

## Senator Klobuchar's Housing First Plan

As President, Senator Klobuchar will invest over \$1 trillion in housing and poverty reduction. Right now, millions of Americans struggle to pay their rent, put food on the table for their children, or find a good paying job. Senator Klobuchar believes there is more we can do as a country to combat poverty and ensure economic justice for all Americans, and it begins with making sure every American has access to a safe, affordable place to call home.

Research shows that a stable home can mean a better education, greater financial stability and a healthier life. Senator Klobuchar will overhaul our country's housing policy so all Americans can have the opportunity to succeed. As part of her housing and poverty plan, Senator Klobuchar will completely eliminate the Section 8 backlog and provide rental assistance to all Americans who qualify, limit average wait times for Section 8 housing assistance to three months, and provide temporary housing for those at risk of homelessness. And to eliminate unmet housing needs, she will invest significantly in expanding the affordable housing supply and connecting people to affordable housing.

In addition, Senator Klobuchar has bold plans to expand the Earned Income Tax Credit (EITC), as well as invest in nutrition and child care. These policies are designed to cut child poverty in half in 10 years and eliminate it within a generation and are based on a report from the National Academy of Sciences.

### **Guarantee Access to Affordable Housing**

- **Provide Section 8 Rental Assistance to All Qualifying Americans.** Today too many Americans have trouble accessing rental assistance. An estimated 4.4 million families are currently on waiting lists for Public Housing or Section 8 housing vouchers and many more can't even get on the waiting lists because they are closed. As President, Senator Klobuchar will completely eliminate the Section 8 backlog and make sure that every American who qualifies for Section 8 rental assistance receives a voucher or unit.
  - **Limit average wait times for Section 8 housing assistance to three months.** Today wait times for Section 8 housing assistance are often 2-3 years and can be much longer and it can take up to 2-3 months for the local housing authority to review applications, confirm eligibility, and place Americans on a waiting list. As President, Senator Klobuchar will limit average wait times for Section 8 assistance to no more than three months.
  - **Provide temporary housing for those at risk of homelessness while they are on Section 8 waitlists.** To ensure that no one is forced to be homeless while waiting for Section 8 housing, Senator Klobuchar will create a new grant program for states to provide temporary support for those at risk of homelessness while on the Section 8 waitlist.
  - **Make sure that Section 8 vouchers reflect rental prices.** Senator Klobuchar will direct the Department of Housing and Urban Development to make sure it

accurately collects market data about the cost of rental housing and provides flexibility to local housing agencies to adjust voucher amounts in higher-cost areas.

- **Guarantee that all qualifying families with children receive Section 8 rental assistance.** The policy of eliminating all unmet need for housing assistance in America will more than meet the recommendation of the National Academy of Sciences report to make Housing Choice Vouchers available to all qualifying families with children, as part of putting our country on track to cut child poverty in half in the next decade and end it within a generation.
- **Invest in Affordable Housing Infrastructure.** To eliminate the unmet need for rental assistance, we must increase affordable housing supply. Senator Klobuchar will push to expand current Low-Income Housing Tax Credit (LIHTC) allocations to support the construction of additional units and work with states to strengthen rules to encourage a significant portion of LIHTC construction in high opportunity neighborhoods. Her infrastructure package will also address the estimated \$50 billion in capital repairs needed to public housing.
  - **Invest in the Housing Trust Fund.** Senator Klobuchar will expand funding to build, rehabilitate, and operate homes for low-income families, including in rural areas and in Indian country by funding the Housing Trust Fund at a minimum of \$40 billion per year.
  - **Increase the Capital Magnet Fund.** The Capital Magnet Fund provides grants to finance affordable housing and related economic development activities and community service facilities. Senator Klobuchar will increase funding for the program, which enables awardees to create financing tools such as loan loss reserves, revolving loan funds, risk-sharing loans, and loan guarantees.
  - **Lift the bond volume cap for housing.** Bonds can be an effective way to finance the construction of affordable single-family and small multifamily housing. As President, Senator Klobuchar will lift the volume cap specifically for housing projects to help provide additional funding to tackle the shortage of affordable housing in our country.
  - **Promote effective zoning rules.** Outdated zoning rules can make it harder to build affordable housing in many areas. As President, Senator Klobuchar will prioritize areas that have updated their zoning rules when awarding federal housing and infrastructure grants.
- **Connect People to Available Housing Opportunities.** Senator Klobuchar will work to create a new federal grant program that helps states increase outreach to low-income renters to make them aware of the resources available to them. The funding will be available for caseworkers, community development centers, and partnerships with nonprofits.

