



# 15 FOR '15



## A Selection of 15 Policy Ideas For Making Your City More Just, Equitable, and Livable in 2015

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## 1. RAISE THE WAGE

- **Raise the minimum wage**

Today 35 million workers in the US earn less than \$10.55 an hour. Cities are taking action to combat low-wages— as of November 2014, eleven counties and cities have increased their minimum wage so far this year. Seattle and San Francisco set records by raising theirs to \$15 an hour. Not every city is able to increase their minimum wage because of political barriers or legal restrictions. However, those that can should lead the way.

- **Instate a living wage policy**

Living wages are a second-best alternative to higher minimum wages for all workers. But, unlike minimum wages, most cities have the authority to implement them. And, despite opponents' assertion that living wage laws cost cities a significant portion of funds, studies have shown that actual costs tend to be less than one-tenth of 1% of the overall budget. In addition to covering city contractors, the best living wage laws cover recipients of the city's economic development assistance, which consists of grants, low-interest loans, and tax reductions and is given to businesses that agree to relocate or remain in the city and to land developers.

- **Protect workers from wage theft through innovative enforcement**

By paying less than owed wages and/or failing to account for total hours worked, employers are stealing more than \$50 billion a year from workers. And although almost every state has anti-wage theft laws on the books, enforcement of those laws is often lacking or non-existent.

However, some cities have developed innovative approaches to enforcement, from license revocation or contracting with an independent monitoring agency to engaging law enforcement to bring charges against high-violation employers. Even cities constrained by preemption can enact effective enforcement policies.

## 2. IMPROVE THE QUALITY OF JOBS IN YOUR CITY

- **Guarantee the right of workers to take paid sick days**

Nearly 49 million people don't have the right to take paid sick leave to care for themselves or for a sick family member. Legislation should guarantee victims of domestic violence the right to seek assistance or medical care, and can also include time off to get routine/preventative medical care. Enacting paid sick leave is possible in many cities, since many municipalities are permitted to exercise police power and pass legislation protecting the "health, safety, morals, and general welfare of the public."

Arguments claiming that workers will abuse paid sick leave have been discounted. In San Francisco, where workers have access to 5-9 sick days per year, the average worker only used three and a quarter of workers used zero days. Cities should enact paid sick leave policies to support workers and their families.

- **Include community benefits in the development process**

Including community benefits agreements as part of the economic development process ensures that new growth serves the needs of local residents, not just the needs of developers. Cities may be able to include community benefits in government contracts and/or as conditions on approval of a project approval, subject to certain legal constraints. Cities can also encourage the negotiation of private community benefits agreements (CBAs). These binding agreements are typically signed by developers and coalitions of local residents and community organizations.

- **Guarantee reasonable advance notice to workers of their work schedules**

Many workers have no input into their schedules, which change unpredictably and often demand 24/7 availability. 38 percent of all early career adults and 48% of those working part-time are given their schedules one week or less in advance. Workers need to have advance notice of their work schedules in order to plan their lives, care for elders and children, attend school, or schedule their other jobs. Cities should ensure a fair work week for workers by requiring employers to give hourly employees advanced notice of their work schedule.

- **Support workers' right to request and receive scheduling changes**

Many workers with highly variable schedules are increasingly expected to provide "open availability," either as a condition of being hired or to be eligible for full-time hours. As a result, hourly workers are often forced to forego other opportunities, such as education or additional employment, and are forced to scramble last minute to make arrangements for childcare and other personal responsibilities in order to keep their jobs.

Hourly employees should have the right to request a schedule change or accommodation, and employers should provide the change unless doing so would impose an undue hardship on the employer. Employees with limitations on their availability, such as those who cannot maintain "open availability" for work at any time, should be protected from retaliation and not be denied additional hours, full-time employment, or promotion.

- **Encourage a path to full-time employment**

Under-employment is an increasing crisis in our economy. The number of part-time workers who would prefer to work full-time has nearly doubled since 2007 to 7.5 million. Part-time workers are

often inadequately cross-trained to take on additional responsibilities on the job, which hinders their access to additional hours and advancement.

