



The Problem

Failing Commitment to America's Economic Centers: Today, government programs aimed at strengthening metropolitan areas are spread across the federal government with insufficient coordination or strategy. Worse, many federal programs inadvertently undermine cities and regions by encouraging inefficient and costly patterns of development and local competition. Barack Obama and Joe Biden's Plan

Strengthen Federal Commitment to our Cities

* **Create a White House Office on Urban Policy:** Obama and Biden will create a White House Office of Urban Policy to develop a strategy for metropolitan America and to ensure that all federal dollars targeted to urban areas are effectively spent on the highest-impact programs. The Director of Urban Policy will report directly to the president and coordinate all federal urban programs.

* **Fully Fund the Community Development Block Grant:** In the long run, regions are only as strong as their people and neighborhoods. The Community Development Block Grant (CDBG) program is an important program that provides housing and creating jobs primarily for low- and moderate-income people and places. Barack Obama has fought against Bush Administration cuts to the CDBG program and, as president, he will restore funding for the CDBG program.

* **Do No Harm:** Barack Obama and Joe Biden do not support imposing unfunded mandates on states and localities. They strongly support providing necessary funding for programs such as No Child Left Behind.

Stimulate Economic Prosperity in our Metropolitan Regions

* **Support Regional Innovation Clusters:** Thriving innovation clusters across the country like the North Carolina Research Triangle Park and Nashville's thriving entertainment cluster prove that local stakeholders can successfully come together and help reshape their local economies. Barack Obama and Joe Biden will create a federal program to support "innovation clusters" - regional centers of innovation and next-generation industries. This innovation clusters program will provide \$200 million in planning and matching grants for regional business, government and university leaders to collaborate on leveraging a region's existing assets - from transportation infrastructure to universities - to enhance long-term regional growth.

* **Support Job Creation:** The federal government has a role to play to ensure that every American is able to work at his or her highest capacity. Barack Obama and Joe Biden will double federal funding for basic research, expand the deployment of broadband technology and make the research and development tax credit permanent so that businesses can invest in innovation and create high-paying, secure jobs.

*** Enhance Workforce Training:** Obama and Biden will make long-term investments in education, language training, and workforce development so that Americans can leverage our strengths – our ingenuity and entrepreneurialism – to create new high-wage jobs and prosper in a global economy. A critical part of this process is ensuring that we reauthorize the Workforce Investment Act (WIA) and ensure that it strengthens federal investments needed for success in the 21st Century.

*** Increase Access to Capital for Underserved Businesses:** Barack Obama and Joe Biden will strengthen Small Business Administration programs that provide capital to women and minority-owned businesses, support outreach programs that help business owners apply for loans, and work to encourage the growth and capacity of these firms. They will also strengthen Community Development Financial Institutions (CDFIs), which are engaged in innovative methods to provide capital to urban businesses.

*** Create a National Network of Public-Private Business Incubators:** Barack Obama and Joe Biden will support entrepreneurship and spur job growth by creating a national network of public-private business incubators, which facilitate the critical work of entrepreneurs in creating start-up companies. They will invest \$250 million per year to increase the number and size of incubators in urban communities throughout the country.

*** Convert our Manufacturing Centers into Clean Technology Leaders:** America boasts the highest-skilled manufacturing workforce in the world and advanced manufacturing facilities that have powered economic growth in America for decades. Barack Obama and Joe Biden believe that America is at a competitive advantage when it comes to building the high-demand technologies of the future, and they will help nurture America's success in clean technology manufacturing by establishing a federal investment program to help manufacturing centers modernize.

*** Strengthen Core Infrastructure:** Barack Obama and Joe Biden will make strengthening our transportation systems, including our roads and bridges, a top priority. As part of this effort, Obama and Biden will create a National Infrastructure Reinvestment Bank to expand and enhance, not supplant, existing federal transportation investments. These projects will create up to two million new direct and indirect jobs per year and stimulate approximately \$35 billion per year in new economic activity.

*** Improve Access to Jobs:** America's families and businesses depend upon workers having reasonable access to their places of employment. Barack Obama and Joe Biden will double the federal Jobs Access and Reverse Commute (JARC) program to ensure that additional federal public transportation dollars flow to the highest-need communities and that urban planning initiatives take this aspect of transportation policy into account. The Obama-Biden urban agenda will also help facilitate the creation of new jobs in underserved economic areas, so more low-income urban residents can find employment within their home communities.

*** Invest in a Skilled Clean Technologies Workforce:** Obama and Biden will increase funding for federal workforce training programs and direct these programs to incorporate green technologies training, such as advanced manufacturing and weatherization training, into their efforts to help Americans find and retain stable jobs. Obama and Biden will also create an energy-focused youth jobs program to invest in disconnected and disadvantaged youth.

HOUSING

*** Lower People's Interest Payments by Creating a New Mortgage Interest Tax Credit:** Many middle class Americans do not receive the existing mortgage interest tax deduction because they do not itemize their taxes. Obama and Biden will ensure that middle-class Americans get the financial assistance they need to purchase or keep their own home by creating a 10 percent universal mortgage credit that gives tax relief to 10 million Americans who have a home mortgage.

