



People & Places 2019



CAPITOL HILL DAY

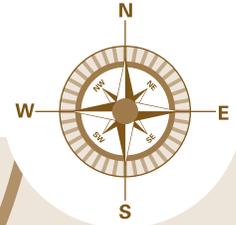
April 16, 2019

Featuring the Capitol Hill Forum:
Measuring Opportunity



U.S. CAPITOL

Visitor Center



Legend			
	Accessible Entrance		Elevators
	Accessible Route		Parking
	Visitor Services Shuttle		Bus Pick-Up
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CAPITOL HILL DAY



April 16, 2019



Goals for Hill Day

Thank you for making the trip to the Washington, DC area and for meeting with your Members of Congress. Some of you may not have conducted Capitol Hill visits before, or may want additional information, and we wanted to provide some background.

- 1) Share the good work you are doing at home with your congressional offices.**
Please use these meetings as an opportunity to create awareness about your activities, including any new programs or recent successes.
- 2) Speak to the needs of your community** such as the need for more affordable housing, job access, or revitalization of certain neighborhoods.
- 3) Build relationships with the staff of your elected officials.** Congress is not in session this week and few Members are in town. You are likely to meet with staff. Build a relationship that will last over the long-term.
- 4) Expose their office to a public opportunity.** Have a ground-breaking or other public event upcoming? Use this opportunity to invite your Member of Congress. Make sure you note if federal dollars were used – and if CRA-related banking investment was critical to a project's success.
- 5) Discuss the programs your organization has used or benefited from.** Feel free to bring along organizational brochures or policy platforms if you have them, including this packet. Your advocacy visits are very important to inform a Member of Congress' policy efforts and constituent services.

As a stakeholder and constituent, your congressional offices want to hear your perspectives, so thank you for educating your policymakers on these vital community development issues!

On the next page, you will find tips to ensure that your time on the Hill goes smoothly. When you are done with your congressional visits, join us at the Capitol Visitor Center Auditorium for light refreshments at 2:00 pm, followed by our People & Places Capitol Hill Forum at 3:00 pm.

Tips for a Successful Visit to Capitol Hill

Introduce yourself as a People & Places 2019 attendee. You could cite People & Places as the reason you are in the DC area this week. People & Places partners are:

- National Coalition for Asian Pacific American Community Development (National CAPACD)
- National Association for Latino Community Asset Builders (NALCAB)
- National Alliance of Community Economic Development Associations (NACEDA)
- National Urban League

Dress appropriately and wear comfortable shoes. Business dress is appropriate. DC weather can be unpredictable. Rain is always possible. Check the weather in advance and wear comfortable shoes. The buildings are expansive. There is a lot of walking on Capitol Hill.

Don't bring any food or drink inside. Security will make you throw away any food and drink you try to bring into the office buildings OR into the Capitol Visitor Center. We will provide light refreshments at the networking reception before the Capitol Hill Forum.

Arrive early. Try to be 5 to 10 minutes early for your meetings. The Senate and House building are large. Be sure to allow time to go through security at the building entrances and find the appropriate room number.

Bring business cards. Be sure to give the staff person/people you are meeting with your business card.

Introduce your organization. Members of Congress and staff want to hear about the people and organizations in their district. Tell them about your organization, what you do, who you serve, and where you serve. Describe some of your current projects.

Relate it to their work. Tell the staff person which federal programs are important to your work, particularly if a program funds important local projects (e.g. building houses with Self-Help, developing new business with New Markets Tax Credits, funding home repairs with HOME, etc.).

Offer an in-district tour. If you want to offer a tour of your organization and the sites you work in, this would be a great opportunity to showcase your activities, staff, and community members. Members of Congress want to see the good work you are doing in the district they represent. Show the needs of their constituents first hand.

Remember, they work for you and you are the expert. You know more than anyone the impact your work has on the local community. Tell them what you do every day and ask that they support your efforts. Feel free to refer back to the "Issue Priorities" page of this packet. It outlines major federal legislative activities likely to impact America's people and places in the near future.