Cities should ensure that if an employer has additional hours of work needed in job positions held by current part-time employees, the employer should offer those hours of work to existing part time staff desiring more hours first. Policies should also support employee job training across job classifications.

### 3. PROTECT RESIDENTS FROM DEPORTATION AND PROVIDE SERVICES TO NON-CITIZEN RESIDENTS

- **Protect the confidentiality of information relating to immigration status**

Fear of disclosing immigration status deters many immigrants and their families from seeking health and public services, including police protection, benefits, and economic supports. Cities should protect residents by implementing immigrant confidentiality policies that prohibit local government employees from collecting information about immigration status and/or prohibit or limit local government employees from sharing information about immigration status with federal authorities, except where required by law. Cities can also require that city law departments disallow discovery of the immigration status of complainants or witnesses.

- **Refuse to honor ICE detainers**

Over 155 localities around the country have responded to the human and economic impact of immigration detainers by enacting “detainer discretion” policies (either legislative or administrative) that direct local law enforcement agencies to limit their compliance with immigration detainers. In the wake of several recent court cases indicating that localities risk liability for constitutional violations when they extend individuals’ detention on behalf of ICE, dozens of county sheriff departments have moved unilaterally to refuse to comply with immigration detainers.

The most protective detainer discretion policies draw a bright line between the criminal legal system and the immigration system. Other jurisdictions honor detainers only for individuals with recent convictions for serious crimes. Cities can protect those in city custody by denying ICE access to the local jail, which prevents the federal government from conducting the interviews that often trigger the issuance of a detainer in the first place. Cities can also prevent ICE officials from maintaining offices on city property, including local jails.

- **Provide quality free counsel to undocumented immigrants in deportation cases**

Nationwide, thousands of documented and undocumented immigrants are detained and face the possibility of deportation. These individuals confront the very real possibility of permanent separation

from their families, loved ones, and communities, in legal proceedings where the legal issues are often incredibly complex and the stakes are incredibly high. However, because they are considered civil proceedings, there is no right to counsel. Without a lawyer it is virtually impossible for detained immigrants to defend themselves against deportation. Only 3% of unrepresented detained immigrants win their proceedings. With representation, chances of success increase by 500% to 1000%.

By establishing systems of universal representation for low-income individuals, or by partnering with highly skilled institutional providers of legal services, localities can keep immigrant families together and strengthen communities as a whole.

- **Enact a Municipal ID law**

The ability to show documents proving identity is a basic necessity that many take for granted. Without the right form of ID, many immigrants may not be able to open a bank account or even cash a check, see a doctor at a hospital, register their children for school, apply for public benefits, file a complaint with the police department, borrow a book from a library, or vote in an election. Municipal ID cards provide a form of identification to those who otherwise have trouble obtaining government-issued identification.

Cities are experimenting with connecting other benefits to the ID cards, including library, pre-paid debit, metro, or parking card functions. Municipal IDs are incredibly important not just for immigrants, but also for other at-risk populations including the homeless, the formerly incarcerated, youth, the elderly, and the very low income.

The cards also benefit the city itself, fostering greater community connection to important urban institutions, providing access to vital locations where photo ID is required, and creating a sense of identification and belonging.

- **Help eligible immigrants become US citizens**

There are over 8.8 million immigrants in the United States who are currently eligible to become citizens – 52% of whom are low-income. Faced with high naturalization fees and a complicated application process, many choose to put off citizenship in favor of the simpler and cheaper option of renewing legal permanent resident (“LPR”) status. This hurts both immigrants and the cities where they live. For immigrants, naturalization would provide access to better paying jobs (up to an 11% increase to their personal earnings), academic scholarships, and a myriad of other benefits. For cities, naturalization would promote increased voting and political participation, improved connections between communities and local services, reduced deportation rates, and improved economies, thanks to new citizens’ increased earning potential.

