

# Affordable Housing & Renter Protection

The housing landscape in the District of Columbia at the commencement of the 2027 mayoral term represents a critical juncture in the city’s economic and social evolution. Decades of geographic inequality, accelerated gentrification, and speculative real estate development have combined to place an unsustainable rent burden on low - and moderate -income households. To address these structural challenges, this policy framework restructures the municipal housing strategy by synthesizing systemic land reform, aggressive tenant protections, structural administrative modernizations, and community -driven labor programs. By centering restorative economic justice and the decommodification of land, this plan offers a path that appeals to both working -class Black communities seeking neighborhood stability and democratic socialists committed to structural economic realignment. Furthermore, this plan provides an optimal alternative to existing municipal platforms, striking a balance between ambitious development goals and practical, funded administrative execution.

## The Socio -Historical Mandate for Restorative Housing Policy

The contemporary displacement crisis in the District of Columbia is not a natural byproduct of urban growth, but rather the cumulative result of generations of exclusionary policy. Mid -20th -century practices such as residential redlining, racially restrictive covenants, and predatory "blockbusting" systematically denied Black households access to homeownership —the primary engine of generational wealth accumulation in the United States. The legacy of these discriminatory practices is reflected in the District’s stark wealth and homeownership disparities. Between 2016 and 2020, while 71.4% of homes sold in the District were affordable to the average white first -time homebuyer, only 8.4% were within reach for the average Black first -time homebuyer.

**Table 1: Socio-Economic Housing Disparities in Washington D.C.**

Metric	Impacted Demographics / Statistics	Primary Policy Drivers
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<b>Extreme Rent Burden (&gt;50% Income)</b>	69% of households earning <30% AMI	Disappearance of Naturally Occurring Affordable Housing (NOAH)
<b>First - Time Homebuyer Affordability</b>	8.4% of Black households vs. 71.4% of White households	Restrictive covenants, redlining, and generational wealth gap
<b>Deeply Affordable Unit Production</b>	Only 1,514 units produced between 2015 and 2023	Underfunded Housing Production Trust Fund (HPTF), speculative development focus
<b>Public Housing Maintenance Deficit</b>	Over 10,000 outstanding work orders; extensive mold and rot	Chronic DCHA disinvestment and failed private contractor procurement

As property values escalate, the loss of naturally occurring affordable housing (NOAH) has accelerated. Older, unsubsidized rental properties are continually converted into luxury, market-rate condominiums. This dynamic leaves low-income residents entirely reliant on a scarce inventory of subsidized units, causing a critical shortage of approximately 33,000 deeply affordable homes. To reverse this trajectory, housing policy must shift from market-reliant subsidies to a permanent, public-economy model that protects tenants, builds community wealth, and establishes municipal control over the local real estate market.

## Comparative Analysis of the Political Landscape

The debate surrounding housing in the District has historically been polarized between two competing paradigms: an aggressive, public-only production model and an incremental, market-driven process reform model. By analyzing these perspectives without naming their active champions on the D.C. Council, the structural advantages of the proposed synthesized plan become clear.

## The Limits of a Public -Only Platform

One prominent progressive perspective on the Council advocates for a pure social housing model, setting an aggressive target of building 72,000 units over five years through a newly established municipal developer. Funded through broad tax increases and a Green New Deal framework, this platform seeks to completely bypass private development. While ideologically aligned with democratic socialist principles, this model faces severe administrative and fiscal bottlenecks. Historically, even during periods of peak funding, the District's maximum development capacity has averaged approximately 5,500 units per year. Attempting to scale municipal construction to 14,400 units annually would overwhelm local agencies, lead to project delays, and fail to address immediate tenant displacement. Furthermore, this progressive platform supports scrapping the federal Height Act exclusively for affordable housing developments and proposes a "shot clock" for development reviews to accelerate construction. To fund its broader social agenda, including a universal childcare program, this faction advocates for a 2% Business Activity Tax (BAT) on unincorporated professional service partnerships owned by Maryland and Virginia residents, which aims to raise \$500 million annually by closing cross-border tax loopholes. While progressive, this platform lacks the necessary administrative transition strategies, risking structural gridlock in the District's bureaucratic machinery.

