

## Make Your Voice Heard:

### Email Your Senators and Urge them to Fund Critical Community & Economic Development Programs Essential to Latino Economic Mobility in FY2021

1. Click [here](#) to find your Senator's email address
2. Choose a script from the choices below:
  - [Community & economic development funding \(general\)](#)
  - [US Department of Housing & Urban Development \(HUD\) Community Development Block Grant \(CDBG\)](#)
  - [HUD's Home Investment Partnerships Program](#)
  - [HUD's Self-Help Home Ownership Opportunity \(SHOP\) Program](#)
  - [HUD Housing Counseling](#)
  - [US Department of Agriculture \(USDA\) Rural Housing and Development Programs](#)
  - [US Small Business Administration \(SBA\) Microloan Program](#)
  - [SBA Program for Investment in Micro-Entrepreneurs \(PRIME\)](#)
  - [Community Development Financial Institution \(CDFI\) Fund](#)
3. Send your email!

#### *Things to Know*

- Some Senators don't have a traditional email addresses available, but rather a "Contact Me" form where you fill out the form on their website. You can treat these forms like a regular email, and use the same pre-written emails we've provided below.
- Don't forget to attach [NALCAB's FY2021 Federal Funding Priorities](#) to your emails!
- NALCAB is here to support you. Please reach out if you have any questions.

## Community & Economic Development Funding (General)

SUBJECT LINE: 2021 Federal Funding of Community & Economic Development Programs

Dear Senator (Name),

My name is (Name) and I'm with a constituent organization of yours, (Organization) located in (City, State). (Organization) works to (mission of your organization). Together with the National Association for Latino Community Asset Builders ([NALCAB](#)), I am writing to urge you to support robust funding of several community and economic development programs that are critical to Latino communities in (State). I've attached NALCAB's Fiscal Year 2021 policy asks to this email, but I want to take a minute to explain why the US Department of Housing and Urban Development's affordable housing programs, the Small Business Administration's access to capital and entrepreneurship development programs, the USDA's rural development programs, and the Community Development Financial Institution Fund are vital to the economic strength and resilience of Latinos and low- and moderate-income communities.

These programs have always been vital to the stability of Latino communities, but their importance has only increased due to the COVID-19 crisis. According to the Aspen Institute, between 19-23 million households are at risk of eviction by September 2020. Millions of small businesses have closed their doors during the crisis, and the economic stimulus funds provided by the CARES Act have begun to run dry. It's clear that we need long-term solutions, not just temporary stopgaps. It's critical that you act now on behalf of Latino communities in (Your State) and vote to robustly fund these programs in FY2021.

Thank you for your time,

(Name)

## Community Development Block Grant (CDBG)

SUBJECT LINE: 2021 Federal Funding of Community & Economic Development Programs

Dear Senator (Name),

My name is (Name) and I'm with a constituent organization of yours, (Organization) located in (City, State). (Organization) works to (mission of your organization). Together with the National Association for Latino Community Asset Builders ([NALCAB](#)), I am writing to urge you to support robust funding of several community and economic development programs that are critical to Latino communities in (State). I've attached NALCAB's Fiscal Year 2021 policy asks to this email, but I want to take a minute to explain why Community Development Block Grants in particular are critical to Latino communities, and why you should support \$3.8 billion for the program in FY2021.

CDBG is the principal source of revenue that states and localities use to develop local economies and respond to community needs. It's available to every single congressional district in the country, but it's especially critical to low- and moderate-income areas. CDBG is used for affordable housing, infrastructure improvements, and small business development: all things that are critical in normal times and even more pressing amidst the COVID-19 economic crisis.

Despite CDBG's record of helping over 1.4 low- and moderate-income people since 2005, President Trump's budget request for Fiscal Year 2021 proposed eliminating the program. Your constituents and Latino communities across (State) rely on CDBG to stabilize and reinvigorate their economies- please support at least \$3.8 billion in CDBG funding in FY2021.

Thank you for your time,

(Name)

## US HUD's HOME Investment Partnerships Program

SUBJECT LINE: 2021 Federal Funding of Community & Economic Development Programs

Dear Senator (Name),

My name is (Name) and I'm with a constituent organization of yours, (Organization) located in (City, State). (Organization) works to (mission of your organization). Together with the National Association for Latino Community Asset Builders ([NALCAB](#)), I am writing to urge you to support robust funding of several community and economic development programs that are critical to Latino communities in (State). I've attached NALCAB's Fiscal Year 2021 policy asks to this email, but I want to take a minute to explain why the US Department of Housing and Urban Development's HOME Investment Partnership Program (HOME) in particular is critical to Latino communities, and why you should support \$1.7 billion for the program in FY2021.