- **Reduce fees and red tape for low-income renters.** As President, Senator Klobuchar will push to increase operating funding for public housing authorities and in return will require them to lower fees charged to applicants and tenants. She will work to streamline the application process including background checks and credit checks to reduce red tape.
- **Connect students to affordable housing.** A recent study from the Hope Center for College, Community and Justice found that over 60 percent of student respondents were food or housing insecure, and for many students room and board accounts for more than half their total costs according to HUD. Senator Klobuchar will double the maximum Pell Grant — which can be used for housing and certain other non-tuition expenses — to \$12,000 per year and expand eligibility to families making up to \$100,000 per year. She will work with states to establish microgrant programs to help students cover rent or other necessary expenses if they face unexpected financial hardship. Senator Klobuchar will also expand resources for student renters, increase student access to existing affordable housing programs and promote the development of affordable housing around college campuses. [Read more about Senator Klobuchar's policies to support students here.](#)
- **Increase auto enrollment in support programs.** A lack of clear information about eligibility and cumbersome enrollment procedures prevent many Americans from using support programs for which they are eligible. Senator Klobuchar will work with states and across federal agencies to increase auto enrollment across all eligible support programs, like Medicaid, CHIP, SNAP, LIHEAP, and housing assistance, when a person enrolls in any one program.
- **Give renters access to emergency funds for rent.** The path toward eviction can start with an unexpected emergency expense. As she has previously announced, Senator Klobuchar will work to create innovative, portable personal savings accounts called UP Accounts that can be used for retirement and emergencies — including non-routine expenses like rent payments in situations like a lapse in earnings, a car accident, or family leave. Under her plan, employers will set aside at least 50 cents per hour worked, helping a worker build more than \$600,000 in wealth over the course of a career.
- **Combat Segregation and Discrimination.** As President, Senator Klobuchar will ban all landlords from discriminating against people based on the source of their income, including housing vouchers or disability benefits. She will also protect renters by preventing the blacklisting of people who have been to court over eviction and prohibiting discrimination on the basis of sexual orientation, gender identity, or veteran status. She will suspend the Trump Administration's proposals to weaken fair housing rules including the Affirmatively Furthering Fair Housing Rule and restore enforcement and oversight powers to the Office of Fair Lending and Opportunity to monitor fair

lending practices and coordinate with the Department of Justice to prevent lending discrimination before it happens.

- **Ban the box.** Finding affordable housing can be a major obstacle to people returning to the community after they have been released from incarceration. As President, Senator Klobuchar will prohibit landlords from asking rental applicants about past criminal convictions. Background checks will only be permitted after making a conditional offer of housing.
- **Partner with states and localities to strengthen tenant protections.** Senator Klobuchar will create an incentive program for states and localities that encourage the adoption of just cause eviction protections and a tenant bill of rights, including prior notification before evictions. States and localities that put these protections in place — including limits on security deposits to one month's rent — can receive additional federal funds for affordable housing supply.
- **Help Seniors and People with Disabilities Who Want to Stay in Their Homes.** Senator Klobuchar will update regulations for reverse mortgages to make sure seniors have access to safe products that make it easier to stay in their homes, as well as expand support for affordable senior housing programs that assist people with disabilities. As part of her seniors plan, Senator Klobuchar is proposing a tax credit of up to \$6,000 a year to provide financial relief to those caring for an aging relative or a relative with a disability to help offset expenses, including necessary home modifications to allow people to stay in their homes. And in the first 100 days of her Administration, Senator Klobuchar will reverse the Trump Administration's proposed changes to federal housing subsidies that could triple rent for some households and would be particularly harmful for seniors. Senator Klobuchar is also committed to expanding transportation programs and services for older adults and people with disabilities, particularly in rural and underserved populations. She also supports expanding resources for Meals on Wheels, transit options for seniors and programs like LIHEAP and the Weatherization Assistance Program that helps households in need reduce energy spending. [Read more about Senator Klobuchar's plan to support seniors here.](#)
- **Increase Access to Homeownership.** Homeownership is out of reach for too many Americans. As President, Senator Klobuchar will build on programs that allow certain types of rental housing assistance to be used for home ownership expenses and work to pass legislation that expands access to capital for down payments and makes it easier to build a credit history by allowing credit bureaus to use on-time payment data from cell phone bills, utilities, and rent in calculating credit scores. She will strengthen the Community Reinvestment Act, 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. She will also strengthen federal homebuyer education programs including targeted programs for communities with low levels of homeownership. [Read more about Senator Klobuchar's plans to increase access to homeownership here.](#)

