

COMPARE AND CONTRAST

While there has been a lot rhetoric about housing supply and affordability – costs up 50% in the last 3 years – **here are actual proposed policies from the candidates.** With a study by the National Journal of Housing Economics⁸ reflecting the devastating impact Covid had on housing providers and their renters – informed housing providers need to make their vote heard! Election Day is November 5th – go vote!



TRUMP
VS. **HARRIS**



- + Reduced taxes on housing construction^{1,3}
 - + Reduced capital gains¹
 - + Reduced regulations on housing construction – full report^{1,3,6,7}
- + Open federal lands for large scale housing development^{1,7}
 - + Decrease demand by stopping illegal immigration^{1,3,4}
 - + Ban mortgages for illegal immigrants⁶
 - + Opposes federalization of Zoning^{1,6}
 - + Reduce mortgage rates by reducing inflation³
 - + New Tax incentive for First-time home buyers³
 - + Tax deductions for mortgage interest and mortgage insurance or tax credits⁵
 - + End government conservatorship of GSEs⁶

- * Tax unrealized gains¹
 - * Rent Control^{1,6,9}
 - * Increased Capital Gains taxes¹
 - * \$25K 1st time home buyer subsidy^{1,2}
 - * Spend \$40B on new low income housing construction subsidies^{1,2}
 - * Repurpose surplus federal buildings for housing¹
 - * Supports federalization of zoning¹
 - * Pledges to build 3M houses in first term^{1,2}
 - * Cut red tape – no specifics²
 - * Increase Fairhousing Enforcement^{2,6}
 - * Oppose Corporate Landlords (defined as owning or investing in 50 units or more, 3% of market)^{2,4,6}
 - * Open federal lands for housing* – opposed by Walz^{2,7}



NationalREIA.org

Helping investors achieve financial independence through real estate.

¹ <https://time.com/7020243/kamala-harris-donald-trump-housing-policy/>
² <https://mailchimp/press.kamalaharris.com/vice-president-harris-lays-out-agenda-to-lower-costs-for-american-families>
³ https://rncplatform.donaldjtrump.com/?_gl=1*1kh2w34*_gc*_au*MzE5NDc0OTQ3LjE3MjYwMDMOMtk.&_ga=2.73740946.1894001548.1726003419-7807695171726003419
⁴ <https://www.latimes.com/politics/story/2024-10-03/2024-election-harris-trump-housing-affordability-homelessness-voter-guide>
⁵ <https://bipartisanpolicy.org/blog/comparing-the-housing-proposals-of-the-2024-presidential-campaigns/>
⁶ <https://www.huduser.gov/portal/publications/eliminating-regulatory-barriers-to-affordable-housing.html>
⁷ <https://www.eenews.net/articles/build-housing-on-federal-land-both-harris-and-trump-are-in-favor/>
⁸ <https://www.ncbi.nlm.nih.gov/pmc/articles/PMC9744473/>
⁹ <https://www.realtor.com/news/real-estate-news/trump-harris-debate-housing/>

*Biden/Harris Administration policy