homes.

Public and non-profit means of financing housing must be strengthened, to decrease our reliance on for-profit financial markets. Towards this end, the Biden-Harris administration must promote and strengthen [public and cooperative banking](#).<sup>44</sup> Public banks should provide low-interest mortgages and finance permanently affordable housing. The federal government must discourage monopolies by resourcing alternatives like community land trusts, cooperatives, and other forms of non-profit ownership. It must prevent the transfer of distressed and public assets to the largest corporate landlords, by creating an acquisition fund that gives social housing providers the first right of purchase.<sup>45</sup> It should encourage and resource local municipalities to acquire vacant corporate-owned properties by eminent domain, for conversion to social housing.<sup>46</sup>

## 5. Ensure Equitable Development Without Displacement

The federal government must dismantle exclusionary zoning that is preventing the construction of affordable housing. States should be required to implement inclusionary zoning, in order to receive federal money through Community Development Block Grants and Surface Transportation Block Grants. Yet at the same time, the Biden-Harris administration must ensure that strong anti-displacement protections are integral to all plans for transit-oriented development, zoning reforms, and investment in low-income areas, to protect low-income families from gentrification and displacement pressures.<sup>47</sup> This includes mandating one-to-one replacement of affordable units, right to return, rent control with just cause eviction protections, and resources for permanently affordable housing.

The Biden-Harris administration should strive to repeal Trump's [Opportunity Zones](#) policy.<sup>48</sup> The federal government should replace tax credits for elites with tax credits for low-income families suffering from gentrification pressures. It should encourage community land trusts, land-banking, and union apprenticeship programs, to build community wealth for low-income residents rather than profits for outside investors. Public infrastructure and resources should prioritize poor and neglected communities, while including [anti-displacement protections](#) and other mechanisms to ensure local low-income residents benefit in place.<sup>49</sup> The federal government must avoid channeling housing funds through vehicles that can fuel gentrification and displacement, such as the Capital Magnet Fund and New Markets Tax Credit; it must instead prioritize resources for social housing.

## 6. House the Unhoused

The Biden-Harris administration should move a national right to housing that requires government action to address houselessness by mobilizing resources to provide safe, accessible, and affordable housing, while halting inhumane policies like sweeps and nuisance laws. The federal government should implement a ['housing first'](#) approach towards homelessness that prioritizes rapid rehousing, food, and supportive services, before requiring unhoused people to get a job or follow other rules to access services.<sup>50</sup>

The federal government must dismantle laws that [criminalize](#) homelessness.<sup>51</sup> The Biden-Harris administration should immediately establish a national moratorium on clearing encampments of unhoused people that are on public land.

Far more resources are needed to address the scale of homelessness, and we support Rep. Pramila Jayapal and Grace Meng's [Housing is a Human Right Act](#) which would allocate \$300 billion over ten years for shelters, supportive services, and housing infrastructure to reduce homelessness.<sup>52</sup> The Biden-Harris administration must support using public land and acquiring vacant properties by eminent domain to create social and public housing, including emergency and permanent housing for unhoused people with diverse needs.

## 7. Ensure Fair Housing

The federal government must aggressively enforce the Fair Housing Act and restore the Affirmatively Furthering Fair Housing rule. It should actively pursue expanding tenant protections and limiting displacement as part of its mandate to ensure fair housing. The Biden-Harris administration should also support reforming the Community Reinvestment Act to steer loans to residents of color rather than gentrifiers; institute rules to discourage mortgage lenders from financing displacement; and require lenders to consider landlords' compliance with tenant and affordability protections. The administration must take more aggressive action against predatory mortgage lenders by implementing penalties, instituting foreclosure moratoriums, and resourcing public banking.

The federal government must expand anti-discrimination protections for renters and mortgage borrowers to include a national ban on source of income discrimination, as well as discrimination on the basis of immigration status, gender, sexual orientation, age, criminal legal records, eviction history, and credit score. It must ensure adequate resources and mechanisms for enforcement of all anti-discrimination protections. As noted, the Biden-Harris administration must work to repeal laws barring access to subsidized housing due to criminal record or immigration status.<sup>53</sup> It must eliminate nuisance and 'one-strike' ordinances that discriminatorily penalize residents of color, domestic violence survivors, and others.<sup>54</sup>

## 8. Support Reparations

Centuries of racist federal housing policies have systematically, and often deliberately, harmed communities of color.<sup>55</sup> In order to build a more equitable housing system, we must both institute fairer policies going forward, and repair the cumulative impacts and continued legacies of past harms. The federal government should provide a public apology and reparations for centuries of racist policies, including Indigenous genocide and removal, slavery, redlining, exclusionary federal mortgage practices, urban renewal, as well as the recent subprime mortgage crisis. Programs for reparations should be designed with the input of harmed communities. Individual or other types of compensation can be delivered in the form of community land trusts and social housing targeted to affected communities of color; restorative taxation schemes; and resources for community wealth-building.



# Bills and Proposals to Support

The following are bills and proposals to support, as avenues for advancing the above housing priorities.

## 1. Green New Deal for Public Housing (Bernie Sanders & Alexandria Ocasio-Cortez)<sup>56</sup>

- **Retrofits & Repairs:** Invests up to \$180 billion over ten years for deep energy retrofits and needed capital repairs in all 1.2 million public housing units.<sup>57</sup> This would:
  - create nearly 250,000 union jobs in the green economy;
  - reduce carbon emissions roughly 5.6 million metric tons annually, comparable to removing 1.2 million cars from the road;<sup>58</sup>
  - reduce public housing water bills by up to 30 percent per year, or \$97 million; and public housing energy bills by up to 70 percent per year, or \$613 million.
- **Renewable Energy:** Provides funds to electrify all buildings, add solar panels, and secure renewable energy for public housing.

## 2. A Place to Prosper Act (Alexandria Ocasio-Cortez)<sup>59</sup>

- **Tenant Protections:**
  - **Rent cap:** Establishes a nationwide rent cap limiting annual increases to 3% or inflation, whichever is higher (applying to landlords with more than 5 rental units).
  - **Just cause:** Bans evictions without just cause, which includes failure to pay rent, destruction of property, or violations of explicit lease terms.
  - **Right to counsel:** Provides \$6.5 billion per year for ten years to create an Access to Counsel Fund, providing grants to states and localities for right to counsel for tenants in eviction proceedings.
  - **Source of income discrimination:** Bans discrimination by landlords based on source of income.
- **Reining in Corporate Landlords:**
  - **Disclosure requirements:** Imposes disclosure requirements on the largest landlords, defined as those owning more than 100 units in a metro area, more than 1,000 nationwide, or units in three or more states. Requires they make public their standard lease agreements, annual eviction rates, median rents, code violations, and tenant turnover.
  - **Limits on predatory landlords:** Directs the FHA to develop rules to prohibit the sale, insurance, or guarantee of mortgages or mortgage-backed securities, or sale of FHA assets to entities that have foreclosed on more than 40 percent of occupied properties with government-backed mortgages, or that have three or more adjudicated incidents of harassing tenants, violating housing codes, unjust evictions, or offering at-risk mortgages interest-only modifications that do not support long-term affordability.