- **Revitalize Neglected Neighborhoods and Invest in Energy Efficiency.** In some neighborhoods, neglected properties make investments to improve living conditions or build property value economically infeasible. Neighboring blighted and abandoned properties further reduce the possibility of investment, leading to a downward spiral. Senator Klobuchar will advocate for a new federal tax credit, similar to the Low-Income Housing Tax Credit, to encourage investment in family-owned homes in distressed neighborhoods. In addition, Senator Klobuchar will launch a major initiative to retrofit existing homes to reduce their emissions and address environmental hazards through grants and tax credits that support insulation, weatherization improvements, upgrades to heating and cooling systems, and replacement of lead pipes and other health hazards.
- **Reduce Homelessness.** Over half a million Americans experience homelessness every night. Senator Klobuchar will make a major investment in homeless assistance grants that provide emergency and long-term housing and build on her work in the Senate increasing access to case management services like counseling and job training. This also means addressing the unique challenges of specific homeless populations including those living in rural areas, domestic violence victims, and the formerly incarcerated.
- **Increase Affordable Rental Housing in Rural Communities and Improve Access to Information about Rural Housing Programs.** 54 million Americans live in rural areas with a severe need for more affordable rental housing. Senator Klobuchar will strengthen rural rental assistance programs and significantly increase investments in the rural housing supply. She will also improve training for state, local and federal agencies so communities and developers can better access housing opportunities, as well as improve and expand programs that provide technical assistance to rural nonprofits to connect rural communities with resources to develop housing.

### **Increase Support for Workers**

- **Strengthen the Earned Income Tax Credit (EITC).** The EITC has a strong record of success in encouraging work and alleviating poverty. About 26 million Americans currently benefit from EITC, and it prevents close to 6 million people, including 3 million children, from living in poverty. As President, Senator Klobuchar will work to strengthen the EITC for workers in families with children by increasing the phase-in rate so the lowest-income workers reach the maximum benefit more quickly, increasing the maximum credit by about 30 percent and expanding eligibility for the credit so more workers will receive assistance. These improvements will more than satisfy the recommendation of the National Academy of Sciences report to strengthen the EITC, as part of putting our country on track to cut child poverty in half in the next decade and end it within a generation.
- **Expand EITC Eligibility.** Childless workers under age 25 and over age 64 are not currently eligible for the EITC. As President, Senator Klobuchar will work to expand eligibility by lowering the minimum age to 18, with an exception for full time students and dependents, and increasing the maximum age in line with already scheduled increases in the eligibility age for Social Security.

- **Provide EITC Beneficiaries With the Option of Advanced Periodic Payments.** Receiving a single payment when EITC beneficiaries file their taxes at the end of the year can make it difficult for EITC beneficiaries to cover expenses that come up over the course of the year. As President, Senator Klobuchar will give beneficiaries the option to receive periodic payments of the EITC in advance to give them more regular income throughout the year.
- **Raise the Federal Minimum Wage to \$15 an Hour.** As President, Senator Klobuchar will push for legislation to raise the federal minimum wage to \$15 an hour and eliminate the tipped minimum wage.

