**NALCAB Policy Priorities**  
**2019 - 2020**

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<td><strong>Financial Services/Consumer Financial Protection</strong></td>
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- **Strengthen the Community Reinvestment Act (CRA):** Support sensible reforms that enhance the ability of regulated banks to meet the credit needs of the communities they serve and that equitably invest in low- and moderate-income communities. Reject attempts to weaken the CRA and lower the bar for compliance, including the one ratio approach described in the OCC’s 2018 ANPR on CRA.  
  *NALCAB’s Role: Play a leadership role in collaborations with key partners; Lead with regard to the Latino perspective; Mobilize members in a campaign.*  
- **Promote diversity and inclusion within the Federal Reserve System and in the financial services industry:** Advocate with the Fed to ensure that the voice of the Latino communities is represented in the governance and senior leadership of the Fed. Support efforts to diversify corporate boards.  
  *NALCAB’s Role: Collaborate with key partners; Lead with regard to the Latino perspective.*  
- **Support an independent Consumer Financial Protection Bureau (CFPB):** In the context of efforts to weaken the CFPB through legislative and administrative means, defend an independent CFPB free of external political influence.  
  *NALCAB’s Role: Collaborate with key partners; Lead with regard to the Latino perspective.*  
- **Defend the CFPB Payday Rule:** Counter attempts to roll back the CFPB’s existing rules on payday lending.  
  *NALCAB’s Role: Collaborate with key partners; Lead with regard to the Latino perspective; Mobilize members in a campaign.* | Center for Responsible Lending; California Reinvestment Coalition; Americans for Financial Reform; NACEDA; National CAPACD; Prosperity Now; Greenlining Institute | House Financial Services and Senate Banking Committees; Congressional Hispanic Caucus; Federal Reserve; OCC; FDIC; CFPB |
| **Housing and Community Development** |  
- **Strengthen access to the CDFI Fund for Latino communities:** Continue support for emerging Latino CDFIs that seek certification and funding through Treasury’s CDFI program.  
  *NALCAB’s Role: Collaborate with key partners; Lead with regard to the Latino perspective.* | National Low-Income Housing Coalition; Opportunity Finance | House Financial Services and Senate Banking Committees |
| Housing and Community Development | • **Strengthen fair housing policy for Latino communities:** Work to ensure fair housing regulations and policies that foster equitable development and match the needs and opportunities in predominately Latino communities.  
NALCAB’s Role: Collaborate with key partners; Lead with regard to the Latino perspective.  

• **Mitigate involuntary displacement:** Support local housing and land use policies that mitigate involuntary displacement and identify opportunities to acknowledge and address displacement in federal programs.  
NALCAB’s Role: Play a leadership role in collaborations with key partners; Lead with regard to the Latino perspective.  

• **Support housing finance reform that meaningfully promotes access to affordable housing:** Advocate for policies that release the GSE’s from receivership in a manner that maintains their affordable housing goals and duty to serve.  
NALCAB’s Role: Collaborate with key partners.  

• **Increase access to housing counseling:** Strengthen existing federal housing counseling programs and promote the sustainability of housing counseling agencies.  
NALCAB’s Role: Collaborate with partners and lead where necessary. | Network; CDFI Coalition |
| --- | --- | --- |
| Immigration | • **Promote the economic importance of immigrants:** Advance public understanding of the importance of immigrants to our economy including as workers, entrepreneurs, consumers and leaders.  
NALCAB’s Role: Collaborate with key partners.  

• **Advocate for a path to citizenship:** Support policies that provide an earned path to citizenship with particular emphasis on Deferred Action for Childhood Arrivals (DACA) recipients and families.  
NALCAB’s Role: Collaborate with key partners with regard to the economic perspective. | American Business Immigration Coalition; National Partnership for New Americans  
Members of the House and Senate; US Business Community |
| Small Business | • **Increase access to capital for underserved small businesses:** Support efforts to improve financial products and services for small businesses and strengthen SBA’s lending programs.  
NALCAB’s Role: Play a leadership role in collaborations with key partners; Lead with regard to the Latino perspective. | National CAPACD; Prosperity Now; Association of Women’s Business  
House and Senate Small Business Committees; Congressional Hispanic Caucus; |
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<th>Small Business</th>
<th>Federal Appropriations</th>
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| **Require greater transparency in business lending data**: Support improved transparency in lending and loan performance data to increase capital to underserved small firms as well as guard against unsafe and unfair lending practices.  
*NALCAB’s Role: Collaborate with key partners; Lead with regard to the Latino perspective.* | |
| **Target disaster recovery assistance to small businesses**: Advocate for policies that help small businesses recover from disasters and expand government contracts to local entrepreneurs for recovery efforts.  
*NALCAB’s Role: Collaborate with key partners; Lead with regard to the Latino perspective.* | |
| **Support Latino and immigrant entrepreneurs**: Address the unique needs of Latino entrepreneurs with culturally-relevant technical assistance and mentoring.  
*NALCAB’s Role: Play a leadership role in collaborations with key partners.* | |

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<th>Centers; CAMEO; NALCAB Subgrantees in the Northwest</th>
<th>Relevant state and local policy makers</th>
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| **Increase federal community development investments**: NALCAB will focus on programs that are important to NALCAB members including HUD CDBG, HOME and SHOP Programs; SBA PRIME and Women’s Business Centers Programs; US Treasury CDFI and NMTC Programs; USDA Rural Development Programs and HHS CED Program.  
*NALCAB’s Role: Collaborate with key partners; Lead with regard to the Latino perspective; Mobilize members in a campaign.* | |
| **Fully fund disaster recovery**: Advocate for policies that provide robust, timely and equitable distribution of disaster resources to Low- and Moderate-Income (LMI) households; advocate for long-term disaster recovery policies that advance equitable development and fair housing.  
*NALCAB’s Role: Collaborate with key partners; Lead with regard to the Latino perspective.* | |

**Campaign for Housing and Community Development Funding; CDFI Coalition; People and Places Coalition**  
**Appropriations Committees in the House and Senate**