- **Limits on landlord monopoly:** Blocks FHA and HUD from selling properties or mortgages to the largest corporate landlords.
- **Community control of FHA assets:** Requires at least 75 percent of sales of FHA assets must go to owner occupiers, non-profit affordable housing providers, community land trusts, or other community-controlled entities.
- **Equitable Growth & Fair Housing:**
  - **Incentives for affordable housing:** Withholds federal highway funds from localities with exclusionary zoning; while increasing funds for localities that encourage affordable housing development, prohibit source of income discrimination, tax vacant land, donate vacant land for affordable housing, encourage ADUs, or prohibit landlords from asking prospective tenants for criminal history information.
  - **Access to housing assistance for immigrants:** Ensures access to public and affordable housing is not based on immigration status, by making HUD programs exempt from the 1996 welfare reform act and repealing Section 214 of the 1980 Housing and Community Development Act.
  - **Lead removal:** Provides \$10 billion over ten years to the Office of Lead Hazard Control and Healthy Homes to reduce lead and other hazards.

### 3. **Homes for All Act (Ilhan Omar)**<sup>60</sup>

- **Public & Social Housing Construction:** Authorizes construction of 12 million new public housing and private, permanently affordable housing units, by allocating:
  - \$800 billion over 10 years to build 8.5 million new public housing units;
  - \$200 billion through the Housing Trust Fund to build 3.5 billion permanently affordable units for low- and extremely low-income families.
- **Maintenance:** Makes operating and capital expenses for public housing mandatory spending.
- **Community Control & Anti-Displacement:** Provides \$200 billion over ten years to a new Community Control and Anti-Displacement Fund within HUD, to protect families from gentrification and displacement by providing grants to localities who design programs to rehouse the displaced, regulate exploitative developers, help tenants exercise first right of purchase, and more.

### 4. **Repeal Opportunity Zones (Rashida Tlaib)**<sup>61</sup>

- **Repeal:** Repeals the capital gains tax breaks that are granted to wealthy developers through Opportunity Zones by the 2017 Tax Cuts and Jobs Act.

## 5. Housing is a Human Right Act (Pramila Jayapal & Grace Meng)<sup>62</sup>

- **Housing the Unhoused:** Authorizes \$300 billion over ten years for shelters, supportive services, and housing infrastructure to reduce homelessness, including immediate relief needed during the COVID-19 pandemic.

## 6. Housing Emergencies Lifeline Program Act (Ayanna Pressley, Rosa DeLauro, Kamala Harris)<sup>63</sup>

- **Right to Counsel:** Provides \$10 billion to fund legal counsel to those facing or at risk of eviction.
- **Credit Records:** Restricts credit reporting of eviction to cases where the landlord won, and limits the time this can remain on a credit report to one year.

## 7. Rent and Mortgage Cancellation Act (Ilhan Omar)<sup>64</sup>

- **Rent & Mortgage Cancellation:** Cancels all rents and mortgages on primary residences, and cancels rental lot payments for manufactured homeowners, until one month after the end of the national emergency.
- **Landlord Relief:** Establishes a relief fund under HUD to reimburse needy landlords who agree to uphold affordability and anti-displacement protections such as a rent freeze, just cause, disclosure requirements, ten percent equity for tenants, access for Section 8 voucher-holders, and no discrimination.
- **Lender Relief:** Establishes a relief fund under HUD to reimburse lenders who meet disclosure requirements, including lending data by race, ethnicity, zip code, age, credit score, and loan prices.
- **Creating Affordable Housing:** Creates an Affordable Housing Acquisition Fund to prevent corporate acquisition of distressed properties and real estate speculation like that after the 2008 foreclosure crisis, by purchasing private rental properties for conversion to permanently affordable housing. Grants first right of purchase to the Fund for five years after enactment. Non-profits, public entities, cooperatives, and community land trusts can purchase real estate through the fund, if they agree to convert it to permanently affordable housing, just cause eviction protections with documentation, no discrimination, democratic control by residents, and free wrap-around services for those experiencing chronic homelessness or instability.

---

For more information, please contact:  
Dianne Enriquez, Co-Director of Community Dignity Campaigns,  
[denriquez@populardemocracy.org](mailto:denriquez@populardemocracy.org).