## The Limits of a Moderate, Business -Friendly Platform

Conversely, a moderate, business-friendly perspective on the Council proposes a highly conservative target of building 12,000 new units and preserving 20,000 existing units by 2030. This platform relies on private capital and developers, proposing to cut permitting timelines by 50% and establish a corporate-friendly housing ombudsman. Crucially, this perspective views robust renter protections as barriers to investment. Consequently, it supports measures like the RENTAL Act of 2025, which shortened eviction timelines and exempted new and small buildings from the Tenant Opportunity to Purchase Act (TOPA). This approach fails to protect vulnerable residents from displacement and concentrates wealth among institutional landlords, worsening geographic and racial inequality. In terms of zoning, this moderate platform advocates for eliminating the Height Act specifically for transit-oriented housing developments around Metro stations. Rather than supporting progressive social housing, it promotes freezing property taxes and expanding the Housing Purchase Assistance Program (HPAP). To address public housing maintenance, this group voted against budget amendments that required the D.C. Housing Authority (DCHA) to seek council approval for contracts exceeding \$250,000, arguing that such oversight caps hindered rapid building repairs.

However, this corporate -friendly approach relies too heavily on market forces, leaving lower - income Black and Brown residents highly vulnerable to displacement.

**Table 2: Comparative Analysis of Municipal Housing Platforms**

Policy Dimension	Progressive Public -Only Platform	Moderate Business -Friendly Platform	The Proposed Synthesized Framework
Production Target	72,000 units over 5 years	12,000 units produced / 20,000 preserved by 2030	<b>45,000 units</b> (Aggressive but administratively feasible)
Tenant Protections	Opposes all rollbacks; maintains full TOPA	Supports RENTAL Act; exempts small/new buildings from TOPA	<b>Preserves TOPA; implements balanced, survivor - exempt public safety eviction protocols</b>
Land Governance	Fully municipalized social housing developer	Continued reliance on private developers and outright land sales	<b>De-commodification via 99-year ground leases &amp; Limited Equity Cooperatives</b>
Development Code	Standard code path; green retrofits	General 50% approval speed -up; ombudsman model	<b>Single - Stair up to six stories; DOB Instant Permit Program</b>

<b>Labor &amp; Maintenance</b>	Standard public sector contracting	Outsource to private contractors	<b>Capital Corps: Resident -led maintenance paid at prevailing wages</b>
<b>Funding Mechanism</b>	General fund / business activity tax hikes	Existing HPTF resources / property tax freezes	<b>Split -Rate Land Value Tax (LVT) &amp; Progressive Mansion Tax</b>

The proposed synthesized framework offers a superior alternative. By establishing a realistic target of 45,000 units, this plan utilizes private development capital while subjecting it to permanent public stewardship through 99 -year ground leases and a split-rate Land Value Tax. It maintains and strengthens tenant protections, such as TOPA, while introducing code modernizations and balanced public safety protocols. This ensures that rapid housing production does not result in the displacement of working -class communities.

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## Pillar I: Architectural Innovation and Code Modernization

To accelerate housing production and lower construction costs without relying on municipal development, the District must reform its building codes. A key component of this strategy is the authorization of single -stair residential designs up to six stories, aligning D.C. with progressive international building standards.