### **Expand Access to Child Care**

- **Invest in Quality, Affordable Child Care.** Senator Klobuchar believes that early, quality child care and education is one of the most important public investments we can make as a country. As President, she will work to create a new federal-state partnership to make child care more affordable by capping spending on child care at seven percent of income for families making up to 150 percent of their state's median income. [Read more about Senator Klobuchar's child care policies here.](#)
- **Improve the Child and Dependent Care Tax Credit (CDCTC).** Senator Klobuchar will convert the CDCTC to a fully-refundable tax credit and concentrate its benefits on families with the lowest incomes and with children under the age of five. These improvements will meet the recommendation of the National Academy of Sciences report to strengthen the CDCTC, as part of putting our country on track to cut child poverty in half in the next decade and end it within a generation.
- **Maintain the Increased Child Tax Credit.** The 2017 tax bill doubled the Child Tax Credit from \$1,000 per child to \$2,000. Although Senator Klobuchar will repeal the regressive portions of this tax bill, she will maintain the increased Child Tax Credit.

### **Strengthen Affordable Nutrition Programs**

- **Increase SNAP Benefits and Improve School Nutrition Programs.** The Supplemental Nutrition Assistance Program (SNAP) is a vital resource for meaningful relief for Americans when it is most needed. While the Trump Administration tries to impose draconian cuts on the program, Senator Klobuchar believes we must strengthen it for families in need. Senator Klobuchar will increase the maximum SNAP allocation by 30 percent and provide an additional \$30 a month to families for each child between 12 and 17 years old. These improvements will meet the recommendation of the National Academy of Sciences report to strengthen SNAP, as part of putting our country on track to cut child poverty in half in the next decade and end it within a generation. Senator Klobuchar will also streamline the certification process for elderly and disabled recipients who are living on fixed incomes and make it easier for low-income college students to enroll in the program.

As a member of the Senate Agriculture Committee, Senator Klobuchar has been a champion for protecting and strengthening the safety net for Americans in need. She has supported programs like SNAP, the Emergency Food Assistance Program, and the Commodity Supplemental Food Program and pushed for the Fresh Fruit and Vegetable Program, which helps introduce children to a variety of fresh fruits and vegetables. She also introduced and passed the *Healthy, Hunger-Free Kids Act* to support healthy meals for children, and the *HELP Schools Act* to strengthen nutrition in school lunches. As President, Senator Klobuchar will expand free breakfast programs, summer meal programs, and the availability of meals and snacks to students outside of normal school hours. She will also make it easier for schools to partner with local agricultural producers to give students access to healthy, local food.

- **Strengthen the Special Supplemental Nutrition Program for Women, Infants, and Children (WIC).** Research has consistently shown that participating in WIC improves nutrition and health outcomes for low-income families. As President, Senator Klobuchar supports efforts to promote outreach, especially harder to reach populations like students with children, grandparents caring for children, and foster parents, simplify and streamline WIC enrollment, including through auto enrollment when possible, and expand benefits and eligibility.

### **Secure Equal Access to Justice**

- **Provide Access to Counsel.** Senator Klobuchar will create a new federal grant program with the goal of eliminating the unmet need when it comes to providing access to counsel in civil cases involving basic human needs, which means providing counsel for people who are dealing with evictions, being denied access to health care, and having wages unfairly taken.
- **Ensure Federal Investments Are Reaching the Communities Suffering the Most From Decades of Neglect.** Unequal patterns of federal investment, often the result of systemic racism and discrimination, have led to decades of neglect in some communities. Senator Klobuchar is committed to adopting Congressman Jim Clyburn's 10-20-30 plan, in which 10 percent of federal resources are committed to communities where at least 20 percent of the population has been living below the poverty line for 30 years or more. She supported the original 10-20-30 formula in the American Reinvestment and Recovery Act, and as President, she will work to ensure that at least 10 percent of every agency's funding for discretionary programs goes to areas dealing with persistent poverty under the 10-20-30 formula.

To pay for her trillion dollar Housing First proposal, the Senator will use revenue from ending the war in Afghanistan, repealing regressive portions of the 2017 Republican tax bill, strengthening tools to crack down on international tax havens and creating a new minimum tax on large corporations.