Say thank you. Be sure to thank the person for their time and support of your work and organization.

Issue Priorities

- 1. PROTECT THE COMMUNITY REINVESTMENT ACT (CRA)** We ask our elected officials to fully utilize Congress' oversight role to protect the Community Reinvestment Act and maximize CRA's impact on improving outcomes of low- and moderate-income people and places, and communities of color.
 - The Office of the Comptroller of the Currency's Advanced Notice of Public Rulemaking (ANPR) is almost entirely oriented toward making CRA compliance easier for financial institutions.
 - The ANPR misses a significant opportunity to more effectively and efficiently target private-sector resources to low- and moderate-income people and places and communities of color.
 - The ANPR proposes the idea of a single ratio to evaluate a bank's CRA-related performance. Reducing CRA performance to one ratio is impractical and would significantly reduce resources going to low- and moderate-income communities over the long term.
- 2. PUT HOUSING AND COMMUNITY DEVELOPMENT ON THE NATIONAL AGENDA.** Three significant bills impacting community development and affordable housing have been introduced in the Senate. All three demonstrate the type of ambitious thinking and planning needed to leverage place-based strategies for community and family prosperity and economic mobility. We ask for Congressional support of all three bills.
 - **American Housing and Economic Mobility Act:** Senator Elizabeth Warren (D-MA) authored the Act in 2018 (S.3505). We anticipate Senator Warren will reintroduce it in Spring 2019. The bill would address CRA, fair housing, and zoning, among other issues.
 - **American Housing and Economic Mobility Act:** Senator Cory Booker (D-NJ) authored the Act in 2018 (S.3342). We anticipate the Act to be reintroduced in 2019. The bill would provide a renter's tax credit and attempt to address zoning challenges to enhance home affordability.
 - **Rent Relief Act:** Senator Kamala Harris (D-CA) introduced the Act in July 2018 (S.3250). We anticipate the Act will be reintroduced in 2019. The Act offers a national renter's tax credit.
- 3. DEFEND THE CONSUMER FINANCIAL PROTECTION BUREAU'S (CFPB) PAYDAY RULE.** We urge Members of Congress to oppose attempts to roll back existing rules on payday lending. On February 6, the CFPB released a proposal to roll back a rule that protects consumers from abusive payday loans targeting communities of color. The proposal would remove the requirement that lenders determine a borrower's ability to repay before extending credit, as required by the 2017 rule governing Payday, Vehicle Title and Certain High-Cost Installment Loans. Without this safeguard, the exploitive practices that led to the Great Recession and disproportionately impacted vulnerable populations will persist.

4. PROTECT HOUSING AND COMMUNITY DEVELOPMENT APPROPRIATIONS. We ask Congress to appropriate funding support for federal agencies that support low- and moderate-income people and places and the organizations that serve them.

- **Department of Housing and Urban Development:** HUD programs provide critical support through a host of programs, including Community Development Block Grants, HOME Investment Partnership Program, NeighborWorks America, Section 4 Capacity Building, Rental Assistance Demonstration Program, the National Housing Trust Fund, Housing Counseling Assistance, and a wide range of targeted and critical rental assistance programs for veterans, the homeless, low-income, senior and disabled populations.
- **Treasury Department:** Treasury is the appropriating agency for the Community Development Financial Institution Fund and the Capital Magnet Fund, critical vehicles for targeting public and private sector resources to low- and moderate-income people and places.
- **US Department of Agriculture:** USDA plays a significant role in providing resources to rural communities through critical programs, including 502 Direct Loan Program for homeownership opportunities, 521 rental assistance, and range of community facility development programs, grants, and loans.
- **Other federal agencies:** Many federal agencies deploy resources that are useful tools in the complex work of community economic development and revitalization. The National Endowment for the Arts administers the Our Town program. The Department of Health and Human Services administers the CED Program. Job training and employment programs (such as WIOA) and Medicaid (by providing resources for supportive housing) are critically important.

