

NALCAB Policy Priorities

Policy Area	Priorities	Key Partners	Key Targets
<p>Financial Services/ Consumer Financial Protection</p>	<ul style="list-style-type: none"> <p>● 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. <i>NALCAB’s Role: Play a leadership role in collaborations with key partners; Lead with regard to the Latino perspective; <u>Mobilize members in a campaign.</u></i></p> <p>● 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. <i>NALCAB’s Role: Collaborate with key partners; Lead with regard to the Latino perspective.</i></p> <p>● 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. <i>NALCAB’s Role: Collaborate with key partners; Lead with regard to the Latino perspective.</i></p> <p>● Defend the CFPB Payday Rule: Counter attempts to roll back the CFPB’s existing rules on payday lending. <i>NALCAB’s Role: Collaborate with key partners; Lead with regard to the Latino perspective; <u>Mobilize members in a campaign.</u></i></p> 	<p>Center for Responsible Lending; California Reinvestment Coalition; Americans for Financial Reform; NACEDA; National CAPACD; Prosperity Now; Greenlining Institute</p>	<p>House Financial Services and Senate Banking Committees; Congressional Hispanic Caucus; Federal Reserve; OCC; FDIC; CFPB</p>
<p>Housing and Community Development</p>	<ul style="list-style-type: none"> <p>● 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. <i>NALCAB’s Role: Collaborate with key partners; Lead with regard to the Latino perspective.</i></p> 	<p>National Low-Income Housing Coalition; Opportunity Finance</p>	<p>House Financial Services and Senate Banking Committees</p>

<p>Housing and Community Development</p>	<ul style="list-style-type: none"> • 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. <i>NALCAB's Role: Collaborate with key partners; Lead with regard to the Latino perspective.</i> • 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. <i>NALCAB's Role: Play a leadership role in collaborations with key partners; Lead with regard to the Latino perspective.</i> • Support housing finance reform that meaningfully promotes access to affordable housing: Advocate for polices that release the GSE's from receivership in a manner that maintains their affordable housing goals and duty to serve. <i>NALCAB's Role: Collaborate with key partners.</i> • Increase access to housing counseling: strengthen existing federal housing counseling programs and promote the sustainability of housing counseling agencies. <i>NALCAB's Role: Collaborate with partners and lead where necessary.</i> 	<p>Network; CDFI Coalition</p>	
<p>Immigration</p>	<ul style="list-style-type: none"> • Promote the economic importance of immigrants: Advance public understanding of the importance of immigrants to our economy including as workers, entrepreneurs, consumers and leaders. <i>NALCAB's Role: Collaborate with key partners.</i> • 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. <i>NALCAB's Role: Collaborate with key partners with regard to the economic perspective.</i> 	<p>American Business Immigration Coalition; National Partnership for New Americans</p>	<p>Members of the House and Senate; US Business Community</p>
<p>Small Business</p>	<ul style="list-style-type: none"> • 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. <i>NALCAB's Role: Play a leadership role in collaborations with key partners; Lead with regard to the Latino perspective.</i> 	<p>National CAPACD; Prosperity Now; Association of Women's Business</p>	<p>House and Senate Small Business Committees; Congressional Hispanic Caucus;</p>

Small Business	<ul style="list-style-type: none"> • 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. <i>NALCAB's Role: Collaborate with key partners; Lead with regard to the Latino perspective.</i> • 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. <i>NALCAB's Role: Collaborate with key partners; Lead with regard to the Latino perspective.</i> • Support Latino and immigrant entrepreneurs: Address the unique needs of Latino entrepreneurs with culturally-relevant technical assistance and mentoring. <i>NALCAB's Role: Play a leadership role in collaborations with key partners.</i> 	Centers; CAMEO; NALCAB Subgrantees in the Northwest	Relevant state and local policy makers
Federal Appropriations	<ul style="list-style-type: none"> • 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. <i>NALCAB's Role: Collaborate with key partners; Lead with regard to the Latino perspective; Mobilize members in a campaign.</i> • 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. <i>NALCAB's Role: Collaborate with key partners; Lead with regard to the Latino perspective.</i> 	Campaign for Housing and Community Development Funding; CDFI Coalition; People and Places Coalition	Appropriations Committees in the House and Senate