---

## Endnotes

- 1 Emily Benfer et al., "The COVID-19 Eviction Crisis: An Estimated 30-40 Million People in America Are at Risk," The Aspen Institute, August 7, 2020, <https://www.aspeninstitute.org/blog-posts/the-covid-19-eviction-crisis-an-estimated-30-40-million-people-in-america-are-at-risk/>.
- 2 Edward G. Goetz, *New Deal Ruins: Race, Economic Justice, and Public Housing Policy* (Cornell University Press, 2013).
- 3 E.g., from 1990 to 2017, the number of homes renting for less than \$600 per month declined by four million. An analysis of 97,061 rental units refinanced twice between 2010 and 2016 found 60 percent of rentals initially affordable to very low-income families became unaffordable by 2016, primarily due to rent increases. Elizabeth La Jeunesse, Alexander Hermann, Daniel McCue, and Jonathan Spader, "Documenting the Long-Run Decline in Low-Cost Rental Units in the US by State," Joint Center for Housing Studies of Harvard University, September 2019, [https://www.jchs.harvard.edu/sites/default/files/media/imp/harvard\\_jchs\\_loss\\_of\\_low\\_cost\\_rental\\_housing\\_la\\_jeunesse\\_2019.pdf](https://www.jchs.harvard.edu/sites/default/files/media/imp/harvard_jchs_loss_of_low_cost_rental_housing_la_jeunesse_2019.pdf); Freddie Mac Multifamily, "Rental Affordability Is Worsening," (Freddie Mac, 2017), [https://mf.freddiemac.com/docs/rental\\_affordability\\_worsening.pdf](https://mf.freddiemac.com/docs/rental_affordability_worsening.pdf); John C. Weicher, Frederick J. Eggers, and Fouad Mouden, "The Long-Term Dynamics of Affordable Rental Housing" (Hudson Institute, September 15, 2017), <https://s3.amazonaws.com/media.hudson.org/files/publications/AffordableRentHousing2017.pdf>; National Alliance to End Homelessness, "State of Homelessness: 2020 Edition," National Alliance to End Homelessness, 2020, <https://endhomelessness.org/homelessness-in-america/homelessness-statistics/state-of-homelessness-2020/>.
- 4 E.g., ACCE, AFR, and Public Advocates, "Wall Street Landlords Turn American Dream into a Nightmare," January 17, 2018, <http://ourfinancialsecurity.org/2018/01/af-report-wall-street-and-single-family-rentals/>; Desiree Justina Fields, "From Property Abandonment to Predatory Equity: Writings on Financialization and Urban Space in New York City" (Ph.D., City University of New York, 2013), <http://search.proquest.com/docview/1366760619/abstract/DAA2D9BDF155490CPO1/>; Association for Neighborhood and Housing Development, "The Next Sub-Prime Loan Crisis: How Predatory Equity Investment Is Undermining New York's Affordable Multi-Family Rental Housing" (New York: Association for Neighborhood and Housing Development, July 1, 2011), <https://anhd.org/report/next-sub-prime-loan-crisis-how-predatory-equity-investment-undermining-new-york%E2%80%99s-affordable>; Rodrigo Fernandez, Annelore Hofman, and Manuel B Aalbers, "London and New York as a Safe Deposit Box for the Transnational Wealth Elite," *Environment and Planning A: Economy and Space* 48, no. 12 (December 1, 2016): 2443–61, <https://doi.org/10.1177/0308518X16659479>; Elora Raymond et al., "Corporate Landlords, Institutional Investors, and Displacement: Eviction Rates in Single-Family Rentals," *Community & Economic Development Discussion Paper* (Atlanta: Federal Reserve Bank of Atlanta, December 2016), <https://www.frbatlanta.org/-/media/documents/community-development/publications/discussion-papers/2016/04-corporate-landlords-institutional-investors-and-displacement-2016-12-21.pdf>; Mary Ellen Biery and Sagewords Stats, "These Are The 10 Most Profitable Industries in 2017," *Forbes*, August 6, 2017, <https://www.forbes.com/sites/sageworks/2017/08/06/these-are-the-10-most-profitable-industries/>.
- 5 In the early and mid-twentieth century, the federally-sponsored Home Owners' Loan Corporation (HOLC) coded racially segregated neighborhoods of color as ineligible for credit access, a practice called redlining. Banks refused to originate and approve loans in redlined areas. The FHA enforced redlining by *not insuring* mortgages in neighborhoods of color. See also: Terry Gross Terry, "A 'Forgotten History' Of How The U.S. Government Segregated America," NPR.org, May 3, 2017, <https://www.npr.org/2017/05/03/526655831/a-forgotten-history-of-how-the-u-s-government-segregated-america>.
- 6 Richard Rothstein, *The Color of Law: A Forgotten History of How Our Government Segregated America*, 1 edition (New York ; London: Liveright, 2017); Keeanga-Yamahtta Taylor, *Race for Profit: How Banks and the Real Estate Industry Undermined Black Homeownership* (Chapel Hill: The University of North Carolina Press, 2019); Keeanga-Yamahtta Taylor, "How Real Estate Segregated America," *Dissent Magazine*, Fall 2018, <https://www.dissentmagazine.org/article/how-real-estate-segregated-america-fair-housing-act-race>; K-Sue Park, "Money, Mortgages, and the Conquest of America," *Law & Social Inquiry* 41, no. 04 (2016): 1006–35, <https://doi.org/10.1111/lsi.12222>; E. Michael Jones, *The Slaughter of Cities: Urban Renewal as Ethnic Cleansing* (South Bend, Ind.: St. Augustine's Press, 2004); Mindy Thompson Fullilove and Rodrick Wallace, "Serial Forced Displacement in American Cities, 1916-2010," *Journal of Urban Health*; New York 88, no. 3 (June 2011): 381–89, <https://rdcu.be/cdD1j>.
- 7 ACCE, AFR, and Public Advocates, "Wall Street Landlords;" Joseph E. Stiglitz, "Capitalist Fools," *The Hive*, January 2009, <https://www.vanityfair.com/news/2009/01/stiglitz200901-2>; Manuel B. Aalbers, *The Financialization of Housing: A Political Economy Approach* (Routledge, 2016); Fernandez, Hofman, and Aalbers, "London and New York as a Safe Deposit Box for the Transnational Wealth Elite"; Kevin Fox Gotham, "The Secondary Circuit of Capital Reconsidered: Globalization and the U.S. Real Estate Sector," *American Journal of Sociology* 112, no. 1 (July 2006): 231–75, <https://doi.org/10.1086/502695>; Gotham, "Creating Liquidity out of Spatial Fixity: The Secondary Circuit of Capital and the Subprime Mortgage Crisis," *International Journal of Urban and Regional Research* 33, no. 2 (2009): 355–71, <https://doi.org/10.1111/j.1468-2427.2009.00874.x>; "Corporate Landlords, Institutional Investors, and Displacement: Eviction Rates in Single-Family Rentals;" Association for Neighborhood and Housing Development, "The Next Sub-Prime Loan Crisis"; Meredith Abood, "Securitizing Suburbia: The Financialization of Single-Family Rental Housing and the Need to Redefine 'Risk'" (Thesis, Urban Studies & Planning, Massachusetts Institute of Technology, 2017), <https://dspace.mit.edu/handle/1721.1/111349>; Evan Bissell and Eli Moore, "Housing Policy and Belonging in Richmond" (Haas Institute for a Fair and Inclusive Society, January 2018), [https://haasinstitute.berkeley.edu/sites/default/files/haasinstitute\\_housingandbelongingrichmond\\_psrprint\\_jan11.pdf](https://haasinstitute.berkeley.edu/sites/default/files/haasinstitute_housingandbelongingrichmond_psrprint_jan11.pdf); Hyojung Lee, "Who Owns Rental Properties, and Is It Changing?," Joint Center for Housing Studies of Harvard University (blog), August 18, 2017, <http://www.jchs.harvard.edu/blog/who-owns-rental-properties-and-is-it-changing/>; Ryan Reft, "The Foreclosure Crisis and Its Impact on Today's Housing Market," KCET, September 20, 2017, <https://www.kcet.org/shows/city-rising/the-foreclosure-crisis-and-its-impact-on-todays-housing-market>. On impacts of price appreciation on surrounding properties, see also: Dan Immergluck, "Large Redevelopment Initiatives, Housing Values and Gentrification: The Case of the Atlanta Beltline," *Urban Studies* 46, no. 8 (July 2009): 1723, [https://www.researchgate.net/profile/Dan\\_Immergluck/publication/248974369\\_Large\\_Redevelopment\\_Initiatives\\_Housing\\_Values\\_and\\_Gentrification\\_The\\_Case\\_of\\_the\\_Atlanta\\_Beltline/links/572b284c08ae057b0a0949b5.pdf](https://www.researchgate.net/profile/Dan_Immergluck/publication/248974369_Large_Redevelopment_Initiatives_Housing_Values_and_Gentrification_The_Case_of_the_Atlanta_Beltline/links/572b284c08ae057b0a0949b5.pdf).
- 8 Goetz, *New Deal Ruins*; Cushing N. Dolbear, "Changing Priorities: The Federal Budget and Housing Assistance, 1976-2002" (National Low-Income Housing Coalition, May 2001), [https://www.innovations.harvard.edu/sites/default/files/nlihc\\_changing\\_priorities.pdf](https://www.innovations.harvard.edu/sites/default/files/nlihc_changing_priorities.pdf); Peter Dreier, "Reagan's Real Legacy," *The Nation*, February 4, 2011, <https://www.thenation.com/article/reagans-real-legacy/>; Chris Roberts, "The Great Eliminator: How Ronald Reagan Made Homelessness Permanent," *SF Weekly*, June 29, 2016, <http://www.sfweekly.com/news/the-great-eliminator-how-ronald-reagan-made-homelessness-permanent/>; Douglas Rice, "Chart Book: Cuts in Federal Assistance Have Exacerbated Families' Struggles to Afford Housing," Center on