5. SUPPORT COMMUNITY DEVELOPMENT AND TAX-RELATED INVESTMENT VEHICLES.

- **Tax credits.** Three significant tax investment vehicles offered by the federal government help us serve low- and moderate-income people and places and communities of color. The Low Income Housing Tax Credit, New Markets Tax Credit, and the Housing Preservation Credit.
- **Neighborhood Homes Investment Act.** We anticipate the Act will be introduced in 2019, creating a financing tool for single-family housing. The Act would drive critical resources to investment-starved communities and the organizations that serve them. The Act would provide an assessment-gap filling tax credit implemented through states, similar to the Low Income Housing Tax Credit.

6. OPPORTUNITY ZONES. We ask Congress to fulfill its oversight role, compelling the Treasury Department to ensure that Opportunity Zone investments achieve these outcomes:

- Build the economic prosperity of low and moderate income-people and places, particularly communities of color without undesirable displacement of those communities.
- Place 'bumpers' on investment guidelines to prevent program abuse.

- Create an opportunity fund certification process similar to that of the process of allocating New Markets Tax Credits, as outlined in the Tax Credit and Jobs Act.
- Evaluate Opportunity Zone investments over the long term, measuring how much money is being invested and the impact of those investments on the economy and the community. It is our understanding that the Treasury Department has only minimal evaluation strategies in place, if any at all.

7. SUPPORT SMALL BUSINESS DEVELOPMENT AND ENTREPRENEURSHIP.

- Increase access to capital for underserved small businesses. We recommend that they support efforts to improve financial products and services for small businesses and strengthen the Small Business Administration's lending programs.
- Require greater transparency in business lending data, including disaggregated data by race and ethnicity: Support improved transparency in lending and loan performance data to increase capital to under-served small businesses as well as guard against unsafe and unfair lending practices.
- Target disaster recovery assistance to small businesses. We advocate for policies that help small businesses recover from disasters and expand government contracts to local entrepreneurs for recovery efforts.
- Support entrepreneurs of color, addressing their unique needs with culturally-relevant technical assistance and mentoring.

8. PROMOTE EQUITABLE INFRASTRUCTURE DEVELOPMENT AND REPAIR. Push Equitable Infrastructure Development and Repair: Any major infrastructure program must ensure housing and community development are part of the initiative. Further, we cannot allow the federal government to repeat historical mistakes. "Urban Renewal" and other efforts at expanding public infrastructure (roads, utility systems, etc.) have – at best – too often ignored and excluded low and moderate income people and places and communities of color. At worst, some initiatives have decimated those communities and exacerbated inequality. Accountability to local communities, through public input processes that includes those directly impacted by infrastructure investments, is paramount for any effective infrastructure initiative.

Infrastructure spending on housing and community development should augment, not come at the expense of, current spending through HUD, USDA, or other appropriated agencies.

9. PROTECT AND ADVANCE IMMIGRANT RIGHTS. Support policies that protect families. Immigrants play a crucial role in preserving and improving our neighborhoods. Support just and humane immigration reform that advances the public good and economic opportunities for all Americans.

10. PROVIDE ROBUST FUNDING AND OVERSIGHT FOR THE 2020 CENSUS. The constitutionally-required census is among the most important civil rights issues of our day. The 2020 census data will determine where more than \$800 billion a year in federal funding goes. Being undercounted deprives communities of equal political representation and private and public resources. We urge Congress to:

- Provide timely, predictable, and sufficient funding for 2020 Census

- Conduct robust oversight to protect confidentiality and integrity
- Remove the untested citizenship question that will depress response rates, increase costs, and undermine accuracy by discouraging participation.
- Encourage the Census Bureau to provide translated language assistance guides in Native Hawaiian Pacific Islander languages.

11. REFORM THE TAX CODE'S ROLE IN HOMEOWNERSHIP.

The Mortgage Interest Deduction is by far the largest single federal housing expenditure, costing the taxpayers between \$75 billion and \$100 billion per year. This expenditure is highly inequitable, overwhelmingly benefitting wealthier, predominantly White homeowners over low- and moderate-income homeowners. It excludes renters altogether.