*** Increase the Supply of Affordable Housing throughout Metropolitan Regions:** Communities prosper when all families have access to affordable housing. Barack Obama and Joe Biden supported efforts to create an Affordable Housing Trust Fund to create thousands of new units of affordable housing every year. Barack Obama and Joe Biden will also restore cuts to public housing operating subsidies, and ensure that all Department of Housing and Urban Development (HUD) programs are restored to their original purpose

POVERTY

*** Establish 'Promise Neighborhoods' for Areas of Concentrated Poverty:** Successful strategies to address concentrated, intergenerational poverty are comprehensive in nature and address the full range of obstacles that stand in the way of poor children. One highly-acclaimed model is the Harlem Children's Zone in New York City, which provides a full network of services to an entire neighborhood from birth to college. Obama and Biden will create 20 Promise Neighborhoods in cities that have high levels of poverty and crime and low levels of student academic achievement.

*** Increase the Minimum Wage:** As president, Obama will raise the minimum wage to \$9.50 an hour by 2011 and index it to inflation so full-time workers can earn a living wage that allows them to raise their families and pay for basic needs such as food, transportation, and housing – things so many people take for granted.

*** Expand the Earned Income Tax Credit:** In the Illinois State Senate, Obama led the successful effort to create the \$100 million Illinois Earned Income Tax Credit (EITC). As president, Obama will reward work by increasing the number of working parents eligible for EITC benefits, increasing the benefit available to noncustodial parents who support their children through child support payments, increasing the benefit for families with three or more children, and reducing the EITC marriage penalty which hurts low-income families.

* **Help Low-Income Workers Enter the Job Market:** As president, Obama will invest \$1 billion over five years in transitional jobs and career pathways programs that implement proven methods of helping low-income Americans succeed in the workforce. This investment will be coupled with other measures to encourage the private sector and state and local governments to increase their support of these effective employment programs.

STRENGTHEN LIVABILITY OF CITIES

* **Build More Livable and Sustainable Communities:** Our communities will better serve all of their residents if we are able to leave our cars, to walk, bicycle and access other transportation alternatives. As president, Barack Obama will re-evaluate the transportation funding process to ensure that smart growth considerations are taken into account.

* **Control Superfund Sites and Data:** As president, Obama will restore the strength of the Superfund program by requiring polluters to pay for the cleanup of contaminated sites they created.

* **Use Innovative Measures to Dramatically Improve Efficiency of Buildings:** Buildings account for nearly 40 percent of carbon emissions in the United States today and carbon emissions from buildings are expected to grow faster than emissions from other major parts of our economy. It is expected that 15 million new buildings will be constructed between today and 2015. Barack Obama and Joe Biden will work with cities so that we make our new and existing buildings more efficient consumers of electricity.

* **Foster Healthy Communities:** How a community is designed – including the layout of its roads, buildings and parks – has a huge impact on the health of its residents. For instance, nearly one-third of Americans live in neighborhoods without sidewalks and less than half of our country's children have a playground within walking distance of their homes. Barack Obama introduced the Healthy Places Act to help local governments assess the health impact of new policies and projects, like highways or shopping centers.

URBAN EDUCATION

* **Support Teachers in Urban Schools:** Barack Obama and Joe Biden value teachers and the central role that they play in education. To ensure competent, effective teachers in schools that are organized for success, the Obama-Biden K-12 plan will expand service scholarships to underwrite high-quality preparation for teachers who commit to working in underserved districts and support ongoing improvements in teacher education.

* **Expand Early Childhood Education:** Obama and Biden have a comprehensive "Zero to Five" plan to provide critical supports to young children and their parents by investing \$10 billion per year to create: Early Learning Challenge Grants to stimulate and help fund state "zero to five" efforts; quadruple the number of eligible children for Early Head Start and increase Head Start funding and improve quality for both; work to ensure all children have access to pre-school; and create a Presidential Early Learning Council to increase collaboration and program coordination across federal, state, and local levels.

* **Reduce the High School Dropout Rate:** The warning signs for high school drop-outs often occur well before high school. Obama will sign into law his "Success in the Middle Act" to improve the education of middle school students in low-performing schools. Obama and Biden will also establish a competitive grant process for entities pursuing evidence-based models that have been proven to reduce dropouts.

CRIME AND LAW ENFORCEMENT

* **Support Local Law Enforcement:** Barack Obama and Joe Biden are committed to fully funding the COPS program to put 50,000 police officers on the street and help address police brutality and accountability issues in local communities. Obama and Biden also support efforts to encourage young people to enter the law enforcement profession, so that our local police departments are not understaffed because of a dearth of qualified applicants.

* **Reduce Crime Recidivism by Providing Ex-Offender Supports:** America is facing an incarceration and post-incarceration crisis in urban communities. Obama and Biden will create a prison-to-work incentive program, modeled on the successful Welfare-to-Work Partnership and work to reform correctional systems to break down barriers for ex-offenders to find employment.