The most effective local naturalization initiatives combine resources for programs that guide people through the naturalization process, such as naturalization workshops, with public relations campaigns

to encourage and celebrate citizenship. Programs can provide free information and assistance to eligible parents of children in public schools, or provide financial guidance and access to loans as a way of engaging eligible non-citizens.

- **Provide good information about services available to immigrants**

Immigrant-friendly cities should consider official designation as a welcoming or accepting city for immigrant residents and families. Cities should insure that information about immigration services, resources, benefits, and policies are easily accessible by the public, particularly undocumented residents. Cities should also arm residents with knowledge regarding their rights and inform them of existing protections.

- **Train city employees, including police, about the rights of non-citizen residents**

Cities can also consider creating relevant agency staff training requirements to ensure that city employees understand how to implement immigration policies, the interaction of other federal, state, and local laws, and the importance of promoting trust and inclusion of immigrant communities, among other things.

- **Ensure language access**

Over 25 million people in the United States are limited English proficient (LEP), which means that they are unable to read, write, or speak English well. Many public and private institutions do not provide interpretation and translation services to LEP individuals. As a result, it is difficult and sometimes impossible for millions of people to get and hold jobs, feed their families, vote in an election, be on a jury, make doctors' appointments, take medication, use the courts, receive an education, and countless other daily parts of American life. Cities should ensure that they provide translation and services for LEP individuals.

## 4. REFORM POLICE PRACTICES TO KEEP COMMUNITIES SAFE

- **Require body and dashboard cameras for every officer**

Having records of interactions between law enforcement and residents promotes accurate assessments by finders of fact regarding claims of excessive force and discrimination. Requiring body and dashboard cameras can also help strengthen the policing profession. These cameras can help promote agency accountability and transparency, and they can be useful tools for improving officer training, collecting data, and preserving evidence.

Cities should ensure that legislation clearly states that officers must inform people that they are under surveillance. Furthermore, officers must not be allowed to delete or edit footage taken while they are

on-duty. Cameras should also not be used to collect evidence of First Amendment protected speech, associations, or religion.

- **Require written records of consent in consensual searches**

Police requests to search citizens, while technically optional, often seem coercive due to the inherent power disparity between the two parties. Additionally, in many cases, residents are unaware of their constitutional right to decline to consent to a search for which there is no other legal basis. Cities should require that consent be informed and documented, which will safeguard residents' rights and protect law enforcement agencies from false claims of wrongful behavior.

- **Require police identification**

It is important that residents interacting with police are given enough information to provide context and legitimacy to their stop or detainment. Measures that require police officers to identify themselves, explain the reasons for a stop or other police activity, and share information on complaint procedures can help to promote transparency and accountability and promote trust.

- **Improve and increase police officer training on how to positively interact with communities**

High-quality training and other forms of professional development can help law enforcement officers better understand how to promote public safety while respecting the rights of all residents.

- **Increase and expand oversight of department actions and policies.**

Strong provisions for ongoing oversight will incentivize compliance and allow for the identification of successful efforts. One means of accomplishing this is through establishment of an independent office or body with investigative authority and a specific mandate to monitor compliance, such as an Inspector General. City Councils should also hold oversight hearings regarding police practices.

- **Require comprehensive data and record-keeping by police departments**

Transparency and record keeping is critical in order to ensure that law enforcement is acting effectively, efficiently, and fairly. Holistic data must be kept to track both population-wide patterns and individual interactions. Cities should insist on the disaggregation of data on the demographic characteristics of individuals who are the targets of law enforcement activity, including the rates at which drugs, weapons, or other items are found during stops and searches. Regular, public reporting of this data should be required.

