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**FOR IMMEDIATE RELEASE**

January 20, 2021

**FACT SHEET:**

**President-elect Biden's Day One Executive Actions Deliver Relief for Families Across America Amid Converging Crises**

*Actions Address the COVID-19 Pandemic, Provide Economic Relief, Tackle Climate Change, and Advance Racial Equity*

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**PROVIDING ECONOMIC RELIEF AND SUPPORT TO WORKING FAMILIES**

**Extend Eviction and Foreclosure Moratoriums**

The COVID-19 pandemic has triggered an almost unprecedented housing affordability crisis. Today, 1 in 5 renters and 1 in 10 homeowners with a mortgage are behind on payments. President-elect Biden is asking the Centers for Disease Control and Prevention to consider immediately extending the federal eviction moratorium until at least March 31, 2021, while calling on Congress to provide much needed rental assistance and extend it further. And, he will ask the Department of Veterans Affairs, Department of Agriculture, and the Department of Housing and Urban Development, to consider extending foreclosure moratoriums for federally guaranteed mortgages and continuing applications for forbearance for federally guaranteed mortgages until at least March 31, 2021. On Tuesday, the Federal Housing Finance Agency (FHFA) extended its foreclosure and eviction moratoriums until February 28, 2021. The president-elect will call on the agency to consider extending the foreclosure moratorium further and continue forbearance applications for all loans guaranteed by Fannie Mae and Freddie Mac.

**Extend Student Loan Pause**

Currently, borrowers owe over \$1.5 trillion in federal student loans. Borrowers of all ages are often faced with a tough tradeoff between making their student loan payments, investing in their long-term financial future, or paying their bills. The pandemic has only increased the economic hardship of the millions of Americans who have student debt. The president-elect is asking the Department of Education to consider immediately extending the pause on interest and principal payments for direct federal loans until at least September 30, 2021.

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**ADVANCING RACIAL EQUITY & SUPPORTING UNDERSERVED COMMUNITIES**

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The president-elect's equity agenda is grounded in advancing racial justice and building back better for communities who have been underserved, including people of color and Americans with disabilities, LGBTQ+ Americans, religious minorities, and rural and urban communities facing persistent poverty.

Everyone across America benefits when we take deliberate steps to become a more just society. Analysis suggests that closing racial gaps in wages, housing credit, lending opportunities, and access to higher education would amount to an additional \$5 trillion in gross domestic product in the American economy over the next 5 years, and create millions of new jobs. We are a nation founded on principles of equality and it is in the interest of everyone across the country that the government be intentional in ensuring that its policies reach all of us in an equitable way. By advancing such equity, the federal government can build pathways so that everyone across America has the opportunity to reach their potential.

President-elect Biden will sign executive actions today to:

### **Launch a Whole-of-Government Initiative to Advance Racial Equity**

The president-elect will sign an Executive Order beginning the work of embedding equity across federal policymaking and rooting out systemic racism and other barriers to opportunity from federal programs and institutions. The Executive Order will define equity as the consistent and systematic fair, just, and impartial treatment of all individuals, including individuals who belong to underserved communities, such as Black, Latino, Indigenous and Native American persons, Asian Americans and Pacific Islanders, and other persons of color; LGBTQ+ persons; people with disabilities; religious minorities, persons who live in rural areas; and persons otherwise affected by persistent poverty or inequality. The president-elect will:

- Establish that advancing equity for all — including people of color and others who have been historically underserved and marginalized — is the responsibility of the whole of our government;
- Direct every federal agency to undertake a baseline review of the state of equity within their agency and deliver an action plan within 200 days to address unequal barriers to opportunity in agency policies and programs;
- Launch a new equitable data working group to ensure that federal data reflects the diversity of America;
- Task the Office of Management and Budget (OMB) with working to more equitably allocate federal resources to empower and invest in communities of color and other underserved communities;
- Improve the delivery of government benefits and services to ensure that families of all backgrounds across the country can access opportunity, for example by reducing language access barriers;
- Study new methods that federal agencies can use to assess whether proposed policies advance equity;

- Direct agencies to engage with communities who have been historically underrepresented, underserved, and harmed by federal policies.

President-elect Biden has asked Ambassador Susan Rice, as Domestic Policy Advisor, to lead a robust interagency process to hold the federal government accountable for advancing equity for families across America.

In this Executive Order, the president-elect will also rescind the Trump Administration’s 1776 Commission, which has sought to erase America’s history of racial injustice. And, he will revoke President Trump’s damaging executive order limiting the ability of federal government agencies, contractors and even some grantees from implementing important and needed diversity and inclusion training. Additional actions in the coming weeks will restore and reinvigorate the federal government’s commitment to diversity, equity, inclusion, and accessibility.

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### **Reverse the Muslim Ban**

The president-elect will sign an Executive Action putting an end to the Muslim Ban, a policy rooted in religious animus and xenophobia. It repeals Proclamations 9645 and 9983, which restrict entry into the United States from primarily Muslim and African countries, and instructs the State Department to restart visa processing for affected countries and to swiftly develop a proposal to restore fairness and remedy the harms caused by the bans, especially for individuals stuck in the waiver process and those who had immigrant visas denied. This is an important step in providing relief to individuals and families harmed by this Trump Administration policy that is inconsistent with American values. The Executive Action also provides for the strengthening of screening and vetting for travelers by enhancing information sharing with foreign governments and capacity building with our partners, and directs reviews of other Trump Administration “extreme vetting” practices.

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### **Deferred Enforced Departure for Liberians Presidential Memorandum**

The president-elect will sign a Presidential Memorandum to extend until June 30, 2022 the long-standing Deferred Enforced Departure (DED) designation for Liberians who have been in the United States for many years. Liberians with DED will also have their work authorization extended. This PM also directs the Secretary of Homeland Security to ensure that Citizen Immigration Services facilitates ease of application and timely adjudication for Liberians applying for residency by the Liberian Relief and Fairness Act.

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## **THE PRESIDENT-ELECT’S EXECUTIVE ACTIONS ADVANCE RACIAL EQUITY**

President-elect Biden’s executive actions to restore equal treatment under the law for people across America and to direct a whole-of-government approach to racial justice

redirects the federal government to treat Americans fairly. These sweeping actions deliver on the president-elect's commitments to equity and task agencies with taking immediate steps to redress injustices.

The COVID-19 crisis has claimed more than 400,000 American lives — but for Black and Brown Americans, it's a mass casualty event. Because of structural racism, people of color are contracting COVID-19 at higher rates and dying from COVID-19 at higher rates. President-elect Biden's executive orders to change the course of the virus, including establishing a coordinated national response and implementing a mask mandate on federal property, will help slow the spread of the virus in communities of color.

Extending the federal eviction moratorium and asking federal agencies to consider extending foreclosure moratoriums for federally guaranteed mortgages will provide relief to the families of color that face higher risks of eviction and housing loss.

The president-elect has also directed all executive departments and agencies to review actions taken over the last four years and revise those policies that run counter to his commitment to environmental justice, including undoing the harmful rollbacks of clean air and clean water protection that disproportionately impact low-income communities and communities of color.