### Unlocking Infill Development via Single -Stair Reform

Historically, the District restricted single -stair residential layouts to buildings of three stories or fewer, requiring a second staircase for taller structures. While intended for fire safety, this

dual-exit mandate requires wide building footprints and long interior corridors. This requirement effectively prevents development on narrow, irregularly shaped infill lots in neighborhoods like Petworth, Columbia Heights, and Brookland. By adopting code reforms that permit single-stair residential designs up to six stories, the District can unlock these challenging parcels. This reform, based on the One Front Door Amendment Act, is a highly effective way to increase density in residential areas. Removing the second staircase frees up 7% to 10% of a building's interior floor area. This space can be used to construct larger, family-sized apartments with multiple bedrooms, cross-ventilation, and natural light. This directly benefits multigenerational Black families who are often priced out of small, single-bedroom luxury apartments. To address fire safety concerns, single-stair buildings will be limited to four units per floor. They must also include modern safety features, such as non-combustible construction materials, automated vertical sprinkler systems, integrated smoke compartmentation, and direct-to-municipal alarm systems.

## Resolving the Fiscal Impact Bottleneck

A critical obstacle to implementing this reform has been the Chief Financial Officer's Fiscal Impact Statement (FIS). The FIS calculated that the One Front Door Amendment Act would cost \$137,000 in its initial fiscal year and \$568,000 over the four-year financial plan. These costs arise because the Department of Buildings (DOB) requires dedicated, specialized expertise to draft technical regulations, train plan reviewers, educate code inspectors, and update permitting tracking systems. Under standard municipal budget rules, this unfunded mandate would delay the law's implementation indefinitely. Our synthesized plan resolves this structural bottleneck by legally earmarking a portion of the progressive Mansion Tax revenues to cover the DOB's \$568,000 administrative deficit. By turning an unfunded legislative hurdle into a fully funded operational program, the District can implement these safety-compliant codes by the mandated July 1, 2027 deadline, unlocking hundreds of narrow lots for immediate, low-cost residential development.

## Adaptive Reuse of Commercial Real Estate and Downtown Conversion

This building code reform is also crucial for converting downtown commercial offices into residential housing. Traditional commercial office buildings have massive floor plates designed around a single central core of elevators and staircases. Under outdated regulations that mandate two remote egress stairways for any building over three stories, converting these office blocks to apartments required drilling a second, separate exit stairwell through several

stories of solid concrete plates. This requirement made conversions structurally disruptive and financially prohibitive, stalling downtown revitalization. By explicitly extending the single -stair residential authorization up to six stories to adaptive reuse projects, mid-rise downtown commercial properties can be retrofitted using their existing single -stair cores. This eliminates the need for expensive secondary stairwells, reducing structural retrofitting costs by an estimated 20% to 30%, and unlocking the usands of vacant square feet in the downtown core for affordable conversion. By utilizing the International Existing Building Code (IEBC) as the default pathway for office -to-residential conversions, the District can more quickly repurpose vacant downtown spaces.

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## Pillar II: Balancing Public Safety and Tenant Due Process

An equitable housing strategy must balance community safety with robust renter protections. While business-friendly platforms have supported broad evictions under the RENTAL Act of 2025, this plan implements a balanced due process protocol. This protocol expedites evictions in cases of violent crime while protecting vulnerable tenants and survivors of abuse.

### The Expedited Eviction Protocol for Violent Crime

Under this balanced protocol, a housing provider can seek an expedited eviction only when a court of competent jurisdiction has determined that a tenant or occupant has engaged in or facilitated violent criminal activity on the premises. This process balances safety and due process through several key provisions:

- **Shortened Notice Period:** The pre-filing notice to vacate is reduced from 30 days to 10 days for verified violent crimes, preventing prolonged exposure to dangerous conditions for neighbors.
- **Expedited Hearings:** The Landlord-Tenant Court must hold a hearing within 20 days of the complaint being filed.
- **Preponderance of Evidence Standard:** To prevent arbitrary displacement, the housing provider must prove that the violent activity occurred using a "preponderance of evidence" standard, which must be evaluated and confirmed by a judge.
- **Restitution Timelines:** If the court rules in favor of the housing provider, a writ of restitution will be issued, mandating eviction within 20 days.