## 5. EXPLICITLY PROHIBIT DISCRIMINATORY POLICING

- **End stop and frisk policing**

A 2011 study revealed that the New York Police Department had conducted over 685,000 street stops. In nearly 9 out of 10 cases, no ticket was issued or arrest made. Stop and frisk policing is inefficient, invasive, and deteriorates the relationship between police and residents. Cities should provide guidance on how law enforcement agencies can ensure public safety without disregarding the rights of residents. Cities should also institute effective tracking, transparency, and accountability measures.

- **Prohibit profiling on the basis of certain demographic characteristics**

Cities should enact local laws barring—at a minimum—police profiling on the basis of race or ethnicity. Many legislative efforts to address discriminatory policing bar profiling on the basis of race, ethnicity, religion or national origin, but individuals are often targeted on other bases as well. It is important to work with community members to get a full sense of whether they have been targeted on other grounds, such as sexual orientation, gender identity or expression, age, housing status, immigration or citizenship status, language, disability, housing status, occupation, or socioeconomic status.

## 6. SUPPORT ALTERNATIVES TO INCARCERATION AND REDUCE CRIMINALIZATION

- **Implement a pre-trial diversion program or alternative court.**

Local jails admit almost 12 million people a day, which eats away at municipal budgets and draws people into the criminal justice system. In some places, cities are spending 7 cents of every dollar just on keeping people locked up. Recidivism in municipal jails is also very high, about 57%.

Local governments can help address the issues that lead to criminal activity by implement specialized courts or diversion programs that are focused on addressing community-specific challenges. Unlike more traditional courts, specialized courts usually center on one type of offense or offender and are incorporative of other social service providers. For defendants dealing with drug addiction, mental illness, and other conditions or concerns, specialized courts can address the root of the problem without carelessly relying on the revolving door of incarceration. Similarly, pre-trial diversion programs provide tailored attention to issues and concerns leading to involvement in the criminal justice system and can ultimately result in a dismissal of the charge.

- **Prohibit civil forfeiture.**

Over the last twenty years, forfeitures have multiplied exponentially, with federal, state, and local law enforcement seizing property at unprecedented rates. Forfeiture data is scattered and often



inaccessible, but what is available indicates clearly that billions of dollars of property and money are confiscated nationwide every year by law enforcement and prosecutors.

While state law regulates civil forfeiture, cities may be able to enact effective reforms. Cities should consider eliminating the practice of both civil forfeiture and pre-conviction forfeiture entirely. Cities should also vastly narrow the scope of permissible forfeiture even after a conviction has been obtained by prohibiting forfeiture of property owned by anyone but the accused, or prohibiting forfeiture only in the case of a serious felony conviction. Careful records and data of forfeitures should be maintained and publicly released, and any proceeds from forfeiture go directly into the general fund and are not spent solely by police departments.

- **Reduce the fees imposed on offenders and probationers**

Many municipal courts regularly throw probationers in jail because of their failure to pay the burdensome fines and fees that they have been charged by for-profit companies. These for-profit companies contract with under-resourced courts to supervise probationers. Not only is this practice discriminatory against low-income probationers and incarceratory, as it often results in probationers ending up jailed for failure to pay, it also ends up costing the municipalities exorbitant amounts of money and human capital to deal with the inefficiencies of these systems.

Local governments should ensure that offenders on probation are not required to pay supervisory fees to for-profit organizations and that those who cannot pay are not incarcerated. Furthermore, for-profit companies should have no say in a determination of an offender's ability to pay.

- **Facilitate ex-offender re-entry through ban-the-box legislation**

Formerly incarcerated people still face countless obstacles even after they have completed their sentence. Often, it is almost impossible to find employment or housing, leaving these men and women with no options as they try to rebuild their lives. This is also problematic for cities, as this adds up to vast numbers of people who have no opportunity to contribute to the city's economy.

Cities should enact ban-the-box legislation, making it illegal to discriminate against residents in employment due to any past criminal convictions. They should also outlaw housing discrimination due to criminal history. Cities should only allow landlords and employers to conduct criminal background checks after a conditional offer of housing or employment has been made. Furthermore, employers and landlords should be required to explain their reasoning if they do choose not to hire the candidate.

