



SUMMER IN THE STATES

National Association for Latino Community Asset Builders

Virtual Meetings with Policymakers to Advocate For Your Community August 2021

Thank you for joining us for NALCAB's annual Summer in the States advocacy campaign and helping ensure the voice of our community is heard among policymakers. This time is dedicated to celebrating the work you do and the impact that federally funded community and economic development programs have in increasing opportunities for Latinos across the country. As service providers, you understand how federal funds help fuel low-income and Latino neighborhoods with the tools needed to climb the economic ladder.

As Congress works to put together its Fiscal Year 2022 (FY22) budget, we are counting on you to help ensure key community and economic development programs are fully funded by telling your representatives about the work you do.

It's up to us to tell Congress how vital these programs are for working families and Latino communities.

Find your [member of the US House of Representatives](#) and your [US Senators](#).

Sample Meeting Script

Hello, my name is [Name] and I am with [Organization]. Thank you for taking the time to meet with us!

Today we would like to tell you about the work we do in [State/District] and how you can help us increase economic opportunities for Latinos in our area.

We currently receive funding from [Program]. With those resources we are able to [Describe your organization's work and impact].

Funding for this program is important to our work, our community and your constituents and that is why we are meeting with you today - to ask that you support strong funding for these programs in Fiscal Year 2022. [See below for specific funding asks.]

As you can see, these federal programs make a big difference in the lives of your constituents and can play a significant role in boosting the local economy - we urge you to support robust funding.

[Ask questions. Some ideas:

- Can we count on your support?
- Do you have any questions for us?
- Is there anything you need from us to help protect these critical programs?]

Again, thank you for your time. We look forward to working with you to strengthen the economic mobility of Latinos and low- and moderate-income communities in [State/District].

Specific “Asks” Fiscal Year 2022 Congressional Funding Priorities

We urge Congress to provide robust FY 2022 funding for community and economic development programs that are essential to the prosperity of Latino communities including:

US Department of Housing and Urban Development (HUD)

Community Development Block Grant (CDBG)

Bill: Transportation, HUD and Urban Development (THUD)

Ask: Support at least \$4.2 billion in FY2022 funds

- CDBG is the principal source of federal revenue for states and localities to use in responding to community needs and grow local economies.
- Funds are used for a range of activities including affordable housing, neighborhood revitalization, infrastructure improvements and small business development.
- CDBG funds are targeted at expanding economic opportunities for low- and moderate-income (LMI) people. Between 2005 and 2018, CDBG helped over 1.4 million low- to moderate-income people.

HOME Investments Partnership Program (HOME)

Bill: Transportation, HUD, and Urban Development (THUD)

Ask: Support at least \$1.85 billion in FY2022 funds

- Funds a range of activities including building, buying, and/or rehabilitating affordable housing for rent; homeownership; and providing rental assistance to low-income people.
- It is the largest Federal block grant awarded to state & local governments exclusively to create affordable housing for low-income households.
- Between the beginning of the HOME program in FY1992 and September 30, 2020, over 1.3 million units of affordable housing were constructed, rehabilitated, or acquired and about 379,000 families were assisted through tenant-based rental assistance

Self-Help Home Ownership Opportunity (SHOP)

Bill: Transportation Housing and Urban Development (THUD)

Ask: Support at least \$65 million in FY2022 funds

- SHOP funds are awarded to non-profit organizations to encourage innovative homeownership opportunities.
- Homebuyers contribute sweat equity toward the construction or rehabilitation of their homes.
- It supports community development organizations in providing targeted resources & affordable housing work to help low-income communities.
- Since 1996, SHOP has enabled local nonprofit organizations to build more than 35,000 homes and house more than 80,000 adults and children. Of these homes, approximately 50% are in rural areas.

Housing Counseling

Bill: Transportation Housing and Urban Development (THUD)

Ask: Support at least \$100 million for Housing Counseling

- Studies show that housing counseling improves outcomes for families struggling with their mortgage payments. Counseling significantly increases a borrower's likelihood of receiving a loan modification or coming to some workout, while avoiding foreclosure.
- Rental counseling services prevent homelessness and eviction by helping renters re-locate, secure, and retain affordable rental housing.
- As of 2015, HUD-approved housing counseling agencies provided services to over 12 million Americans. 45% of counseled clients were racial minorities, 18% were Hispanic, and 71% had low- or moderate-incomes, with housing services being provided in over 22 different languages.

US Department of Agriculture (USDA)

Rural Housing and Development Programs

Bill: Agriculture, Rural Development

Ask: Support at least \$5 billion in FY2022 funds for rural housing and development programs

- 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.
- The Section 502 Direct Loan Program has helped more than 2.1 million families build their wealth by more than \$40 billion. Section 502 is the only federal homeownership program that exclusively targets low- and very-low income rural families.
- USDA's rural development programs foster economic growth by providing business and housing opportunities and building sustainable rural infrastructure including expanded broadband service.

US Small Business Administration (SBA)

Microloan Program

Bill: Financial Services and General Government

Ask: Provide at least \$110 million

- The Microloan program assists low-income individuals and minority entrepreneurs by providing small loans of up to \$50,000. It directs loans to qualified non-profit intermediaries, who in turn lend to small businesses that may not otherwise qualify for loans from conventional lenders.
- The Microloan program is unique because it assists small dollar borrowers through intermediaries with the expertise to foster the success of minority and low-income entrepreneurs.
- In FY20, Microloan intermediaries provided 5,890 microloans totaling \$85.0 million. The average loan was \$14,434 and had a 6.5% interest rate.

Program for Investment in Micro-Entrepreneurs (PRIME)

Bill: Financial Services and General Government

Ask: Support at least \$12.5 million

- The PRIME provides technical assistance and capacity building to low-income entrepreneurs.
- Through intermediaries with a demonstrated record of delivering services to disadvantaged entrepreneurs PRIME enables low-income entrepreneurs to get the assistance needed to establish and expand their small businesses.

US Department of Treasury

Community Development Financial Institution (CDFI) Fund

Bill: Financial Services and General Government

Ask: Provide at least \$1 billion

- The CDFI Fund promotes community and economic development in distressed communities by investing in CDFIs across the country.
- CDFIs are mission-driven financial institutions specialized in delivering affordable credit, development services, capital, and financial services to residents underserved communities.
- CDFIs leverage on average \$12 in private capital to every \$1 in federal support. CDFIs financed close to 41,000 affordable housing units, made over 1 million loans, and provided funding to 87,000 businesses in 2021.

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