This expedited timeline addresses a key concern of working -class Black neighborhoods East of the River, where residents are disproportionately impacted by both violent crime and housing instability. It ensures that individuals who threaten community safety are quickly removed from the property, without weakening tenant rights in non -payment cases.

## Explicit Exemptions for Survivors of Abuse and Trafficking

To prevent the unjust eviction of vulnerable individuals, the protocol includes explicit protections for survivors of domestic violence, sexual assault, and human trafficking. In alignment with the federal Violence Against Women Act (VAWA) and local tenant advocacy standards, the protocol mandates that a tenant who is a survivor of such violence cannot be evicted due to the crimes committed against them. These protections are operationalized through three key mechanisms:

1. **Mandatory Lease Bifurcation:** Landlords are authorized to split a lease, allowing them to evict the perpetrator of the violence while preserving the tenancy of the survivor and other household members.
2. **Flexible Documentation Requirements:** Survivors can establish their status through self-certification, police reports, or documentation from victim service providers, medical professionals, or attorneys. Housing providers must allow at least 14 business days for the submission of this documentation.
3. **Emergency Transfer Rights:** Survivors have the right to request an emergency transfer to a safe, alternative municipal housing unit if they reasonably believe they face an imminent threat of further harm.

## Resolving the Landlord - Tenant Court Non -Payment Backlog

While expedited eviction timelines address immediate violent crimes, the District's real -estate market is currently destabilized by a massive backlog of standard non -payment cases in the Landlord-Tenant Court, where cases routinely take 12 to 16 months to resolve. This extreme delay places an unsustainable financial burden on affordable housing providers and leaves tenants in a prolonged state of housing insecurity. To clear this backlog without resorting to predatory, rapid -eviction rollbacks, this plan establishes a balanced **Eviction Diversion and Judicial Efficiency Framework** :

- **Mandatory Pre -Court Eviction Diversion:** Before a housing provider can file a non-payment claim, they must participate in a 15-day mediation process. This process automatically screens tenants for the Emergency Rental Assistance Program (ERAP) and

fast-tracks payments directly to the landlord, resolving the debt before it enters the judicial system.

- **Court -Registry Protective Orders with Safeguards:** Implement court registry payments for ongoing rent during proceedings. While tenants are required to deposit ongoing monthly rent into the court registry during active litigation to protect housing providers from accumulating massive debt, tenants retain a statutory right to challenge the protective order. If a tenant demonstrates verified, unresolved housing code violations or a miscalculated rent balance, the court must adjust the registry payment or refund the excess rent.
- **Prioritizing Non -Corporate Landlord Cases:** To protect working -class Black and small scale housing providers from foreclosure, the court will prioritize standard non -payment cases involving landlords who own four or fewer units. Institutional, corporate landlords, conversely, must complete mandatory, court-monitored settlement conferences before an eviction trial can be scheduled.
- **Strict 30 -Day ERAP Processing Mandate:** We resolve the root cause of non -payment delays by restructuring the Emergency Rental Assistance Reform Amendment Act. By eliminating the counterproductive practice of staying evictions indefinitely upon a mere application, we replace it with a strict, 30 -day processing window. Backed by Mansion Tax funding, the city guarantees that qualified applications are fully processed and paid within 30 days, giving landlords financial certainty and keeping vulnerable families securely housed.

## Preventing Predatory "Allegation -Based" Evictions

A significant defect of the RENTAL Act of 2025 is that it allows expedited evictions based on mere allegations of violent crime made by housing providers, bypassing the requirement of formal criminal charges and raising the risk of bad -faith filings by landlords seeking to empty rent -stabilized units. Our plan counters this vulnerability through the Legal Parity Initiative, which establishes a dedicated Complex Litigation Unit within the Office of the Tenant Advocate (OTA). By providing a Universal Right to Counsel for all tenants earning up to 400% of the federal poverty line, this framework guarantees that any expedited eviction filing is met with rigorous, big -law-caliber legal defense. This administrative safeguard prevents landlords from using public safety as a pretext for tenant harassment and displacement.