As policymakers evaluate reforms to the Mortgage Interest Deduction, we urge them to focus on improvements that expand economic opportunity. We support the principles for reform adopted by the Tax Alliance for Economic Mobility:

- Target and increase housing benefits for renters, especially low- and moderate-income renters and renters who are cost-burdened.
- Ease barriers to low- and moderate-income renters becoming homeowners.
- Help communities of color and women, especially women of color, and women build wealth through homeownership.
- Reduce subsidies for mortgage debt and larger homes owned by high-income households.

For details, go to www.taxallianceforeconomicmobility.org

12. REMOVE BARRIERS NON-ENGLISH SPEAKERS FACE WHEN PURCHASING A HOME.

Language barriers commonly exist from beginning the home search process to the closing — driving the communities we serve to predatory actors. Government agencies at the federal, state, and local levels also present barriers for buyers accessing subsidies and public home-purchase programs. We recommend that language access be a primary concern in communicating any policy changes. After policies are enacted, equitable language access throughout the public and private sector requires ongoing regulation, enforcement, and stewardship.

13. NATIONAL FLOOD INSURANCE PROGRAM

We urge Congress to complete a long-term reauthorization of the National Flood Insurance Program before its current authorization expires on May 31, 2019. We support federal investment in updated mapping technology to improve accuracy. Further, we ask Congress pay special attention to address unaffordable premium costs for low and moderate-income households. This would include debt, interest, and associated fees which inequitably burden low- and moderate-income people and places and communities of color.



People & Places 2019

CAPITOL HILL FORUM

Measuring Opportunity

*The Complementary Roles of Policy, Practice,
and Data in Advancing Equity and Mobility*

Tuesday, April 16 • Capitol Visitor Center Auditorium

Networking and Light Refreshments at 2:00 pm • Program begins at 3:00 pm

Welcoming Remarks

Congresswoman Eleanor Holmes Norton *Member, U.S. House of Representatives*

Frank Woodruff *Executive Director, National Alliance of Community Economic Development Associations*

Panel Discussion

Allan Golston *President, U.S. Program, Bill and Melinda Gates Foundation*

Sebi Devlin-Foltz *Policy Associate, Opportunity Insights*

Seema Agnani *Executive Director, National Coalition for Asian Pacific American Community Development*

Colleen Briggs *Executive Director of Community Innovation, JPMorgan Chase & Co.*

Joe Kriesberg *Massachusetts Association of Community Development Corporations*

The Capitol Hill Forum will explore how placemakers, policy experts, and major institutions are using social and economic data to benefit low-income people and places. Emerging data and tools, such as the *Opportunity Atlas*, present significant opportunities to attract new resources into the community development field from non-traditional sources, but data comes with limitations and potential pitfalls. The Forum will explore what existing empirical evidence tells us about the efficacy of current legislative proposals relating to housing and economic mobility. Come learn about the implications for future resources, strategies, and outcomes for the communities you serve. *The Capitol Hill Forum is a complimentary event, which is not included with the conference fee.*

← **Tear this page out to invite Capitol Hill staff to the Forum**

Measuring Opportunity

Tuesday, April 16 Capitol • Visitor Center Auditorium

Networking and Light Refreshments at 2:00 pm • Program begins at 3:00 pm

SPEAKERS



Welcoming Remarks

ELEANOR HOLMES NORTON

Congresswoman, U.S. House of Representatives
Representing the District of Columbia for a 15th term, Congresswoman Eleanor Holmes Norton chairs the House Subcommittee on Highways and Transit and serves on two committees: Transportation and

Infrastructure, and Oversight and Reform. She has broken barriers for her disempowered district through DC business tax incentives, including a significant wage credit for employing DC residents, and a \$5,000 DC homebuyer tax credit. Before her congressional service, Norton served as the first female chair the U.S. Equal Employment Opportunity Commission.