HOME funds are used to build, create, and rehabilitate affordable housing as well as provide rental assistance to low-income people. It's the largest federal block grant awarded to state and local governments that's exclusively intended for affordable housing for low-income households. It's an incredibly successful program- since 1992, it has helped build and preserve 1.3 million units of affordable housing and has provided rental assistance to more than 356,000 low-income families. Affordable housing is always critical, but it's even more pressing amidst the COVID-19 economic crisis.

Your constituents and Latino communities across (State) rely on HOME to stabilize their communities- please support at least \$1.7 billion in HOME funding in FY2021.

Thank you for your time,

(Name)

## US HUD's Self-Help Home Ownership Opportunity (SHOP) Program

Dear Senator (Name),

My name is (Name) and I'm with a constituent organization of yours, (Organization) located in (City, State). (Organization) works to (mission of your organization). Together with the National Association for Latino Community Asset Builders ([NALCAB](#)), I am writing to urge you to support robust funding of several community and economic development programs that are critical to Latino communities in (State). I've attached NALCAB's Fiscal Year 2021 policy asks to this email, but I want to take a minute to explain why the US Department of Housing and Urban Development's Self-Help Home Ownership Opportunity (SHOP) program in particular is critical to Latino communities, and why you should support \$55 million for the program in FY2021.

SHOP funds are awarded to non-profit organizations that provide and encourage innovative homeownership opportunities, especially ones that allow potential homebuyers to contribute "sweat equity" towards their homes. These unique opportunities provide flexible options to homebuyers that wouldn't otherwise be able to afford to purchase a home. Affordable housing is always a critical need in Latino communities, but the COVID-19 economic crisis has made it even more pressing of an issue.

Your constituents and Latino communities across (State) rely on SHOP to stabilize their communities- please support at least \$55 million in SHOP funding in FY2021.

Thank you for your time,

(Name)

## US HUD Housing Counseling

SUBJECT LINE: 2021 Federal Funding of Community & Economic Development Programs

Dear Senator (Name),

My name is (Name) and I'm with a constituent organization of yours, (Organization) located in (City, State). (Organization) works to (mission of your organization). Together with the National Association for Latino Community Asset Builders ([NALCAB](#)), I am writing to urge you to support robust funding of several community and economic development programs that are critical to Latino communities in (State). I've attached NALCAB's Fiscal Year 2021 policy asks to this email, but I want to take a minute to explain why housing counseling funds provided through the US Department of Housing and Urban Development are particularly critical to Latino communities, and why you should support \$100 million for housing counseling in FY2021.

Housing counseling is proven to improve outcomes for families struggling with their rent or mortgage payments. Counseling significantly increases a borrower's likelihood of receiving a loan modification, coming to an agreement with their lender or landlord, and/or avoiding foreclosure. Housing counseling is critical to preventing homelessness and eviction, something that is especially important given the COVID-19 crisis. According to the Aspen Institute, between 19-23 million households are at risk of eviction by September 2020.

It's vital that you act now on behalf of your constituents and Latino communities across (State) by supporting at least \$100 million for Housing Counseling in FY2021.

Thank you for your time,

(Name)

## USDA's Rural Housing and Development Programs

SUBJECT LINE: 2021 Federal Funding of Community & Economic Development Programs

Dear Senator (Name),

My name is (Name) and I'm with a constituent organization of yours, (Organization) located in (City, State). (Organization) works to (mission of your organization). Together with the National Association for Latino Community Asset Builders ([NALCAB](#)), I am writing to urge you to support robust funding of several community and economic development programs that are critical to Latino communities in (State). I've attached NALCAB's Fiscal Year 2021 policy asks to this email, but I want to take a minute to explain why rural development funds provided through the US Department of Agriculture (USDA) are particularly is critical to Latino communities, and why you should support \$4.2 billion for them in FY2021.