## 7. PROMOTE HIGH-QUALITY PUBLIC EDUCATION

- **Implement universal pre-kindergarten**

Studies show that Pre-K programs are a solid investment in a child's future. The benefits are especially significant for children who are low-income, have parents with low educational attainment, and who are Limited English Proficient. Children who attend Pre-K are more likely to graduate from high school and be gainfully employed, and less likely to experience teenage pregnancy or have a criminal record. The long-term benefits to society exceeded the cost of providing the preschool program by a ratio of 16.1:1.

Implementing Universal Pre-K for an entire municipality can be expensive, but cities can work to fund Pre-K programs through tax reform, federal grants, or state-allocated funds. If the costs are still too large, cities can start by providing resources to a small number of students and build up over time.

- **Provide wrap-around services by building community schools**

Almost half of the nation's public-school students live in poverty, a 25% increase from just a decade ago. This is particularly concerning because of the correlation between socioeconomic class and academic success. The Center of American Progress reports that the "average cognitive scores of prekindergarten children in the highest socioeconomic status group are 60% above the scores of children in the lowest socioeconomic group." And as a child's education progresses, her economic class and educational attainment continues to correlate. This further diminishes potential academic success and perpetuates the existing cycle of poverty.

Cities and school boards should implement community schools to ensure that low-income children are able to receive the resources and services they need to succeed academically. Community schools partner with service providers, health providers, after-school programs, youth centers, and other community organizations or providers to ensure holistic attention, education, and service provision for students. Children in community schools do better academically, have better attendance rates, and are more likely to graduate than other students.

- **Require data disclosure from charter schools on progress, demographics, and costs**

Without accountability, some charter schools operate unchecked and unregulated, harming students, parents, and taxpayers who can't track the failures and successes of their educational institutions. While cities typically have little to no control over the regulatory process, they may be able to call for information and data disclosure from charter schools. More data would allow local elected officials to, at the very least, publicly call for higher charter accountability standards. Increasing accountability would set a high bar, preventing or severely limiting the type of people and organizations who are not properly educating children.

## 8. ENSURE EQUALITY AND PROTECT THE HEALTH OF WOMEN AND LGBTQ RESIDENTS

- **Include LGBTQ persons as protected categories in your city's discrimination ordinances**

Both private and public actors should be prohibited from discriminating based on sexual orientation and gender identity in the workplace and the provision of housing. These laws should include detailed and adequately-funded enforcement mechanisms, including efficient claims processing. Protection should extend to contractual relationships – cities should prohibit city contracts with companies that do not have an explicit gender identity and sexual orientation anti-discrimination policy.

- **Improve Sex Education**

Adolescents in the United States use contraception at lower rates than their peers in other countries with comprehensive sex education, and face far higher rates of teen pregnancy. However, comprehensive sex education has been linked to decline in teen pregnancy, delay in first intercourse, and increased usage of contraception. It also provides information on healthy relationships and differences in sexual orientation, which can reduce intimate partner violence, sexual assault, and bullying.

Local officials have many policy options at their disposal to ensure that students receive comprehensive sex education. Some states have implemented policies requiring comprehensive sex education or abstinence-only education, but even in these places there may be latitude in determining curriculum. The school board and city council should coordinate to implement and fund effective, evidence-based policies, and ensure that professionals are adequately trained. Local elected officials can also partner with community organizations to provide additional programs or teacher instruction.

- **Ensure Access to Abortion Access**

Local officials can set aside money from local streams of revenue to help subsidize the cost of abortions. They can also help protect abortion clinic visitors' mental and physical well being. While the free speech of protesters must be protected, communities can take important measures to ensure that anti-choice groups do not prevent women from accessing abortion services. In some cities, anti-choice groups have used local zoning regulations as a way to block the establishment of an abortion clinic in their community or close down existing clinics. Local City Councils should modify their zoning codes to ensure that abortion providers are treated fairly within their borders.