- Budget and Policy Priorities, April 12, 2016, <https://www.cbpp.org/research/housing/chart-book-cuts-in-federal-assistance-have-exacerbated-families-struggles-to-afford>; Barbara Sard and Douglas Rice, "Decade of Neglect Has Weakened Federal Low-Income Housing Programs," Center on Budget and Policy Priorities, February 25, 2009, <https://www.cbpp.org/research/decade-of-neglect-has-weakened-federal-low-income-housing-programs>.
- 9 As of 2013, over 110,000 units were demolished but fewer than 60,000 had been replaced. Edward G. Goetz, *New Deal Ruins: Race, Economic Justice, and Public Housing Policy* (Cornell University Press, 2013), 69; James Tracy, "Hope VI Mixed-Income Housing Projects Displace Poor People," *Race, Poverty, and the Environment*, Spring 2008, <https://www.reimaginerpe.org/node/1811>. On harmful health impacts of HOPE VI displacement, see Danya E. Keene and Arline T. Geronimus, "'Weathering' HOPE VI: The Importance of Evaluating the Population Health Impact of Public Housing Demolition and Displacement," *Journal of Urban Health: Bulletin of the New York Academy of Medicine* 88, no. 3 (June 2011): 417–35, <https://doi.org/10.1007/s11524-011-9582-5>.
  - 10 Moreover, of those extremely low-income households in LIHTC housing, an overwhelming majority also receive a supplemental form of rental assistance, such as Section 8, layered on top of LIHTC subsidies to make LIHTC rents within reach. LIHTC does not serve the poorest households well on its own. Corianne Scally, Amanda Gold, and Nicole DuBois, "The Low Income Housing Tax Credit: How It Works and Who It Serves," *Research Report* (Urban Institute, July 2018), [https://www.urban.org/sites/default/files/publication/98758/lithc\\_how\\_it\\_works\\_and\\_who\\_it\\_serves\\_final\\_2.pdf](https://www.urban.org/sites/default/files/publication/98758/lithc_how_it_works_and_who_it_serves_final_2.pdf); Katherine M. O'Regan and Keren M. Horn, "What Can We Learn About the Low-Income Housing Tax Credit Program by Looking at the Tenants?" *Housing Policy Debate* 23, no. 3 (2013): 597–613, <https://doi.org/10.1080/10511482.2013.772909>.
  - 11 Mary K. Cunningham et al., "A Pilot Study of Landlord Acceptance of Housing Choice Vouchers" (Urban Institute, August 17, 2018), <https://www.urban.org/research/publication/pilot-study-landlord-acceptance-housing-choice-vouchers>; Richard Florida, "The U.S. Spends Far More on Homeowner Subsidies Than It Does on Affordable Housing," *CityLab*, April 17, 2015, <http://www.citylab.com/housing/2015/04/the-us-spends-far-more-on-homeowner-subsidies-than-it-does-on-affordable-housing/390666/>.
  - 12 Afomeia Tesfai and Kim Gilhuly, "The Long Road Home: Decreasing Barriers to Public Housing for People with Criminal Records" (Human Impact Partners; Ella Baker Center for Human Rights, May 2016), <https://ellabakercenter.org/sites/default/files/media/OHA-HIA-Final-Report.pdf>; Corinne A. Carey, "No Second Chance: People with Criminal Records Denied Access to Public Housing" (New York, NY: Human Rights Watch, 2004), <https://www.hrw.org/reports/2004/usa1104/usa1104.pdf>; Sarah Swan, "Home Rules," *Duke Law Journal* 64, no. 823 (2015): 823–900; Caroline Castle, "You Call That a Strike? A Post-Rucker Examination of Eviction from Public Housing Due to Drug-Related Criminal Activity of a Third Party," *Georgia Law Review* 37, no. 4 (2003 2002): 1435–70; United States Conference of Catholic Bishops, "Mixed-Status Families and Eligibility for Certain HUD Housing Programs: What You Need to Know About HUD's Proposed Rule," *Justice for Immigrants*, July 2019, <https://justiceforimmigrants.org/mixed-status-families-and-eligibility-for-certain-hud-housing-programs-what-you-need-to-know-about-huds-proposed-rule/>; National Law Center on Homelessness & Poverty and National Coalition for the Homeless, "Homes Not Handcuffs: The Criminalization of Homelessness in U.S. Cities" (The National Law Center on Homelessness & Poverty; the National Coalition for the Homeless, July 2009), [https://www.nationalhomeless.org/publications/crimreport/CrimzReport\\_2009.pdf](https://www.nationalhomeless.org/publications/crimreport/CrimzReport_2009.pdf); The National Law Center on Homelessness & Poverty, "No Safe Place: The Criminalization of Homelessness in U.S. Cities" (The National Law Center on Homelessness & Poverty, 2019), [https://nlchp.org/wp-content/uploads/2019/02/No\\_Safe\\_Place.pdf](https://nlchp.org/wp-content/uploads/2019/02/No_Safe_Place.pdf).