## Pillar III: Empowering Communities Through Bureaucratic Decentralization

To streamline home maintenance and improve public housing conditions, the District will implement two community -focused initiatives: the Department of Buildings (DOB) 'Instant Permit' program and the 'Capital Corps' public housing maintenance model. The Department of Buildings 'Instant Permit' Program

Municipal bureaucracy is a significant driver of housing costs, with administrative delays often accounting for 10% to 15% of total project budgets. To address this, the Department of Buildings will implement the 'Instant Permit' program (formerly known as postcard permits). This program allows homeowners and licensed contractors to secure building and trade permits online instantly. It is designed for minor repairs, replacements in kind, and accessibility additions for one - and two -family residential structures.

**Table 3: Instant Permit Eligibility Scopes**

Permit Type	Maximum Allowable Scope of Work	Key Restrictions / Compliance Requirements
Interior Demolition	Up to 1,000 square feet	Non-structural elements only; non-historic properties
Drywall Repair	Up to 800 square feet (25 sheets)	Must not be part of a rated fire assembly
Electrical Upgrades	Single-system heavy-up to a maximum of 200 Amps	Limited to licensed master electricians

<b>Mechanical Systems</b>	In-kind replacement of one HVAC ductwork system	Limited to licensed mechanical contractors
<b>Plumbing Minor Works</b>	Repair or replacement of up to one plumbing fixture	No changes to domestic water or sewer piping layouts
<b>Solar Installation</b>	Roof-mounted solar panel systems up to 15 Kilowatts	Non-historic properties; must meet 2016 Zoning Regulations
<b>Accessibility Additions</b>	Repair of steps/porches; minor ramp installations	Private property only; must not impact public space

This program is highly beneficial for long-term Black homeowners in Wards 4, 5, 7, and 8, many of whom are aging in place. By allowing instant permitting for accessibility ramps, grab bars, stair repairs, and minor electrical upgrades, this initiative helps seniors maintain their homes safely. It eliminates the costly delays and complex procedures of the standard permit process, protecting long-term residents from predatory contractors and code enforcement fines that can lead to displacement.

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## Pillar IV: The 'Capital Corps' Model for DCHA Maintenance

The District of Columbia Housing Authority (DCHA) has struggled with a severe maintenance backlog, leaving thousands of public housing units uninhabitable due to mold, lead, and structural damage. A federal audit conducted by the U.S. Department of Housing and Urban Development (HUD) revealed extensive management neglect, highlighting leaky boiler rooms, structural defects, and a build-up of over 10,000 outstanding work orders. DCHA's failure to perform annual inspections or verify repairs completed by private contractors has forced residents to live in highly hazardous conditions, directly impacting public health in working-class communities. To resolve this crisis, this plan establishes the 'Capital Corps'. This citywide

civic organization employs public housing residents to perform rapid local maintenance and mold remediation within their own communities.

## Resolving the Procurement Oversight Conflict

A recurring dispute on the D.C. Council has centered on procurement rules. Moderate councilmembers successfully blocked budget amendments that required the DCHA to seek council approval for maintenance and development contracts exceeding \$250,000, arguing that this low threshold created massive administrative bottlenecks and delayed urgent repairs. However, progressive members argued that removing this threshold reduced oversight, opening the door to predatory private contracting and corruption. The Capital Corps model solves this political conflict by hiring public housing residents directly as "force account" labor. Under federal HUD and local regulations, force account labor refers to workers employed directly by the public agency rather than through external private contractors. Because the DCHA employs these residents directly, the agency completely bypasses the need for large, external private procurement contracts. This mechanism eliminates the \$250,000 council contract approval bottleneck, ensuring rapid, localized remediation of mold and lead without sacrificing public oversight. Guaranteed Prevailing Wages