## 9. MAKE LOCAL ELECTIONS AND BUDGETING MORE DEMOCRATIC

- **Require independent groups to publicly disclose campaign donations**

The Supreme Court's decisions have prevented localities from imposing limits on the amounts of independent spending in local elections, but they do not limit the power of localities to mandate that independent groups disclose their spending to the public. The disclosed documents should be made available online in user-friendly formats, and the law should require groups to disclose their spending continuously on a specified schedule or disclosure all sums once groups have reached a certain threshold. Timely disclosure helps voters make informed decisions and hold politicians and others accountable.

- **Implement public financing in your city**

The overwhelming evidence is that our system of campaigns funded by private dollars skews public policy in favor of the wealthy and forces elected officials to spend time raising money instead of focusing on governing. Cities and states cannot ban political spending, but they can reduce the outsized influence of wealthy contributors and democratize campaign funding through public financing.

For example, local candidates could receive \$6 in matching funds for every \$1 that they raise from a city resident (up to a limit of \$175 per resident). Candidates who participate in the program would commit to a limitation on their total spending, which ensures that money will not determine the outcome of the race. Such programs reduce the influence of moneyed interests, permit middle-class candidates to run competitive races and win, and engage a broader segment of the population in the electoral process.

- **Allocate a portion of your discretionary budget to participatory budgeting**

Participatory budgeting is a grassroots democratic process in which community members directly decide how to spend part of a public budget. It enables residents and taxpayers to work with government to make the budget decisions that affect their lives. Participatory budgeting can create more equitable public spending, greater government transparency and accountability, democratic learning, and increased levels of public participation, especially by low-income and politically marginalized residents.

## 10. EXPAND VOTER REGISTRATION AND ENGAGEMENT

- **Facilitate voter registration through housing and high schools.**

Civic participation in the United States is weak compared to other democracies. Approximately 60 million eligible Americans are still not registered to vote. This represents almost one in four eligible persons, and includes disproportionately low-income voters, young people, and minorities.

Cities and counties can make voter registration easier by requiring landlords to provide their tenants with voter registration forms. These laws will help the cities' large number of college students register and stay registered to vote. Such requirements are also valuable because renters are disproportionately low-income and/or people of color.

Local governments can also play a key role in ensuring that high school students register to vote when they become eligible. Local elected officials can help coordinate programs between the local boards of election and school districts to ensure that all eligible students are registered to vote.

- **Expand the provisions in the existing federal motor-voter law**

Mayors are often elected with single-digit turnout and scholars estimate that local elections generate an average turnout of approximately 25-30% of the voting age population.

Expanding upon federal agency-based registration laws can result in significantly higher registration numbers among minorities and low-income city residents. Research has found that well-administered voter registration programs established at public assistance agencies pursuant to federal law have helped register 15 to 20 percent of agency applicants. Successful agency voter registration requires that the agencies provide language access for LEP registrants, and that agency staff is trained to properly direct voter registration. Cities should also ensure that voters are given the opportunity to register at public libraries, community centers, police stations, housing departments, and the other places where citizens interact with municipal government.

- **Expand the right to vote to non-citizens and 16-and-17-year-olds**

Fifteen states and Washington, D.C. permit 16- and/or 17-year olds to preregister to vote, so that they will be eligible to vote at the first election after they turn 18. Where possible, cities should move further and fully enfranchise youth, as some jurisdictions have already done. Research shows that voting is habitual and that norms related to political participation in high school have lasting impacts, so that promoting participation among 16- and 17-year-olds will increase turnout for years to come.

Cities should also enfranchise non-citizens where possible. In the United States, "non-citizens voted in local, state, and even national elections in 22 states and federal territories from the nation's founding until the 1920s." It was only with the rise of anti-immigrant sentiment at the turn of the 20<sup>th</sup> century that states began to eliminate alien suffrage. It is time to return to a democratic system in which all residents have the right to participate in self-governance.