  - 13 Peter Dreier, "Rent Deregulation in California and Massachusetts: Politics, Policy, and Impacts" (Los Angeles, CA: Occidental College, May 14, 1997), [http://www.peterdreier.com/wp-content/uploads/2014/04/Rent\\_Deregulation\\_In\\_California\\_Massachusetts.pdf](http://www.peterdreier.com/wp-content/uploads/2014/04/Rent_Deregulation_In_California_Massachusetts.pdf); W. Dennis Keating, Michael B. Teitz, and Andrejs Skaburskis, eds., *Rent Control: Regulation and the Rental Housing Market* (New Brunswick, N.J.: Center For Urban Policy Research, 1998); Dennis Keating and Mitch Kahn, "Rent Control in the New Millennium," *Race, Poverty & the Environment* 9, no. 1 (2002): 30–33.
  - 14 National Multifamily Housing Council, "Rent Control Laws by State," August 29, 2018, <https://www.nmhc.org/research-insight/analysis-and-guidance/rent-control-laws-by-state/>; Chicago Housing Justice League, "Jurisdictions with Some Form of Just Cause/Good Cause to Evict" (Chicago Housing Justice League, June 6, 2020), [https://www.justcausechicago.org/uploads/1/3/2/5/132585351/states\\_cities\\_with\\_just\\_cause\\_laws.pdf](https://www.justcausechicago.org/uploads/1/3/2/5/132585351/states_cities_with_just_cause_laws.pdf).
  - 15 Lisa Rice, "Government Remains the Biggest Obstacle to Fair Housing," *The American Prospect*, May 8, 2018, <https://prospect.org/api/content/a900f580-7d2c-56aa-9f04-141a87a9a619/>; Michelle Adams, "The Unfulfilled Promise of the Fair Housing Act," April 11, 2018, <https://www.newyorker.com/news/news-desk/the-unfulfilled-promise-of-the-fair-housing-act>; Maya Brennan, Emily Peiffer, and Kimberly Burrows, "How Zoning Shapes Our Lives," *Housing Matters*, June 12, 2019, <https://housingmatters.urban.org/articles/how-zoning-shapes-our-lives>; Ameer Chew, "Facing History, Uprooting Inequality: A Path to Housing Justice in California" (PolicyLink, 2020), [https://www.policylink.org/sites/default/files/pl\\_report\\_calif-housing\\_101420a.pdf](https://www.policylink.org/sites/default/files/pl_report_calif-housing_101420a.pdf); Paul Mohai and Robin Saha, "Which Came First, People or Pollution? Assessing the Disparate Siting and Post-Siting Demographic Change Hypotheses of Environmental Injustice," *Environmental Research Letters* 10, no. 11 (November 2015): 115008, <https://doi.org/10.1088/1748-9326/10/11/115008>; Laura Pulido, "Environmental Racism and Urban Development," in *Up Against the Sprawl: Public Policy and the Making of Southern California*, ed. Jennifer R. Wolch, Manuel Pastor, and Peter Dreier (U of Minnesota Press, 2004), 71–98; Dan Immergluck, "Large Redevelopment Initiatives, Housing Values and Gentrification: The Case of the Atlanta Beltline," *Urban Studies* 46, no. 8 (July 2009): 1723, [https://www.researchgate.net/profile/Dan\\_Immergluck/publication/248974369\\_Large\\_Redevelopment\\_Initiatives\\_Housing\\_Values\\_and\\_Gentrification\\_The\\_Case\\_of\\_the\\_Atlanta\\_Beltline/links/572b-284c08ae057b0a0949b5.pdf](https://www.researchgate.net/profile/Dan_Immergluck/publication/248974369_Large_Redevelopment_Initiatives_Housing_Values_and_Gentrification_The_Case_of_the_Atlanta_Beltline/links/572b-284c08ae057b0a0949b5.pdf); Stephanie Pollack, Barry Bluestone, and Chase Billingham, "Maintaining Diversity In America's Transit-Rich Neighborhoods: Tools for Equitable Neighborhood Change" (Boston, MA: Dukakis Center for Urban and Regional Policy at Northeastern University, October 2010), <https://housingtrustfundproject.org/wp-content/uploads/2011/10/TRNEquityFull.pdf>; Yonah Freemark, "Upzoning Chicago: Impacts of a Zoning Reform on Property Values and Housing Construction," *Urban Affairs Review*, January 29, 2019, <https://doi.org/10.1177/1078087418824672>; Thomas Angotti, Sylvia Morse, and Maria Cecilia Fagel, *Zoned Out!: Race, Displacement and City Planning in New York City* (Terreform, 2016); Samuel Stein, *Capital City: Gentrification and the Real Estate State* (Verso Books, 2019); Will Dominie, "Is Just Growth Smarter Growth?: The Effects of Gentrification on Transit Ridership and Driving in Los Angeles' Transit Station Area Neighborhoods" (Applied Planning Research Project, University of California, Los Angeles, 2012), <https://escholarship.org/uc/item/5vfv5x8pg>; Alexander Ferrer and Joe Donlin, "Displacement Zones: How Opportunity Zones Turn Communities into Tax Shelters for the Rich" (Los Angeles: Strategic Alternatives for a Just Economy, 2019), [https://www.saje.net/wp-content/uploads/2020/09/SAJE\\_DisplacementZones.pdf](https://www.saje.net/wp-content/uploads/2020/09/SAJE_DisplacementZones.pdf).
  - 16 E.g., Sarah Kaplan, "Climate Change Is Also a Racial Justice Problem," *Washington Post*, June 29, 2020, <https://www.washingtonpost.com/climate-solutions/2020/06/29/climate-change-racism/>; Tracy Fernandez Rysavy and André Floyd, "People of Color Fighting the Climate Crisis," *Green America*, accessed January 14, 2021, <https://>

