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More than 90% of minority owned businesses were denied PPP loans

How Joe Biden will Support Black-owned Businesses:

- Make sure economic relief because of COVID-19 reaches the African American businesses that need it most.
- Provide African American entrepreneurs and other small business owners technical assistance to help them apply for funding, as well as legal and accounting support
- Reserve half of all the new PPP funds for small businesses with 50 employees or less, so the bigger and more well-connected aren't able to win in a first-come, first-served race.

From info at joebiden.com/blackamerica

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Coronavirus has killed over 40,000 African Americans*

Joe Biden's Plan to Stop the Spread of Coronavirus:

1. Ensure wide availability of FREE testing
2. Eliminate cost barriers to COVID-19 preventive care and treatment
3. Develop a vaccine
4. Deploy necessary supplies, personnel and facilities
5. Provide emergency paid leave for those affected by the outbreak

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* Source: <https://www.cdc.gov/nchs/data/brb/brb1909a.pdf>



1 in 1,000
African Americans Die from Coronavirus*

Joe Biden & Kamala Harris will:

- Establish a COVID-19 Racial and Ethnic Disparities Task Force
- Invest \$25 billion in a vaccine manufacturing that will be cost-free to every American
- Provide emergency paid leave for those affected by the outbreak

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Info from joebiden.com/covid19

*<https://www.vox.com/2020/1/29/21414603/presidential-debate-2020-joe-biden-us-covid-deaths>

DID YOU KNOW?

1 in 1,000 African Americans die from Covid-19*

Joe Biden and Kamala Harris will:

- Establish a COVID-19 Racial and Ethnic Disparities Task Force
- Invest \$25 billion in a vaccine manufacturing that will be cost-free to every American



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Info from <https://www.pewresearch.org/2020/04/29/1-in-1000-african-americans-die-from-covid-19/>

Right now, the federal government gives away about \$25 billion in loans, of which Black-owned businesses only get about \$750 million.

Biden-Harris will provide the Minority Business Development Agency with \$5 billion in annual lending and investment authority to ensure capital flows directly to minority-owned businesses and investments in critical infrastructure, including in Black communities.



Joe's plan to Build Back Better will make historic investments to advance racial equity across the American economy to close the racial wealth gap, opportunity gap, and jobs gap

A photograph of a Black man with a beard, wearing a white textured sweater over a blue collared shirt, sitting outdoors and looking down at a document held in his hands. The background is a blurred natural setting with trees.

Joe's plan to Build Back Better will make historic investments to advance racial equity across the American economy to close the racial wealth gap, opportunity gap, and jobs gap

Joe and Kamala will create a new public credit reporting agency within the Consumer Financial Protection Bureau to provide consumers with a government option that seeks to minimize racial disparities, for example by ensuring the algorithms used for credit scoring don't have a discriminatory impact, and by accepting non-traditional sources of data like rental history and utility bills to establish credit.

The gap between African American and white homeownership is larger today than when the Fair Housing Act was passed in 1968.



As President, Joe Biden will invest \$640 billion over 10 years so every American has access to housing that is affordable, stable, safe and healthy.

From Lift Every Voice: The Biden Plan for Black America

created by theicgreen.com

Joe Biden's Plan:

- Will help families buy their first homes and build wealth by creating a new refundable, advanceable tax credit of up to \$15,000.
- Tackle racial bias that leads to homes in communities of color being assessed by appraisers below their fair value.
- Roll back Trump Administration policies gutting fair lending and fair housing protections, strongly enforce fair credit reporting laws, and create a new Public Credit Reporting Agency.
- Protect homeowners and renters from abusive lenders and landlords through a new Homeowner and Renter Bill of Rights.

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LIFT EVERY VOICE

INFO FROM JOE BIDEN'S AGENDA FOR THE BLACK COMMUNITY

Vice President Joe Biden will make sure that people historically left out of the middle class—whether due to race, gender, sexual orientation, disability, or religion—have the chance to succeed.

CHECK OUT THE HIGHLIGHTS

Rooting out systemic racism and ensuring that everyone is treated with dignity and has equal opportunity is built into all of Joe's domestic policies. As president, Joe will:

Close the Wealth Gap

Joe will ensure that Black families can build sustainable wealth for themselves and their communities with:

- Create \$15,000 in federal down payment assistance for first-time homebuyers.
- **Double Funding** for the State Small Business Credit Initiative to \$3 billion to assist small businesses, especially those owned by people of color.

Create More Jobs & Job Training Opportunities

- Joe will invest \$1.7 trillion over the next ten years in a clean energy revolution, creating 10 million good-paying jobs.
- Make a \$50 billion investment in workforce training.

Invest in Education

- Joe will triple Title I funding, which goes to schools with a high percentage of low-income students.
- Invest over \$70 billion in HBCUs and other MSIs, and provide loan forgiveness that works for public servants.
- Joe will provide two years of community college or other high-quality training program without debt for any hard-working individual.

Provide Real Criminal Justice Reform

- **Decriminalize** the use of cannabis and automatically expunge all cannabis use convictions.
- Set a goal of ensuring 100% of formerly incarcerated individuals have housing upon reentry and expand access to mental health and substance use treatment.
- Establish \$20 billion competitive grant program focused on crime prevention and reducing recidivism.
- Address systemic misconduct in police departments and prosecutor offices.
- Joe will also invest in public defenders' offices, eliminate the death penalty and mandatory minimums, and end the federal crack and powder cocaine disparity.