## 11. FIGHT CLIMATE CHANGE

- **Divest from Fossil Fuels**

Even as many municipalities become operationally greener, their investments still support the industries that are driving global climate change. Cities should divest public funds from the stocks of fossil fuel companies that make money extracting coal, gas, and oil. The impact of divestment by local governments has significant potential. Nationally, total municipal holdings add up to about \$1.5 trillion in cash and securities, plus an additional \$500 billion in retirement funds.

Divestment affects fossil fuel companies' bottom line while also bringing attention to their reckless practices. And research suggests that cities will not suffer meaningful financial impact from divestment, particularly in light of its social and environmental benefits

- **Ban or instate a moratorium on fracking**

Much of the anti-fracking movement relies on local action. Many cities have been able to ban fracking outright, by explicit ordinance or through other means, such as rewriting zoning laws, narrowing road-use regulations, setting noise limits, or recognizing "critical environmental areas."

- **Invest in energy efficiency**

The quickest way to directly create new green jobs is through energy efficiency upgrades to buildings. The immediate and on-going cost savings created by these upgrades funds the upfront costs and, ideally, makes the projects sustainable. Forty percent of America's energy is used in buildings, so improvements have significant environmental benefits.

City governments occupy office and school buildings for decades, so there is strong financial incentive to make energy efficiency upgrades. With interest rates at historic lows, cities can immediately save money by issuing bonds to pay for the upgrades or partnering with utility companies and responsible banks to develop other financing.

## 12. PROTECT RENTERS' ACCESS TO HOUSING

- **Ban Housing Discrimination**

Source-of-income discrimination has a disproportionate effect on the most vulnerable members of society. Where a person lives defines her access to schools, employment and community. Living in less desirable neighborhoods means fewer opportunities and, without real housing alternatives, individuals and families cannot move on to lead better lives.

Cities can adopt local source of income protection and have a measurable, positive impact on implementation of housing policies and on meeting the needs of voucher holders. As far as possible, cities should limit the availability of defenses and exceptions available to landlords.

- **End Drug Related Evictions in Public Housing**

Because of the extensive discretion allowed to local Public Housing Authorities, municipalities can stop the expensive and inhumane practice of evicting entire families for minor non-violent drug offenses. Cities should require that public housing authorities mandate the consideration of mitigating circumstances, take into account all relevant circumstances prior to eviction, and reevaluate evidentiary standards.

## 13. INCREASE AFFORDABLE HOUSING

- **Increase Inclusionary Zoning**

Cities should use their role as regulators of land use to help ensure that new residential development includes, or supports the development of, new affordable residential units. Inclusionary zoning is a low cost tactic to ensure that all new development includes units that are affordable to those who need them. Cities can impart requirements for homebuilders and developers to set aside a certain percentage of units in new developments for low and moderate-income residents.

Inclusionary requirements can vary greatly depending on what state law permits and the goals of the community. Some requirements are mandatory, while others are incentive-based, with the developer determining whether the incentive is sufficient to make up for the cost of the lower-priced units. Density bonuses are the main incentivizing tactic, which allows the developer to build more units in the designated space than would otherwise be permitted under the zoning law. However, mandatory ordinances can also include some benefits and incentives to offset the cost of the set aside or to encourage developers to go beyond the minimum requirements.

- **Reform Housing Code Enforcement**

Enforcing housing codes can cause problems for residents, particularly in low-income neighborhoods. Code enforcement often backfires because officials require changes that are simply not economically feasible for owners and their tenants. When code enforcement officials force these changes and threaten legal or financial repercussions, families may have no choice but to abandon their home.

Cities should ensure that code enforcement policy neither burdens the tenant with repair costs nor encourage building condemnation as a solution. Instead, code enforcement should encourage a landlord or property owner to improve living conditions. If they are unwilling, the building should be

sold at a discounted price to a capable owner or the city itself should repair and resell the property. Cities can also develop innovative financing for necessary but cost-prohibitive repairs using tools such as Community Land Trusts or Housing Trust funds.