In compliance with the federal Davis-Bacon Act and HUD's prevailing maintenance wage rate determinations (MWDs), all Capital Corps workers must be paid prevailing union-equivalent wages. Paying family-sustaining wages directly to public housing residents keeps wealth within historically marginalized Black neighborhoods, turning a maintenance crisis into a powerful wealth-building program. In partnership with the District's Infrastructure Academy and local labor unions, the Capital Corps will provide technical training in environmental safety, lead abatement, and green construction. This training prepares residents for long-term careers in unionized construction and municipal operations.

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## Pillar V: Structural Tax Reform (LVT & Mansion Tax)

To fund these housing programs and ensure a stable, long-term source of revenue, this plan replaces volatile real estate transaction fees with progressive tax reforms. Specifically, it proposes the transition to a split-rate Land Value Tax (LVT) and the implementation of a progressive Mansion Tax.

## The Split -Rate Land Value Tax (LVT)

The District's current property tax system levies a flat rate on the combined value of a plot of land and the structures built upon it. This approach inadvertently encourages land speculation, as developers can hold valuable, vacant, or blighted downtown lots without paying significant taxes while waiting for the market to peak. The proposed split -rate Land Value Tax addresses this speculation by taxing land at a significantly higher rate than the buildings on it. Where  $V_{land}$  is the assessed value of the land,  $R_{high}$  is the elevated land tax rate,  $V_{building}$  is the assessed value of the building, and  $R_{low}$  is the reduced rate for physical improvements.

This tax structure has several positive economic effects:

- **Discourages Speculation:** It makes holding empty, blighted, or underutilized land expensive, encouraging developers to build productive, high -density housing.
- **Encourages Density and Infill:** By lowering the tax burden on physical improvements (  $R_{low}$  ), it incentivizes developers to build high -quality structures and expand housing supply without tax penalties.
- **Lowers Costs on Infill Development:** In combination with single -stair code reforms, it makes the construction of multifamily housing on small, narrow lots highly cost -effective, directly increasing supply.

This shift aligns with democratic socialist goals of curbing speculative real estate practices, while also appealing to housing advocates who want to remove barriers to construction.

## The Progressive Mansion Tax

To generate the revenue needed to expand the Office of the Tenant Advocate (OTA) and fund the Housing Production Trust Fund (HPTF), the District will implement a progressive Mansion Tax. This tax is a surcharge on residential properties valued above \$2.5 million, set at a rate of \$1 per \$100 of assessed value. This progressive surcharge targets only the top 2% of the District's most expensive residential properties, protecting middle -class homeowners while ensuring that wealthy residents contribute directly to housing equity. Similar progressive property surcharges in other major jurisdictions have generated between \$57 million and \$74 million in annual revenue. This dedicated revenue stream will be legally directed to fund:

- **The Legal Parity Initiative:** Doubling the litigation staff of the Office of the Tenant Advocate, allowing the agency to represent low -income tenants facing eviction and



# RAISING THE STANDARDS

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pursue cases against predatory, institutional landlords.

- **Universal Access to Counsel:** Guaranteeing free, high-quality legal representation to all renters earning up to 400% of the federal poverty line in landlord-tenant proceedings.
- **The Tenant Purchase Support Account:** Providing direct technical assistance and \$20 million in annual bridge financing to help tenants form Limited Equity Cooperatives (LECs) under TOPA, enabling them to transition from renters to community owners in Wards 1, 4, and 5.
- **The Single-Stair Transition Fund:** Covering the \$568,000 administrative and training deficit identified by the CFO, ensuring that DOB has the specialized staff to implement One Front Door reforms immediately.

By using this progressive tax model, the District can insulate its housing programs from the volatile market shifts that impact standard deed recordation and transfer taxes. This funding structure ensures that luxury real estate wealth directly supports renter protections and community homeownership.