Expand Healthcare Coverage

- Joe will offer a choice to purchase a public health insurance option like Medicare and work to reduce prescription drug costs.
- Double America's investment in community health centers and ensure enforcement of mental health parity laws and expand funding for mental health services.
- He will also work to reduce our nation's unacceptably high maternal mortality rate, which disproportionately affects Black women.

BUILD BACK BETTER



Joe will boost federal investments in low-income neighborhoods, which bear the brunt of our nation's decaying infrastructure, investing \$1 trillion over 10 years to rebuild our roads, bridges, railway, freight, and ports.



Joe will restore the Voting Rights Act and ensure the Justice Department challenges state laws suppressing the right to vote.



He will end redlining and other discriminatory practices in the housing market. And, he will protect tenants from eviction. Joe will expand funding for shelters and other homelessness programs.

To tackle poverty, Joe will support applying Congresswoman James Clyburn's 10-20-30 formula to all federal programs, which would allocate 10% of funding to counties with a poverty rate of 20%.

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CRIMINAL JUSTICE REFORM

FROM JOEBIDEN.COM

"Today, too many people are incarcerated in the United States – and too many of them are African American. To build safe and healthy communities, we need to rethink who we're sending to prison, how we treat those in prison, and how we help them get the health care, education, jobs, and housing they need to successfully rejoin society after they serve their time."

–Biden Agenda for Black America

DECRIMINALIZATION

Decriminalize the use of cannabis and automatically expunge all cannabis use convictions.

Joe and Kamala will also lead a national effort to end cash bail and reform our pretrial system by working to end the practice of jailing people for being too poor to pay fines and fees.



INCREASING RESOURCES

Set a goal of ensuring 100% of formerly incarcerated individuals have housing upon reentry and expand access to mental health and substance use treatment.

REDUCING INCARCERATION

Establish \$20 billion competitive grant program focused on crime prevention and reducing recidivism.

Reduce the footprint of incarceration in our country's jails and prisons through supporting bail reform, eliminating mandatory minimums, and investing at the local level in mental health and substance use disorder services.



POLICE REFORM

Address systemic misconduct in police departments and prosecutor offices. Hold police who use excessive force accountable by creating a national standard for use of force.

The Biden-Harris Administration will also rein in qualified immunity and make new investments, for example by investing in programs that partner mental health experts with police officers to respond to 911 calls.



JUSTICE SYSTEM REFORM

Joe will also invest in public defenders' offices, eliminate the death penalty and mandatory minimums, and end the federal crack and powder cocaine disparity.



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Did You Know?

The U.S. incarceration rate is more than five times higher than most of the countries in the world.

During the Obama Biden Administration the federal **prison rate fell** nearly 10%.

Joe Biden and Kamala Harris will work with Congress and the states to reform federal sentencing. They will reinstitute the Obama policy of ending the use of private federal prisons. They will decriminalize the use of cannabis and automatically expunge prior cannabis use convictions, end all incarceration for drug use alone, diverting users to treatment programs work to eliminate mandatory minimums and the death penalty.

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Did You Know?

African American businesses are rejected for loans at a rate nearly 20% higher than the white-owned firms.*

The Obama-Biden Administration created the State Small Business Credit Initiative (SSBCI) to support small businesses, driving \$10 billion in new lending for each \$1 billion in SSBCI funds.

The Biden Harris Administration will work to ensure equal access to credit and capital by extending the SSBCI program through 2025 and double its federal funding to \$3 billion, driving close to \$30 billion of private sector investments to small businesses, especially those owned by women and people of color.

*From joebiden.com/black-america
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Did You Know?

The single biggest predictor of poverty in adulthood is not having a high school diploma.

Under the Obama Biden Administration:

The Black high school graduation rate reached the **HIGHEST LEVEL** it had ever been?*

Joe Biden's plan for education and closing the racial graduation gap includes increasing school funding, teacher diversity and supporting programs shown to reduce school disciplinary actions that disproportionately target black and Latino students, contributing to lower graduation rates.

[https://obamawhitehouse.archives.gov/the-press-office/2016/10/17/fact-sheet-president-obama-announces-high-school-graduation-rate-has*](https://obamawhitehouse.archives.gov/the-press-office/2016/10/17/fact-sheet-president-obama-announces-high-school-graduation-rate-has)

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Did You Know?

11% of African Americans under 65 are uninsured, compared to 8% of white people. This disparity is far greater in states with Republican governors who have not expanded Medicaid.

Under Obamacare more than 3M African Americans gained access to healthcare.

Joe Biden will strengthen and expand healthcare options with a new public health insurance option similar to Medicare. And he will ensure the individuals who would be eligible for Medicaid but for their state's inaction are automatically enrolled on to the public option, at no cost to the individual.

Did You Know?

The Trump Administration DISCONTINUED nearly all of President Obama's police reform measures.

In 2014, President Obama established the President's Task Force on 21st Century Policing and launched 23 aggressive investigations in police departments, forging 25 reform agreements through consent decrees. Studies later showed that use of force incidents decreased!

The Biden Harris Administration will put those measures back in place, plus:

- Address systemic misconduct in police departments and prosecutor' offices.
- Hold police who use excessive force accountable by creating a national standard for use of force.
- Rein in qualified immunity and invest in programs that partner mental health experts with police officers to respond to 911 calls.