## 14. HELP FAMILIES AVOID FORECLOSURE

- **Adopt a foreclosure registry program and invest in enforcement**

After banks take homes into foreclosure and evict the residents, the properties often sit vacant for months or even years. Not only is this a waste of valuable housing, but it dramatically reduces the value of neighborhood homes, reduces city tax revenue, and forces government to spend money on upkeep, code enforcement, and police services empty property becomes a neighborhood blight. To combat these costs, your city can create a foreclosure registry program that mandates that the owner of any foreclosed property immediately register the property with the city and pay a small fee, conduct regular inspections of the property and ensure it is properly maintained; and pay utilities on time and collect the rent if the property is occupied.

- **Mandate that foreclosing lenders post bond to ensure compliance with the law**

Cities can require that property owners or banks must register with the city and place a significant cash bond post-foreclosure initiation or post-vacancy. That way, the city could collect revenue if that property is not taken care of adequately.

- **Use eminent domain power to refinance at-risk mortgages.**

A few cities have begun exploring the idea of using their eminent domain powers to purchase at-risk mortgages and replace them with fair-market value mortgages. Such a policy would let people stay in their homes by resetting underwater mortgages to affordable levels

## 15. RECLAIM YOUR CITY'S ASSETS AND RESET ITS RELATIONSHIP WITH WALL STREET

- **Demand that banks re-negotiate high fees and interest rates**

Cities have very few good options when it comes to financial services and are often forced to take deals with high fees and interest rates. Many cities are unfairly locked into interest rates that are higher than those now available. Cities should explore banding together to collectively bargaining for lower fees and better deal terms from major banks. .



- **Hire in-house pension management instead of paying unnecessary fees to Wall Street**

Many cities are paying high fees to Wall Street for money management. City pension funds could save significant money in management fees by hiring in-house pension management. Where hiring new management is cost prohibitive, multiple municipalities could pool their pension assets under one manager or management team.

- **Take your cities' assets out of Wall Street bank accounts**

Many cities use big banks to safeguard their deposits, once again paying unnecessary fees to Wall Street. Consider moving your city's accounts from a big bank to a smaller, more local, more transparent institution. Some cities have closed their bank accounts not only to avoid high fees, but to protest bank practices, such as their failure to renegotiate underwater mortgages.

- **Establish a public bank**

Private banks are often focused on short-term profit, which leads to hazardous gambling with money that could have promoted the economic growth that benefits the public. A public bank, on the other hand could support the economy in by providing credit and leveraging assets to stimulate investment in a municipality's economy, focusing on fiscal strength over the medium and long term.

A municipal bank would allow cities to create and operate locally controlled and democratically accountable systems of public finance. A city-owned public bank could provide depository services to all public agencies; provide, structure, and underwrite fair and affordable financing options to public agencies; invest city and pension dollars; serve as a wholesale bank to support lending to local small businesses; and pay dividends to the city to help address revenue shortfalls during tight budget years.

By leveraging a City's financial resources, municipal banks could promote community development and the local economy and increase opportunities for underserved economically disadvantaged segments of the city to access banking services.

- **Pass a Responsible Banking Act and demand transparent accounting**

Private financial firms are often less-than-forthcoming with information about their internal practices. Cities can pass Responsible Banking Ordinances to better hold banks accountable, demand transparency, and encourage an increase in responsible neighborhood investment. These laws vest power in an oversight mechanism, usually the City Treasurer or an oversight board, which then is responsible for establishing data reporting requirements, evaluating banking practices, and including public input. They generally require that any bank wishing to do business with the city disclose detailed data on its lending, foreclosure, and community redevelopment activities.

Cities should demand additional transparent accounting of the high fees that banks are charging for things like debit cards issued by government benefit programs or letters of credit that cities need in order to issue bonds. Disclosure of the high fees and interest rates to the public may give local elected officials the chance to further hold Wall Street accountable with solid local support, and even renegotiate or terminate contracts.