

Chapter 7:

Poverty and Inequality

Welfare Reform and Child Care

Gore

Bush

Housing and Urban Development

Gore

Bush



IN THEIR OWN WORDS
SOURCEBOOK FOR THE 2000 PRESIDENTIAL ELECTION

copyright (c) 2000 by The Board of Trustees of Leland Stanford Junior University

Welfare Reform and Child Care - Gore

Al Gore

Fatherhood Summit

Washington, D.C.

June 2, 2000

Child Poverty

...

We have to keep our prosperity going. But our challenge is greater than that. We have to do more than increase the value of our assets; we must reinvigorate the values that give America its meaning.

In the end, of course, it's not the decisions made in Washington that count the most; it's the decisions made in millions and millions of individual families.

But the decisions made in Washington can make it easier or harder for families to do their jobs at home. A lot of policies inadvertently, at best, make the job of families more difficult. And there are some changes that are relatively simple and others that are going to take more time, that will come with more difficulty, that can make the job of families a whole lot easier.

Now to establish the context for everything else that I want to say here to you today, let me start by saying that we have to honor and support working mothers, and we have to see this challenge in that context.

And that is the challenge that we talk about a great deal. We should always remember it in the work on fatherhood.

But in the policy area, that challenge, the one facing working mothers, is one that's focused on all the time. And too often there simply

is not nearly enough attention and support given to the role of fatherhood

A personal, passionate and unshakable commitment by fathers to be there for their children, whatever it takes—that's what I mean by fatherhood.

For too long, most of our national conversation about families has been a close-up of the mother-child bond. And nobody here is saying that that conversation shouldn't continue. It should. It must. But the father can no longer be cropped out of the family photograph when we're talking about policies related to families.

We've got to bring the father back into the picture, back into the discussion, because fatherhood is an experience at the heart of the human experience. There can be nothing more tragic than to see a father fail. Of course, there can be nothing more noble and heartening than to see a father succeed.

Never doubt the impact that committed fathers have on their children. Never doubt that. Children with strongly committed fathers learn about trust early on.

...

Across all the generations, the fundamental responsibility of fathers to be involved with their children is something that of course can never be taken lightly and, more than that, must be appreciated and enhanced, understood and celebrated.

If we want all of our children to grow up free from spiritual and material poverty, nothing beats the support and attention of two caring parents. We know that from all of the research.

Again, those single parents are doing a wonderful job. They are heroines and heroes, and we acknowledge and celebrate their successes. But there is simply no doubt that, all other things being equal, children

are going to have a much better chance in life with two caring parents. You can see it in every study that asks that question.

We know that child poverty in America is often, more than by any other cause, caused by the absence of one parent from a child's life.

When you hear discussions of child poverty in America, you know the vast majority of it, what you're really talking about, is you're talking about absent fathers, because that is the number one cause of child poverty. And of course, by the same token, when children live with two parents, those children are far, far less likely to be poor.

Today, more than one-third of all children live apart from their fathers. I heard a bigger figure that you used this morning -- 40 percent—was there—is there a new finding going up from one-third to 40 percent? Two-fifths of single parents are making do somehow day-to-day, valiantly, without so much as a court order in place to get child support for their children. And they're doing a great job by and large.

But those single-parent families are paying a terrible price for the neglect of the absent parent, and so is the larger American family—a price paid not just in terms of the taxpayers having to make up the difference in child support, but an even bigger price in terms of disruption in the classroom, slowing down the other kids, crime statistics, unsettling the community.

The list is literally endless. And we've got to focus on it, and we've got to do something about it.

When fathers are not around, they leave a vacuum of love and caring and discipline. And you know that nature abhors a vacuum, and often the wrong influences rush into that vacuum that's left with the father—when the father leaves.

Children with absent fathers are more likely to turn to drugs. They've got an empty place in their hearts; they're trying to fill it the

wrong way. They're more likely to become troubled, more likely to take their own lives, the statistics show clearly. Twice as likely to drop out of school, twice as likely to end up in jail, five times as likely to live in poverty. It does not have to be that way.

I have seen what can happen not only to the families when the father reconnects with the family, but what happens to the men who reconnect with their children. This is a lesson that Joe and his fellow practitioners at the grassroots level have taught me and have demonstrated to me over and over again.

Outside of a genuine, intense, personal religious experience, there is nothing else so transformative and so powerful in reshaping a man's life as when a man reconnects with his children.