USDA Rural Housing programs provide a lifeline to low-income, rural families through low-cost loans, rental assistance and other support to improve the quality of life in rural America. They foster economic growth by providing business and housing opportunities and building sustainable rural infrastructure, including expanded broadband service, which is especially critical as families are working and attending school from home during the COVID-19 crisis.

The Section 502 Direct Loan Program alone has helped more than 2.1 million families build their wealth by more than \$40 billion, and it's the only federal homeownership program that exclusively targets low- and very-low income rural families.

It's vital that you act now on behalf of your constituents and Latino communities across (State) by supporting at least \$4.2 billion for USDA's Rural Development programs in FY2021.

Thank you for your time,

(Name)

## SBA's Microloan Program

SUBJECT LINE: 2021 Federal Funding of Community & Economic Development Programs

Dear Senator (Name),

My name is (Name) and I'm with a constituent organization of yours, (Organization) located in (City, State). (Organization) works to (mission of your organization). Together with the National Association for Latino Community Asset Builders ([NALCAB](#)), I am writing to urge you to support robust funding of several community and economic development programs that are critical to Latino communities in (State). I've attached NALCAB's Fiscal Year 2021 policy asks to this email, but I want to take a minute to explain why the US Small Business Administration's (SBA) Microloan program is particularly critical to Latino communities, and why you should support \$55 million for the program in FY2021.

The Microloan program assists low-income individuals and minority entrepreneurs by providing small-scale loans of up to \$50,000. In FY2018, Microloan provided over 5,000 microloans totaling over \$75 million. The average Microloan was \$14,071 and had a 7.6% interest rate.

The program provides direct loans to qualified nonprofit intermediaries, who in turn lend to small businesses that may not otherwise qualify for loans from conventional lenders. These intermediaries provided counseling to 19,600 in 2017, sharing valuable expertise that helped foster the success of minority and low-income entrepreneurs.

It's vital that you act now on behalf of your constituents and Latino communities across (State) by supporting at least \$55 million for the SBA's Microloan program in FY2021.

Thank you for your time,

(Name)



## SBA's Program for Investment in Micro-Entrepreneurs (SBA PRIME)

SUBJECT LINE: 2021 Federal Funding of Community & Economic Development Programs

Dear Senator (Name),

My name is (Name) and I'm with a constituent organization of yours, (Organization) located in (City, State). (Organization) works to (mission of your organization). Together with the National Association for Latino Community Asset Builders ([NALCAB](#)), I am writing to urge you to support robust funding of several community and economic development programs that are critical to Latino communities in (State). I've attached NALCAB's Fiscal Year 2021 policy asks to this email, but I want to take a minute to explain why the US Small Business Administration's (SBA) Program for Investment in Micro-Entrepreneurs (PRIME) is particularly critical to Latino communities, and why you should support at least \$7 million for the program in FY2021.

SBA PRIME provides technical assistance to low-income entrepreneurs. Through intermediaries, the program helps low-income entrepreneurs who lack sufficient training and education to gain access to capital to establish and expand their small businesses.

It's vital that you act now on behalf of your constituents and Latino communities across (State) by supporting at least \$7 million for the SBA PRIME in FY2021.

Thank you for your time,

(Name)

## Community Development Financial Institution (CDFI) Fund

Dear Senator (Name),

My name is (Name) and I'm with a constituent organization of yours, (Organization) located in (City, State). (Organization) works to (mission of your organization). Together with the National Association for Latino Community Asset Builders ([NALCAB](#)), I am writing to urge you to support robust funding of several community and economic development programs that are critical to Latino communities in (State). I've attached NALCAB's Fiscal Year 2021 policy asks to this email, but I want to take a minute to explain why the US Department of Treasury's Community Development Financial Institution (CDFI) Fund is particularly critical to Latino communities, and why you should support at least \$273.5 million for the program in FY2021.

The CDFI Fund promotes community and economic development in distressed urban and rural communities by investing in CDFIs across the country. CDFIs, mission-driven financial institutions specialized in delivering affordable credit, development services, capital, and financial services to residents underserved communities, have financed over 33,000 affordable housing units throughout the country. In FY2016 alone, CDFIs made over 39,000 loans or investments totaling over \$3.6 billion and financed over 11,000 small businesses with an average loan size of \$91,700.

It's vital that you act now on behalf of your constituents and Latino communities across (State) by supporting at least \$273.5 million for the CDFI Fund in FY2021.

Thank you for your time,

(Name)