- [www.greenamerica.org/climate-justice-all/people-color-are-front-lines-climate-crisis](http://www.greenamerica.org/climate-justice-all/people-color-are-front-lines-climate-crisis); Bev Wilson, "Urban Heat Management and the Legacy of Redlining," *Journal of the American Planning Association* 86, no. 4 (October 1, 2020): 443–57, <https://doi.org/10.1080/01944363.2020.1759127>; R. Dean Hardy, Richard A. Milligan, and Nik Heynen, "Racial Coastal Formation: The Environmental Injustice of Colorblind Adaptation Planning for Sea-Level Rise," *Geoforum* 87 (December 1, 2017): 62–72, <https://doi.org/10.1016/j.geoforum.2017.10.005>; Reilly Morse, "Environmental Justice Through the Eyes of Hurricane Katrina" (Washington, D.C.: Joint Center for Political and Economic Studies, Health Policy Institute, 2008), [https://inequality.stanford.edu/sites/default/files/media/media/pdf/key\\_issues/Environment\\_policy.pdf](https://inequality.stanford.edu/sites/default/files/media/media/pdf/key_issues/Environment_policy.pdf).
- 17 E.g., Lauren Taylor, "Housing And Health: An Overview Of The Literature," *Health Affairs Health Policy Brief* (Health Affairs, June 7, 2018), <https://www.healthaffairs.org/doi/10.1377/hpb20180313.396577/full/>; Mindy Fullilove, *Root Shock: How Tearing Up City Neighborhoods Hurts America, and What We Can Do About It* (Random House Publishing Group, 2009); Fullilove, "Housing Is Health Care," *American Journal of Preventive Medicine* 39, no. 6 (December 1, 2010): 607–8, <https://doi.org/10.1016/j.amepre.2010.09.017>; Matthew Desmond and Rachel Tolbert Kimbro, "Eviction's Fallout: Housing, Hardship, and Health," *Social Forces* 94, no. 1 (September 2015): 295–324, <https://doi.org/10.1093/sf/sov044>; Hugo Vásquez-Vera et al., "The Threat of Home Eviction and Its Effects on Health through the Equity Lens: A Systematic Review," *Social Science & Medicine* 175, no. Supplement C (February 1, 2017): 199–208, <https://doi.org/10.1016/j.socscimed.2017.01.010>; Yerko Rojas, "Evictions and Short-Term All-Cause Mortality: A 3-Year Follow-up Study of a Middle-Aged Swedish Population," *International Journal of Public Health* 62, no. 3 (April 1, 2017): 343–51, <https://doi.org/10.1007/s00038-016-0931-8>; Angela A. Aidala et al., "Housing Status, Medical Care, and Health Outcomes Among People Living With HIV/AIDS: A Systematic Review," *American Journal of Public Health*; Washington 106, no. 1 (January 2016): 95; Megan Sandel et al., "Unstable Housing and Caregiver and Child Health in Renter Families," *Pediatrics*, January 22, 2018, e20172199, <https://doi.org/10.1542/peds.2017-2199>.
  - 18 Emily Benfer et al., "The COVID-19 Eviction Crisis: An Estimated 30-40 Million People in America Are at Risk," *The Aspen Institute*, August 7, 2020, <https://www.aspeninstitute.org/blog-posts/the-covid-19-eviction-crisis-an-estimated-30-40-million-people-in-america-are-at-risk/>.
  - 19 Kim Parker, Rachel Minkin, and Jesse Bennett, "Economic Fallout From COVID-19 Continues To Hit Lower-Income Americans the Hardest," *Pew Research Center's Social & Demographic Trends Project* (blog), September 24, 2020, <https://www.pewsocialtrends.org/2020/09/24/economic-fallout-from-covid-19-continues-to-hit-lower-income-americans-the-hardest/>; Michael Manville et al., "COVID-19 and Renter Distress: Evidence from Los Angeles" (Los Angeles: UCLA Lewis Center for Regional Policy Studies; USC Lusc Center for Real Estate, August 2020), <http://www.lewis.ucla.edu/research/covid19-and-renter-distress/>; Lisa K. Bates, "Stability, Equity, and Dignity: Reporting and Reflecting on Oregon Tenant Experiences During the Covid-19 Pandemic" (Portland: Community Alliance of Tenants; Portland State University, September 2020), <https://www.pdx.edu/homelessness/sites/g/files/znlchr1791/files/2020-09/Renters%20in%20Covid-Oregon%20summer%202020.pdf>.
  - 20 Eviction Lab, "The Eviction Tracking System," Eviction Lab, 2021, <https://evictionlab.org/eviction-tracking/>.
  - 21 Kathryn M. Leifheit et al., "Expiring Eviction Moratoriums and COVID-19 Incidence and Mortality," *SSRN Scholarly Paper* (Rochester, NY: Social Science Research Network, November 30, 2020), <https://doi.org/10.2139/ssrn.3739576>.
  - 22 Parker et al., "Economic Fallout From COVID-19 Continues To Hit Lower-Income Americans the Hardest," Paulina López González and Tracy Anderson, "6 Months in Crisis: The Impact of COVID-19 on Domestic Workers" (National Domestic Workers Alliance; NDWA Labs, October 2020), [https://domesticworkers.org/sites/default/files/6\\_Months\\_Crisis\\_Impact\\_COVID\\_19\\_Domestic\\_Workers\\_NDWA\\_Labs\\_1030.pdf](https://domesticworkers.org/sites/default/files/6_Months_Crisis_Impact_COVID_19_Domestic_Workers_NDWA_Labs_1030.pdf).