We need to recognize that as a source of energy and creativity and stability and goodness for our country. We need to try to make that happen all over the country, community by community.

...

Of course, as we've all said, governments don't raise children. National policies can never take a child to a baseball game or teach a child right from wrong or help a young boy or girl through difficult teenage years. Only fathers and mothers can do that.

So the real answers to this challenge have to come from hearts and homes across America.

But I believe we have a national obligation to insist upon responsible fatherhood, everywhere and from everyone.

And that is what I am proposing today. Fathers must take financial responsibility for the children they bring into the world.

These past seven years, we have dramatically strengthened child support enforcement. We have cut America's welfare rolls in half. We've moved millions from welfare to permanent private sector jobs. The

responsibility for this change has fallen largely on the nation's low-income single mothers.

But there is still more that needs to be done to help these families become self-sufficient. Now we have to demand more responsibility from the fathers, whether they're living with the families or not. Every father has some basic obligations to spend time with his children, to provide them with financial support, to treat the mother of his children with respect, always.

And so I pledge to you today, with your help, as president I will launch a second-generation of welfare reform to require all fathers who owe child support to pay up or be required to go to work to support their children. That's the next step in welfare reform.

We've been requiring that of the mothers; let's require it of the fathers. It is the same responsibility in that sense.

Second, I will strengthen child support enforcement so delinquent fathers pay what they owe, and their children do not have to grow up in poverty.

Third, I will make sure that as we encourage responsible fatherhood, we address the critical issue of domestic violence, which is one of the biggest obstacles for creating a safe and secure home for children.

Fourth, I will do everything in my power to promote stronger marriages and stronger families for the sake of our children and our values.

Now, I want to discuss each of these commitments. Number one, it is unexcusable that only one in four parents who owe child support actually pays that child's support. And I ask you...

It is time to send a strong message: Deadbeat dads should pay what they owe to their children or they will leave home without it.

Too many fathers don't pay child support because they assume the

government can take care of their children for them. That's wrong. Fathers have a responsibility to do all they humanly can to lift their children off of welfare and out of poverty. When our government accepts the responsibility that a father ignores, then we must collect the child support that's owed. But now for families on welfare, the government keeps the money and the children have no idea if their father is paying it. If the father does pay it, there is not the proper credit given. There isn't the basis for using that acceptance of responsibility on the part of the father for building that bond with the children.

There is a better way. I believe we should create new parental responsibility accounts so that there is a clear link between fathers, child support and their children. With these accounts, some of the money will go immediately to the children to meet their pressing needs, and the rest will be held in trust for the children to draw on once the family leaves welfare. They will continue to get the other payments, understand.

This will give the father a new incentive to pay child support, and it gives the mother a new incentive to leave welfare, plus extra help in braving the transition from welfare to work, because this will build up in an account accessible to her when the family leaves welfare.

Now second, every father has a responsibility to work to support his children. Single mothers are already working harder than anyone who hasn't been there can know. We've asked mothers on welfare to work; we have to ask fathers to do the same.

We have to recognize that so-called "dead-beat dads," those who abandon their financial responsibility, are only one part of the problem.

You've heard that phrase over and over again, "dead-beat dads." Well, there are emotionally dead-beat dads as well: fathers who communicate with their children across a blaring TV set and don't communicate from the heart at all, fathers who may pay the bills but

leave a deficit of love and caring and self-esteem in their children's lives.

Whether a child speaks in baby talk or teen jive, fathers have to learn the language, and that takes time. We can no more condone emotional irresponsibility than financial irresponsibility.

More importantly, we also have to recognize that not all fathers who run away from their financial responsibilities are deadbeat dads. There are also dead-broke dads, and we need policies to address that challenge.

These are men who want to do right by their children but simply cannot afford to do so. These fathers deserve to get the help and training they need to make it in the work force, and we should hold them responsible for supporting their children in return. We should build on initiatives that move fathers onto the employment rolls and move families off the welfare rolls.

I discussed that successful initiative in Tampa earlier. That father told me that the program that required him to pay the child support and then said, OK, here's the job training that you need and the opportunity that you can—you need to get a job so that you can pay the child support, it made all the difference to him, in his ability to pay the child support, but, as I mentioned earlier, in his ability to feel better about himself and to reestablish that bond and then become a whole new person.

