



HOUSING & SUBURBS

“We Will together Make America Great!”
President Donald Trump (2016)

“We just won’t rebuild this nation, we will Remake It!”
Joe Biden, (2020)

IN BIDEN’S WORLD:
“BIDEN WILL BE THE MOST PROGRESSIVE PRESIDENT SINCE FDR”
- BERNIE SANDERS

Joe Biden affirms that “housing is a right and not a privilege”. Under his administration no one will go HOMELESS or go HUNGRY. “No one should have to pay more than 30 % of their income for housing”. It has never been in reach for low income and people of color and all but impossible for millions of working families. He believes that aggressive steps are needed and has outlined those in the Biden-Sanders Unity Task Force Report and the Democrat Platform.

Joe proposes to equalize access to affordable credit and improve access for down payment assistance for families of color, low income and rural buyers. A new tax credit of \$15,000 will help first-time buyers at the time of purchase. To further assist there will a supercharge investment in the Housing Trust Fund and he will expand the Low-Income Housing Tax Credit to incentivize affordable housing.

Democrats will enact a new Homeowner and Rental Bill to protect families from abusive lenders and landowners. They will support a national tenant right to organize to help preserving and expanding affordable housing. They no longer will allow public policy and private lenders to close off neighborhoods to people of color. The Fair Housing Act, and the Home Mortgage Disclosure Act, will be strictly enforced to hold lenders accountable for discriminatory actions. The federal government will have full power to enforce and require communities to proactively review housing patterns and remedy local policies. In addition, they will enact a new Homeowner and Rental Bill to ensure compliance. At the core of the platform is a federal takeover, transformation and de facto urbanization of America. This was tried in the 19th century by the progressive urbanism who wanted to abolish the suburbs to build up cities tax bases without voter consent but it failed.

Did You Know? In Biden’s America there will no longer be neighborhoods or suburbs with family homes. Joe has openly stated that he will reinstate and build upon the Obama-Biden era AFFH (Affirmatively Furthering Fair Housing Act and has endorsed its expansion by incorporating Cory Booker’s strategy for ending single family zoning in the suburbs and creating



“little downtowns”. When combined with the Obama-Biden radical AFFH regulation it will be difficult for the suburbs to retain their ability to govern themselves. As an example, was the dispute on Section 8 housing in Westchester, New York. Shouldn't voters know what this would mean for us?

This annexation strategy has three parts: 1) use a quota system to force “economic integration” pushing urban residents outside of the city, 2) close down suburban growth by regulating development, restricting automobile use, limiting highway growth and repairs, and using state and federal laws to force suburbs to redistribute tax revenue to poorer cities in their metropolitan area. This would end freedom of choice for All Americans.

Once Biden starts to enforce as their administration meant it to work the suburbs would be swallowed up and lose control of their zoning and development. They would even be forced to start building high density, low-income housing. Biden now wants to incorporate Booker's idea of holding HUD's Community Block Grants hostage to federal planning rules. Suburbs would lose millions of dollars they now get unless they eliminate single family homes and densify their business districts. HUD grant recipients would have to sign pledges to “affirmative further fair housing”. This opens the suburbs to being sued for civil-rights groups or by the feds. The only defense suburbs would have is to refuse HUD grants. Biden has also endorsed Booker's strategy to further hold the suburbs hostage by extending this to the federal transportation grants used by states and locals to build and repair highways. Do America's suburban voters really know what is store for them.

IN A TRUMP'S WORLD: “ACTIONS SPEAK LOUDER THAN WORDS”

President Trump affirms that “Housing is the American Dream” and recognizes it is not just a stale slogan. The Republican Platform clearly states their belief- “It means a decent place to live, a safe place to raise kids, a welcoming place to retire.” It speaks to the quiet pride of those who work hard to shelter their family and, in the process, create caring neighborhoods.

This administration has worked aggressively to ensure the ability to achieve this dream. The past history of Democrat decisions (Dodd-Frank) had significantly declined home ownership and had grown to increase cost and enact numerous complex and controlled regulations. An example of this was the destruction of the community banks. In 1855 there were 13,000 community banks. In 2016 only 1900 remained. The US taxpayers paid billions to rescue Fannie Mae and Freddie Mac to cover losses due to poor management. Millions lost their homes and lost value in their homes. More than 6 million households had to move from homeownership to renting. Building back our community banks by this administration,,,,,(site statistics)

This is important in that a majority of agricultural and small business loans were made by community banks. In working to provide equitable access this administration has rolled back



the roadblocks and multitude of regulations while still providing the balance of protection and safety of anti-discrimination laws.

This administration has advanced responsible housing rules and scaled back the federal role in the housing market by promoting responsibility on the part of borrowers and lenders to avoid future taxpayers' bailouts. This meant advancing responsible homeownership while guarding against abuses that led to the housing collapse.

Specific actions include: Clear and prudent underwire standards on predatory lending practices; creating a legal safe harbor to guard against; comprehensive review of federal regulations especially with the environment; eliminated tax payer guarantees for higher income people when applying to Fannie Mae and Freddie Mac and ending lending quotas to specific groups. There should be NO discrimination for anyone – has no place in the mortgage industry. This administration is firmly committed to ensuring that zoning decisions remain in local control and not in the hands of the federal government.

The Obama-Biden administration tried to seize Federal control of the zoning process by enacting the AFFHA (Affirmatively Furthering Fair Housing Act) to socially engineer every community. This Act has NOT been enforced during this administration but needs to be repealed when the Republicans take back the House and keep the Senate. Republicans feel that the government needs to enforce discrimination laws but this act was a blatant move to seize and shift power to the federal government.

Recognizing what this would do to the Suburbs, this administration DOES and WILL not support a federal takeover and transformation to end single family dwellings in the suburbs. Biden-Boomer proposed plan would mean the end of local control and the choice of how Americans can live. (President recently signed an executive order on this – get info)

Ask Yourself?
What does this mean for you?
... for your family?
... for your community?
... for your country?

VOTE – Nov. 3rd

US

Our Future is at Stake