  - 23 E.g., Rebecca Burns, "When Shelter Comes Down to the Luck of the Draw," *The Nation*, June 5, 2020, <https://www.thenation.com/article/politics/rental-assistance-lotteries-eviction/>; Gary Blasi, "UD Day: Impending Evictions and Homelessness in Los Angeles," May 28, 2020, <https://escholarship.org/uc/item/2gz6c8cv>.
  - 24 Andrew Woo, "How Have Rents Changed Since 1960?," *Apartment List*, June 14, 2016, <https://www.apartmentlist.com/research/rent-growth-since-1960>; Ameer Chew and Sarah Treuhart, "Our Homes, Our Future: How Rent Control Can Build Stable, Healthy Communities" (PolicyLink; Center for Popular Democracy; The Right to the City Alliance, 2019), [https://ourhomesourfuture.org/wp-content/uploads/2019/02/RTTC-Report-2019\\_4\\_WEB.pdf](https://ourhomesourfuture.org/wp-content/uploads/2019/02/RTTC-Report-2019_4_WEB.pdf); Mary Ellen Biery and Sagewords Stats, "These Are The 10 Most Profitable Industries in 2017," *Forbes*, August 6, 2017, <https://www.forbes.com/sites/sagewords/2017/08/06/these-are-the-10-most-profitable-industries/>.
  - 25 Sofia Lopez and Sara Myklebust, "Make Them Pay: Corporate Landlords Should Cancel Rent, Mortgages, and Utilities for the Duration of the COVID-19 Pandemic" (Action Center On Race and the Economy, May 19, 2020), <https://acrecampaigns.org/wp-content/uploads/2020/05/Make-Them-Pay-May-2020.pdf>.
  - 26 Joint Center for Housing Studies of Harvard University, "America's Rental Housing 2017" (Harvard University, 2017), [https://www.jchs.harvard.edu/sites/default/files/media/imp/harvard\\_jchs\\_americas\\_rental\\_housing\\_2017\\_0.pdf](https://www.jchs.harvard.edu/sites/default/files/media/imp/harvard_jchs_americas_rental_housing_2017_0.pdf).
  - 27 Gianpaolo Baiocchi and H Jacob Carlson, "The Case for a Social Housing Development Authority," (Urban Democracy Lab, NYU, November 2020), <https://urbandemos.nyu.edu/wp-content/uploads/2020/11/SHDA-whitepaper-Nov2020.pdf>.
  - 28 In localities such as D.C., San Francisco, and Portland, first right to purchase programs have helped preserve affordable housing by giving tenants, non-profits, and/or the local jurisdiction first opportunity to purchase and in some cases, loans and seed money to do so. See Jenny Reed, "DC's First Right Purchase Program Helps to Preserve Affordable Housing and Is One of DC's Key Anti-Displacement Tools," Washington, D.C.: DC Fiscal Policy Institute, September 24, 2013, [https://www.dcfpi.org/wp-content/uploads/2013/09/9-24-13-First\\_Right\\_Purchase\\_Paper-Final.pdf](https://www.dcfpi.org/wp-content/uploads/2013/09/9-24-13-First_Right_Purchase_Paper-Final.pdf); PolicyLink, "Tenant/Community Opportunity to Purchase," *All-In Cities Policy Toolkit*, 2021, <https://allincities.org/node/57486/print>; Abt Associates and NYU Furman Center, "Rights of First Refusal," *Local Housing Solutions*, 2021, <https://www.localhousingsolutions.org/act/housing-policy-library/act-housing-policy-library-rights-of-first-refusal-overview/act-housing-policy-library-rights-to-first-refusal-overview-rights-to-first-refusal/>. Rep. Ilhan Omar, "A bill to suspend obligations of residential renters and mortgagors to make payments during the COVID-19 emergency, and for other purposes" (2020), <https://omar.house.gov/sites/omar.house.gov/files/documents/Bill%20Text%20-%20Rent%20and%20Mortgage%20Cancellation%20Act%5B1%5D.pdf>.
  - 29 Joint Center for Housing Studies of Harvard University, "The State of the Nation's Housing 2019" (Harvard University, 2019), [https://www.jchs.harvard.edu/sites/default/files/Harvard\\_JCHS\\_State\\_of\\_the\\_Nations\\_Housing\\_2019.pdf](https://www.jchs.harvard.edu/sites/default/files/Harvard_JCHS_State_of_the_Nations_Housing_2019.pdf).
  - 30 Andrew Aurand, Dan Emmanuel, and Daniel Threet, "The Gap: A Shortage of Affordable Homes" (Washington, D.C.: National Low Income Housing Coalition, March 2020), [https://reports.nlihc.org/sites/default/files/gap/Gap-Report\\_2020.pdf](https://reports.nlihc.org/sites/default/files/gap/Gap-Report_2020.pdf).
  - 31 Joint Center for Housing Studies of Harvard University, "America's Rental Housing 2017" (Harvard University, 2017), [https://www.jchs.harvard.edu/sites/default/files/media/imp/harvard\\_jchs\\_americas\\_rental\\_housing\\_2017\\_0.pdf](https://www.jchs.harvard.edu/sites/default/files/media/imp/harvard_jchs_americas_rental_housing_2017_0.pdf).
  - 32 HUD, "Public Housing," HUD.gov, accessed January 12, 2021,