Here's what the program overall looks like down there: Out of every 25 cents invested in the program, one dollar is recouped in that newly employed dad's child support payments. That's pretty good—that's a pretty good return on investment.

What is that? A 400 percent return on investment? Let's reward states that have found ways to move dead-broke dads from unemployment to work and from delinquency to responsibility.

And after all, here we are in a booming economy where one of the

biggest shortages is a shortage of people to fill good jobs that are open. So there are a lot of reasons to have good job training programs like this one.

Now, third, every father needs to understand that being a dad means respecting the mother of your children. Under my plan, all responsible fatherhood programs must include one key component: efforts to stand up to the scourge of domestic violence.

I talked about that well-recognized phenomena whereby patterns cascade on down through the generations. One of the places where we all learn that the first was from the research showing that those who suffer from domestic violence as children are far more likely to perpetrate domestic violence when they grow up and become parents themselves.

And so, when you've got a fatherhood program that is by definition focused on men who need to be reconnected with their families in some way, shape or form, it makes sense to always include a component devoted to preventing domestic violence.

...

Now finally, we need to be a society that lifts up the institution of marriage. When families can stay together, more children have stability and security than any policy or program could hope to achieve.

That means, first and foremost, that it's time to fix a fundamental flaw in our tax code's value system, namely the substantial tax penalty that too many working parents pay just because they are married. We need to change that.

So let's make sure—let's make sure that joint filers get the same standard deduction as two individual filers combined. This will put more money into the pockets of the typical middle-class family, giving them a little extra help as they pay their bills, care for their kids, and make those monthly mortgage payments.

Just as importantly, it puts to rest a symbol of a values-blind bureaucracy that penalizes couples for taking vows and joining into families.

And incidentally—this is critically important—let's make an extra reduction in the marriage penalty for the hardest pressed working families: those who receive the earned income tax credit. Let me tell you why I'm emphasizing that—let me tell you why I'm emphasizing that: because, the way the tax code works, if you just repeal the so-called marriage penalty and don't make an adjustment to the earned income tax credit, then the low-income and low-middle-income families get no benefit from the repeal of the marriage penalty whatsoever. You've got to give an extra reduction for those who are receiving the earned income tax credit.

And a lot of the ones that are in the programs that operate at the grassroots levels—I think of Joe's clientele, for example—probably every single one, or probably the vast majority of the men and the families that you're working with in Baltimore, get that earned income tax credit. So this is important, not a detail.

We should help fragile families, young couples who are trying to stay together, to strengthen their relationships and become better parents. They deserve all the help that they can get.

We should help all families juggle the growing responsibilities of work and family by urging employers to make workplaces more parent-friendly.

We have to expand the family and medical law so parents can take time off to bring a child or an aging parent to the doctor or attend a teacher-parent conference at school. This—they ought to have that right as a matter of law. And this is part of a much broader commitment we must make to help working parents succeed both at home and at work.

...

Al Gore

July 29, 2000

TV Ad: "Cheney"



[Announcer]:

George W. Bush chose Dick Cheney to help lead the Republican party.

What does Cheney's record say about their plans?

Cheney was one of only eight members of Congress to oppose the Clean Water Act...

(On screen: Opposed Clean Water Act, Votes #8, #14, 1987)

... one of the few to vote against Head Start.

(On screen: Against Head Start, Votes #94, #354, 1986, #238, 1984)

He even voted against the School Lunch Program...

(On screen: Against School Lunch Program, Vote #283, 1985)

... against health insurance for people who lost their jobs.

(On screen: Against Health Insurance for the Unemployed, Vote #300, 1983)

Cheney, an oil company CEO, said it was good for OPEC to cut production so oil and gasoline prices could rise.

(On screen: Cut Oil Production Gas Prices Could Rise, Source: Reuters, 4/12/99, Slate 7/28/2000)

What are their plans for working families?

(On screen: Paid for by the Democratic National Committee)

Al Gore

Democratic National Convention 2000

Los Angeles, California

Party Platform: Requiring Work from All

With Bill Clinton and Al Gore in the White House, we changed the nation's welfare system - transforming the program into one that encourages and promotes work. Since 1993, the welfare rolls have fallen to their lowest levels in over 30 years. Today, millions of parents now have the dignity of a paycheck, rather than the stigma of a welfare check. The next step is to help these new workers move into the economic mainstream so that they can support their families. It is part of our vision of abolishing poverty. Al Gore is committed to helping new workers and those still on the rolls get help with childcare, transportation and other supports to ensure that anyone who can work, does work. Democrats also believe that we must continue the fight to restore fairness to legal immigrants - these Americans also deserve access to the American dream.