* **End the Dangerous Cycle of Youth Violence:** As president, Barack Obama will support innovative local programs, such as the CeaseFire program in Chicago, that have been proven to work. Such programs implement a comprehensive public health approach that implements a community-based strategy to prevent youth violence. He will also double funding for federal afterschool programs and invest in 20 Promise Neighborhoods across the country to ensure that urban youth have meaningful opportunities to succeed.



* **Address Gun Violence in Cities:** As president, Barack Obama would repeal the Tiahrt Amendment, which restricts the ability of local law enforcement to access important gun trace information, and give police officers across the nation the tools they need to solve gun crimes and fight the illegal arms trade. Obama and Biden also favor commonsense measures that respect the Second Amendment rights of gun owners, while keeping guns away from children and from criminals who shouldn't have them. They support closing the gun show loophole and making guns in this country childproof. They also support making the expired federal Assault Weapons Ban permanent, as such weapons belong on foreign battlefields and not on our streets.

* **End Racial Profiling:** Barack Obama cosponsored federal legislation to ban racial profiling and require federal, state and local law enforcement agencies to take steps to eliminate the practice. He introduced and passed a law in the Illinois State Senate requiring the Illinois Department of Transportation to record the race, age, and gender of all drivers stopped for traffic violations so that bias could be detected and addressed.

STRENGTHEN HOMELAND SECURITY

* **Allocate Funds Based on Risk:** Barack Obama and Joe Biden believe that the president and Congress should direct our precious homeland security dollars according to risk, not as a form of general revenue sharing. To address this pressing issue, Obama introduced an amendment, supported by the Families of 9/11 and former 9/11 Commissioners Lee Hamilton and Tim Roemer, to increase risk-based funding in the 9/11 bill.

* **Prepare Effective Emergency Response Plans:** As our nation witnessed in the Hurricane Katrina crisis and its aftermath, too many localities do not have integrated emergency response plans to handle disasters. As president, Obama will further improve coordination between all levels of government, create better evacuation plan guidelines, ensure prompt federal assistance to emergency zones, and increase medical surge capacity.

* **Improve Interoperable Communications Systems:** Barack Obama and Joe Biden support efforts to provide greater technical assistance to local and state first responders and dramatically increase funding for reliable, interoperable communications systems.

* **Safeguard Mass Public Transportation:** Every weekday, Americans take 34 million trips on public transportation systems to get to work, school and beyond. Obama and Biden will fight for greater information-sharing between national intelligence agents and local officials and provide local law enforcement agencies with the everyday tools they need to protect their transportation systems.

SUPPORT FAMILIES

* **Provide a Tax Cut for Working Families:** Barack Obama and Joe Biden will restore fairness to the tax code and provide 150 million workers the tax relief they deserve. They will create a new "Making Work Pay" tax credit of up to \$500 per person, or \$1,000 per working family.

* **Strengthening Fatherhood and Families:** As president, Obama will sign his Responsible Fatherhood and Healthy Families Act into law to remove some of the government penalties on married families, crack down on men avoiding child support payments, ensure that support payments go to families instead of state bureaucracies, fund support services for fathers and their families, and support domestic violence prevention efforts.

*** Support Parents with Young Children:** Barack Obama and Joe Biden will expand the highly successful Nurse-Family Partnership to all low-income, first-time mothers. The Nurse-Family Partnership provides home visits by trained registered nurses to low-income expectant mothers and their families. Researchers at the Federal Reserve Bank of Minneapolis concluded that these programs produced an average of five dollars in savings for every dollar invested and produced more than \$28,000 in net savings for every high-risk family enrolled in the program.

*** Expand High-Quality Afterschool Opportunities:** Barack Obama and Joe Biden will double funding for the main federal support for afterschool programs, the 21st Century Learning Centers program, to serve one million more children.

*** Expand the Child and Dependent Care Tax Credit:** The Child and Dependent Care Tax Credit provides too little relief to families that struggle to afford child care expenses. Barack Obama and Joe Biden will reform the Child and Dependent Care Tax Credit by making it refundable and allowing low-income families to receive up to a 50 percent credit for their child care expenses.

*** Cap Outlandish Interest Rates on Payday Loans and Improve Disclosure:** In the wake of reports that some service members were paying 800 percent interest on payday loans, the U.S. Congress took bipartisan action to limit interest rates charged to service members to 36 percent. Barack Obama and Joe Biden believe that we must extend this protection to all Americans, because predatory lending continues to be a major problem for low and middle income families alike.

*** Encourage Responsible Lending Institutions to Make Small Consumer Loans:** Some mainstream, responsible lending institutions are beginning to enter the short-term lending market to provide many Americans with fair alternatives to predatory lending institutions. Barack Obama and Joe Biden will work with his Secretary of Treasury and the Federal Deposit Insurance Corporation to encourage banks, credit unions and Community Development Financial Institutions to provide affordable short-term and small dollar loans – and to drive the sharks out of business.