- [https://www.hud.gov/program\\_offices/public\\_indian\\_housing/programs/ph](https://www.hud.gov/program_offices/public_indian_housing/programs/ph).
- 33 Meryl Finkel et al., “Capital Needs in the Public Housing Program” (Abt Associates, November 24, 2010), [https://www.hud.gov/sites/documents/PH\\_CAPITAL\\_NEEDS.PDF](https://www.hud.gov/sites/documents/PH_CAPITAL_NEEDS.PDF).
- 34 “Sanders and Ocasio-Cortez Announce The Green New Deal for Public Housing Act,” Senator Bernie Sanders, November 14, 2019, <https://www.sanders.senate.gov/press-releases/sanders-and-ocasio-cortez-announce-the-green-new-deal-for-public-housing-act/>.
- 35 Homes for All, “Rise of the Renter Nation: Solutions to the Housing Affordability Crisis” (Homes for All Campaign; The Right to the City Alliance, June 2014), 28, [http://homesforall.org/wp-content/uploads/2014/06/RISE-OF-THE-RENTER-NATION\\_FULL-REPORT\\_web.pdf](http://homesforall.org/wp-content/uploads/2014/06/RISE-OF-THE-RENTER-NATION_FULL-REPORT_web.pdf).
- 36 Castle, “You Call That a Strike? A Post-Rucker Examination of Eviction from Public Housing Due to Drug-Related Criminal Activity of a Third Party;” Carey, No Second Chance: People with Criminal Records Denied Access to Public Housing.
- 37 United States Conference of Catholic Bishops, “Mixed-Status Families and Eligibility for Certain HUD Housing Programs,” <https://justiceforimmigrants.org/mixed-status-families-and-eligibility-for-certain-hud-housing-programs-what-you-need-to-know-about-huds-proposed-rule/>.
- 38 U.S. Census Bureau, “Demographic Characteristics for Occupied Housing Units: 2019, 2018, 2017 ACS 1-Year Estimates,” 2020, <https://data.census.gov/cedsci/table?q=housing%20tenure&tid=ACST1Y2019.S2502&hidePreview=true>.
- 39 Florida, “The U.S. Spends Far More on Homeowner Subsidies Than It Does on Affordable Housing;” National Multifamily Housing Council, “Rent Control Laws by State;” Chicago Housing Justice League, “Just Cause to Evict: Help Chicagoans Keep Their Homes;” Emily Badger, “Many Renters Who Face Eviction Owe Less Than \$600,” The New York Times, December 12, 2019, <https://www.nytimes.com/2019/12/12/upshot/eviction-prevention-solutions-government.html>.
- 40 Alexandria Ocasio-Cortez, “A Just Society: A Place to Prosper Act of 2019” (2019), <https://ocasio-cortez.house.gov/sites/ocasio-cortez.house.gov/files/A%20Just%20Society-%20A%20Place%20to%20Prosper%20Act.pdf>; “Reps. Pressley, DeLauro & Sen. Harris Unveil Bill to Provide Critical Lifeline for Families Facing Eviction Amid COVID-19 Pandemic;” Representative Ayanna Pressley, July 28, 2020, <https://pressley.house.gov/media/press-releases/rep-pressley-delau-ro-sen-harris-unveil-bill-provide-critical-lifeline-families>.
- 41 See note 7.
- 42 ACCE, AFR, and Public Advocates, “Wall Street Landlords.”
- 43 People’s Action, “A National Homes Guarantee,” Briefing Book (People’s Action, September 5, 2019), <https://homesguarantee.com/wp-content/uploads/Homes-Guarantee--Briefing-Book.pdf>.
- 44 Pathways to a People’s Economy, “How We Finance Our Future,” Pathways to a People’s Economy, 2020, <https://peopleseconomy.org/category/policy-areas/how-we-finance-our-future/>; Thomas Hanna, “Buyouts, Not Bailouts: Public Banks as a Solution to the next Crisis,” OpenDemocracy, August 28, 2019, <https://www.opendemocracy.net/en/oureconomy/buyouts-not-bailouts-public-banks-solution-next-crisis/>.
- 45 See note 28.
- 46 On the use of eminent domain to expand affordable housing and counter speculation, see also: David Zahniser, “L.A. Leaders Weigh a New Idea to Halt Rent Hikes: Force Landlords to Sell Their Buildings,” Los Angeles Times, February 3, 2020, <https://www.latimes.com/homeless-housing/story/2020-02-03/la-me-eminent-doman-proposal-rent-hikes>; Robert Hockett, “Paying Paul and Robbing No One: An Eminent Domain Solution for Underwater Mortgage Debt,” Current Issues in Economics and Finance, 2013, [https://www.newyorkfed.org/medialibrary/media/research/current\\_issues/ci19-5.pdf](https://www.newyorkfed.org/medialibrary/media/research/current_issues/ci19-5.pdf); PolicyLink and Alliance for Housing Justice, “Cancel Rent.” Our Homes Our Health, 2020. <https://ourhomesourhealth.org/cancel-rent-reclaim-homes..>
- 47 See note 15.
- 48 Ferrer and Donlin, “Displacement Zones: How Opportunity Zones Turn Communities into Tax Shelters for the Rich.”
- 49 Homes for All, “Rise of the Renter Nation: Solutions to the Housing Affordability Crisis;” People’s Action, “A National Homes Guarantee.”
- 50 National Alliance to End Homelessness, “Housing First,” National Alliance to End Homelessness, April 20, 2016, <https://endhomelessness.org/resource/housing-first/>.
- 51 The National Law Center on Homelessness & Poverty, “No Safe Place,” [https://nlchp.org/wp-content/uploads/2019/02/No\\_Safe\\_Place.pdf](https://nlchp.org/wp-content/uploads/2019/02/No_Safe_Place.pdf).
- 52 “Amidst COVID-19 Pandemic, Jayapal & Meng Lead Progressive Coalition to Introduce the Housing Is a Human Right Act,” Congresswoman Pramila Jayapal, March 19, 2020, <https://jayapal.house.gov/2020/03/19/amidst-covid-19-pandemic-jayapal-meng-lead-progressive-coalition-to-introduce-the-housing-is-a-human-right-act/>.
- 53 See notes 12 and 36.
- 54 See note 12. On domestic violence, see also: Anna Kastner, “The Other War at Home: Chronic Nuisance Laws and the Revictimization of Survivors of Domestic Violence,” California Law Review 103 (2015): 1047–82, <http://www.californialawreview.org/wp-content/uploads/2015/08/06-Kastner.pdf>.
- 55 See note 6.
- 56 “Sanders and Ocasio-Cortez Announce The Green New Deal for Public Housing Act,” Senator Bernie Sanders, November 14, 2019, <https://www.sanders.senate.gov/press-releases/sanders-and-ocasio-cortez-announce-the-green-new-deal-for-public-housing-act/>.
- 57 Ibid.
- 58 Ibid. Data For Progress. “Green New Deal For Public Housing,” Data For Progress, 2019, <https://www.dataforprogress.org/green-new-deal-public-housing>.
- 59 “A Just Society Creates A Place to Prosper,” Representative Alexandria Ocasio-Cortez, September 24, 2019, <https://ocasio-cortez.house.gov/ajs/place-to-prosper>.
- 60 “Rep. Ilhan Omar Introduces Homes for All Act, a New 21st Century Public Housing Vision,” Representative Ilhan Omar, November 20, 2019, <https://omar.house.gov/media/press-releases/rep-ilhan-omar-introduces-homes-all-act-new-21st-century-public-housing-vision>.
- 61 “Congresswoman Rashida Tlaib Introduces Bill to Repeal Controversial Opportunity Zones,” Representative Rashida Tlaib, November 22, 2019, <https://tlaib.house.gov/media/press-releases/congresswoman-rashida-tlaib-introduces-bill-repeal-controversial-opportunity>.
- 62 “Amidst COVID-19 Pandemic, Jayapal & Meng Lead Progressive Coalition to Introduce the Housing Is a Human Right Act,” Congresswoman Pramila Jayapal, March 19, 2020, <https://jayapal.house.gov/2020/03/19/amidst-covid-19-pandemic-jayapal-meng-lead-progressive-coalition-to-introduce-the-housing-is-a-human-right-act/>.
- 63 “Reps. Pressley, DeLauro & Sen. Harris Unveil Bill to Provide Critical Lifeline for Families Facing Eviction Amid COVID-19 Pandemic;” Representative Ayanna Pressley, July 28, 2020, <https://pressley.house.gov/media/press-releases/rep-pressley-delau-ro-sen-harris-unveil-bill-provide-critical-lifeline-families>.
- 64 “Rep. Ilhan Omar Introduces Bill to Cancel All Rent and Mortgage Payments During the COVID-19 Pandemic,” Representative Ilhan Omar, April 17, 2020, <https://omar.house.gov/media/press-releases/rep-ilhan-omar-introduces-bill-cancel-all-rent-and-mortgage-payments-during>.