Our fundamental mission is to expand prosperity, not government. But the choices government makes can help or hurt prosperity. For the past eight years, Americans have counted on Democrats to make the right choices. The resulting prosperity is clear. Now, in another moment of big choices, Democrats stand ready to lead again - with a record of results and a vision for the future.

Al Gore

Democratic National Convention 2000

Los Angeles, California

Party Platform: Child Care and Early Childhood Education

Democrats believe in making child care more affordable through targeted tax cuts and other investments, in improving the safety and quality of child care centers, in ensuring that children start school ready to read, and in giving a helping hand to parents who decided to stay at home with their children. We need both higher pay and higher standards for child care workers - and they need to get training so that they can do their jobs well. It is a priority of the Democratic Party to fully fund Head Start.

Al Gore

Democratic National Convention 2000

Los Angeles, California

Party Platform: Fatherhood

Promoting responsible fatherhood is the critical next phase of welfare reform and one of the most important things we can do to reduce child poverty. Three times more men acknowledged paternity in 1998 than in 1993. This is a first step toward giving to a child the emotional and financial support a father must give to merit the name.

Democrats believe in cracking down on deadbeats who abandon their children. So we must require all fathers who owe child support to pay or go to work; strengthen child support enforcement, including increasing the amount of child support that gets paid directly to poor families; and make it harder for parents who owe child support to get new credit cards. However, we also recognize that, in addition to dead beat dads there are dead broke dads. Thus Democrats support helping those men who want to reconnect with their families and who want to become a positive force in the lives of their children.

Welfare Reform and Child Care - Bush

George W. Bush

Republican National Convention 2000

Philadelphia, Pennsylvania

Party Platform: A New Prosperity: Seats for All at the Welcome Table

“America has been successful because it offers a realistic shot at a better life. America has been successful because poverty has been a stage, not a fate. America has been successful because anyone can ascend the ladder and transcend their birth.”

— George W. Bush

We want to expand opportunity instead of government. Governor Bush calls this "the Duty of Hope." We see it as our duty to act. But whatever we name it, the goal is the same — to give hope and real upward mobility to those who have never known either. It's clear that the old left-liberal order of social policy has collapsed in failure; and its failure was the most egregious among whom it most professed to serve: the poor and those on the margins of society.

The time is here to act, to bring hope, to expand opportunity. Republican governors throughout the country sparked a revolution that brought about the greatest social policy change in nearly 60 years — welfare reform. Inspired by the innovative reforms of Republican governors that successfully moved families from welfare dependence to the independence of work, congressional Republicans passed landmark welfare reform legislation in 1996 that has helped millions of Americans break the cycle of welfare and gain independence for their families. Because of that legislation — turning welfare resources and decision-

making back to the states, with the understanding that recipients must meet a work requirement and such assistance would be only temporary — about six million Americans are now gainfully employed, many for the first time. We salute them.

And now it's time to take more steps in the right direction by helping these families climb the opportunity ladder. It won't be easy, but welfare reform wasn't easy either, though the results were surely worth the fight. Here are our next steps:

Reward work with tax reform that takes 6 million families off the tax rolls, cuts the rate for those who remain on the rolls, and doubles the child tax credit to \$1,000.

Implement the "American Dream Down Payment" program, which will allow a half million families who currently draw federal rental assistance to become homeowners, and allow families receiving federal rental payments to apply one year's worth of their existing assistance money toward the purchase of their own first home, thus becoming independent of any further government housing assistance. This approach builds upon our long standing commitment to resident management of public housing and other initiatives.

Increase the supply of affordable housing for low-income working families and rehabilitate abandoned housing that blights neighborhoods by establishing the Renewing the Dream tax credit. This investor-based tax credit will create or renovate more than 100,000 single-family housing units in distressed communities.

Build savings and personal wealth through Individual Development Accounts, in partnership with banks, to accelerate the savings of low-income earners.