FRANK WOODRUFF

Executive Director, National Alliance of Community Economic Development Associations (NACEDA)

Frank's passion is to improve lives by inspiring great places. Frank Woodruff leads NACEDA's thriving network of 40 state and regional community development and affordable housing associations in 25 states and District of Columbia that connects some 4,000 community-based nonprofits. He speaks publicly across the U.S. about challenges and opportunities facing low- and moderate-income communities. Frank has published papers and articles on topics including the upside-down mortgage interest deduction, redlining, creative placemaking, and middle neighborhoods.



Panel Discussion

ALLAN GOLSTON

President, U.S. Program, Bill & Melinda Gates Foundation

Allan leads the foundation's efforts to advance educational opportunity and student achievement in the United States to ensure that all students – and particularly low-income students and students of color – receive a high-quality education that leads to success in college and their careers. He oversees the U.S. Program's major areas of investment—Education, Economic Mobility and Opportunity, Special Initiatives, and Family Homelessness and Community Grants in Washington State.



SEBI DEVLIN-FOLTZ

Policy Associate, Opportunity Insights

Sebi Devlin-Foltz works on a range of policy areas geared toward improving economic mobility for low-income families. His past work experience includes time as a research assistant at the Federal Reserve Board, and a position in the development

department at the Center on Budget and Policy Priorities. At the Federal Reserve, his research and policy work focused on household finance, wealth inequality, and retirement security.



COLLEEN BRIGGS

Executive Director of Community Innovation, Office of Corporate Responsibility, JPMorgan Chase & Co.

Colleen Briggs helps establish and execute the firm's global philanthropic strategies on community development and financial security, including two signature initiatives. PRO Neighborhoods is a five-year, \$125 million program that works to increase the availability and accessibility of vital economic opportunities in distressed neighborhoods. The Financial Solutions Lab is a \$30 million, five-year initiative that convenes leading experts in technology and design to improve the financial health of underserved populations.



SEEMA AGNANI

Executive Director, National Coalition for Asian Pacific American Community Development (National CAPACD)

National CAPACD is coalition of more than 100 community-based organizations in 21 states and the Pacific Islands. Collectively, the coalition improves the lives of over two-million Asian Americans and Pacific Islanders who live in poverty by providing voice, tool, and shared knowledge to drive change. Seema has nearly 20 years of experience working in the community development and immigrant rights sectors, focused primarily on the challenges of providing housing, economic opportunity, and support systems for new immigrants. She is a founder and former Executive Director of Chhaya CDC.



JOE KRIESBERG

President & CEO, Massachusetts Association of Community Development Corporations

Joe oversees the agency's advocacy work with public and private sector entities, member capacity building, partnerships and collaborations, and strategic planning. He has helped pass many important bills through the Massachusetts Legislature, including the Insurance Industry Community Investment Act (1998,) the Affordable Housing Trust Fund (2000,) the Small Business Technical Assistance Program (2006) a comprehensive anti-foreclosure law (2007), a new law to help preserve "expiring-use" affordable rental communities (2009), and the Community Investment Tax Credit (2012).

Tear this page out to invite Capitol Hill staff to the Forum.

HILL FEEDBACK FORM

Please answer few questions to gauge the impact on Capitol Hill from People & Places.

Did you have a meeting with an elected official's office during People & Places?

YES NO

Which elected official(s)? _____

Who in that office did you meet with? *Please list job title and name, as able.* _____

What issues or programs did you discuss? _____

Is there any expected follow up from the meeting, if so, what? _____

Did you find the materials People & Places provided for Capitol Hill Day helpful? Are there any additional resources you would suggest we include in the future? _____

Person filling out form _____ Organization _____ State _____

← Please tear this page out and drop off at the **registration table on Friday morning**
or mail to **NACEDA — 1660 L Street NW, Suite 306 — Washington, DC 20026**
or scan and email to **info@naceda.org**



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building prosperous communities together