For many individuals, poverty signals more than the lack of money. It often represents obstacles that cannot be overcome with just a

paycheck. These are the challenging cases, where government aid is least effective. These, too, are the situations where neighborhood and faith-based intervention has its greatest power. For this reason, the Republican Congress mandated charitable choice in the welfare reform law of 1996, allowing states to contract with faith-based providers for welfare services on the same basis as any other providers. The current administration has done its utmost to block the implementation of that provision, insisting that all symbols of religion must be removed or covered over — precisely what the 1996 provisions set out to prevent. The result is that many of the most successful service programs are essentially blacklisted because they will neither conceal nor compromise the faith that makes them so effective in changing lives. While this is unfair to faith-based organizations, it is unjust to those whom they could help conquer abuse, addiction, and hopelessness.

Texas was the first state to implement charitable choice in welfare, and its governor intends to expand it to all federally-funded human services programs. We support his plans to unbar the gates of the government ghetto, inviting into the American dream those who are now in its shadows and using the dedication and expertise of faith communities to make it happen.

This is what we propose:

Apply charitable Choice to all federal social service programs.

Encourage an outpouring of giving by extending the current federal charity tax deduction to the 70 percent of all tax filers who do not itemize their deductions and by allowing people to make donations tax-free from their IRAs.

Promote corporate giving by raising the cap on their charitable deductions and assuring them liability protection for their in-kind donations.

The renewal of entire communities is an awesome task and involves one human face, one human heart at a time. But the American people have a long and seasoned history of working wonders. Government does have a role to play, but as a partner, not a rival, to the armies of compassion. These forces have roots in the areas they serve, and their leaders are people to whom the disadvantaged are not statistics, but neighbors, friends, and moral individuals created in the image of God. With these approaches government becomes a partner with community and faith-based providers in supporting families and children and helping them improve their opportunities for a better life.

Housing and Urban Development - Gore

Al Gore

NAACP 91st Annual Convention

Baltimore, Maryland

July 12, 2000

Reviving Communities

...

Now, when I say you ain't seen nothing yet, I want you to know that I don't offer you generalities. I want to offer you some specifics.

I believe that it is time to invest in people. I pledge to you that I will bring about—as president, with your help—a continuation of the economic plan that has been good for our people. I don't want to go back to the giant deficits that are caused by focusing on massive tax cuts for the wealthy. I want tax cuts that are targeted to the people who need them, that are affordable, that are focused on education and health care and child care and raising children and strengthening families.

I believe we need more empowerment zones so that we can lift up the communities that have not shared in this prosperity yet.

Alvin Brown, my executive director of the empowerment zone program, has worked with me all over this country, and we have brought jobs to the places where they are most needed.

I want a specific program to clean up contaminated brownfields, good properties in good locations that need to be cleaned up and used to attract new jobs.

Now, let me tell you why they're not being cleaned up. I'm going to go and visit one here in the Baltimore area that the local leadership has tried mightily to get—to turn into a magnet for opportunity and hope.

There is national legislation pending right now that would do that. And the Democrats support it. And many moderate Republicans support it. Certainly people around the country support it.

Why isn't it passing? Well, it is because there are powerful and wealthy special interests that have entered into a secret agreement that was made public, to the embarrassment of those who signed it, and the Republican leadership in the Senate pledged not to allow legislation to go forward that would clean up brownfields because some of the big polluters in this country didn't want it to go forward, and they secured a pledge that it would be tied to a special interest provision to help the polluters.

Now, I believe that the bipartisan majority in the Congress that supports this, the bipartisan majority in the country that is overwhelmingly in favor of it, has the right to say to the Republican leadership and to the titular head of the Republican Party nationally: Put the people first. Let's pass this legislation and bring some jobs to the inner city. Let's don't just talk about it, let's actually do it by passing the legislation.

But instead of passing legislation to revitalize our community, this Congress keeps blocking progress and trying to pass these massive giveaways to the powerful and the special interests.

...

Al Gore

Democratic National Convention 2000

Los Angeles, California

Party Platform: Providing Better Housing

Democrats believe that in building upon the record-breaking prosperity and growth achieved in the past eight years, we must not leave any community behind. Under the leadership of Al Gore, the Empowerment Zones and Enterprise Communities programs have brought new hope to cities and rural areas all across America. Now we need a new round of Empowerment Zones to spread prosperity even further. The Clinton-Gore New Markets Initiative is shining a spotlight on the untapped potential for commerce, tourism, and investment in many communities, and Al Gore will extend these efforts to see that the prosperity of the mainstream economy flows to the Main Streets everywhere. The Clinton-Gore Administration fought to strengthen the Community Reinvestment Act and to create a network of Community Development Banks, and Al Gore will continue that fight. Democrats are committed to building an America in which no neighborhood or town see joblessness and shuttered businesses commonplace or inevitable, and where no families or young adults surrender their God-given right to work hard and live the American dream.

Part of that dream is home ownership. Under Democratic leadership, we have achieved an all-time high in home ownership, including among groups that have historically been left out. We are committed to continuing this progress, because home ownership is a foundation for building wealth and economic security for families, and it provides a vital anchor enabling neighborhoods to thrive. In too many communities, however, owning or renting an affordable home seems an impossible

dream. Al Gore and Democrats have long defended the mortgage interest deduction and the Low Income Housing Tax Credit, and believe we must reinvigorate our communities and support our families through partnerships and targeted investments and eliminating community redlining by lenders that will better harness the power of markets to create the housing we need. We must pay down the debt to keep interest rates low. We need to create a continuum of care for homeless people so that they get help in getting themselves off the streets and back on their feet. We must ensure that housing costs in thriving communities do not outpace the income of middle class families. We must expand the supply of life cycle housing. We must encourage the renovation and construction of affordable housing closer to places of work and to mass transit so workers can get to their jobs without being tied up in traffic for hours.

...

Al Gore

Democratic National Convention 2000

Los Angeles, California

Party Platform: Livable Communities

Across America a new movement is emerging as citizens work together to build more livable communities. These are communities where the streets are safe and schools are good, where high wage jobs are not hours away from home, where people can get to work and run their errands without spending hours stuck in traffic, where they can breathe clean air and drink clean water, where the spirit of community reigns.

Democrats believe communities know best and that they should have the resources and tools they need to act on their decisions, to have the ability to create communities of which families can be proud. We want to transform out-of-control sprawl to well-planned smart growth.

That is why we support the "Better America Bonds" - tax credits for state and local bonds to build more livable communities. We must help communities reconnect to the land around them, preserve open spaces, build parks, improve water quality, and redevelop rusty old brown fields. We need to help save farms from being turned into strip malls and parks from being paved over. We should acquire new lands for urban and suburban forests and recreation sites and set aside wetlands, coastal and wildlife preserves. And it is time we enhanced our quality of life by unclogging our nation's roads and airports.

Al Gore and the Democratic Party support the building of high-speed rail systems in major transportation corridors across the nation. High-speed rail reduces highway and airport congestion, improves air quality, stimulates the economy, and broadens the scope of personal choice for

traveling between our communities. We support new grants to Amtrak and the states for improving and expanding passenger rail routes and corridors.

Housing and Urban Development - Bush

George W. Bush

Republican National Convention 2000

Philadelphia, Pennsylvania

Party Platform: Home Ownership

Home ownership is central to the American dream, and Republicans want to make it more accessible for everyone. That starts with access to capital for entrepreneurs and access to credit for consumers. Our proposals for helping millions of low-income families move from renting to owning are detailed elsewhere in this platform as major elements in Governor Bush's program for a New Prosperity. For those families, and for all other potential homebuyers, low interest rates make mortgages affordable and open up more housing opportunities than any government program.

Affordable housing is in the national interest. That is why the mortgage interest deduction for primary residences was put into the federal tax code, and why tax reform of any kind should continue to encourage home ownership. At the same time, a balanced national housing policy must recognize that decent housing includes apartments, and addresses the needs of all citizens, including renters.

We will turn over to local communities foreclosed and abandoned HUD properties for urban homesteading, a citizen renovation effort that has been remarkably successful in revitalizing neighborhoods. We affirm our commitment to open housing, without quotas or controls, and we applaud the proactive efforts by the realty and housing industries to assure access for everyone.

In many areas, housing prices are higher than they need to be

because of regulations that drive up building costs. Some regulation is of course necessary, and so is sensible zoning. But we urge states and localities to work with local builders and lenders to eliminate unnecessary burdens that price many families out of the market. We see no role for any federal regulation of homebuilding, but we do foresee a larger role for State and local governments in controlling the federally assisted housing that has been so poorly managed from Washington. We also encourage the modification of restrictions that inhibit the rehabilitation of existing distressed properties.