



Three-Year Policy Agenda

Long-term Vision Driving the Agenda

Grounded Solutions Network seeks: a future where everyone has access to homes they can afford in economically and racially diverse communities of opportunity that foster better health, academic, and economic outcomes.

Our national, state and local policy agenda aims to advance our **long-term vision** for:

1. The preservation and growth of permanently affordable homes including both rental and ownership opportunities.
2. Lower income households and persons of color to be able to successfully realize the benefits of safe, sound, and stable homeownership if they so choose;
3. Cities and neighborhoods to include a fair share of affordable housing and be inclusive to all members in the community;
4. Low and moderate income renters to be able to live in decent, stable, affordable homes in neighborhoods they choose;
5. The use and preservation of public and community investments in housing to be more efficient and effective;

Objectives of the Agenda

In order to make strides towards our long-term vision, **four main objectives** characterize our national, state, and local policy and partnership activities:

National Objectives

1. Increase funding to create and preserve a stock of housing that will remain affordable for generations for owners/renters,
2. Increase access to safe, sound, and competitive financing for low- and moderate-income homebuyers.

State & Local Objective

3. Create and improve state and local government funding, policies and programs that work to prevent resident displacement, improve housing choice for low-and moderate-income households and increase the stock of lasting, high quality affordable housing.

Shared Objective

4. Build national, state, and local partnerships and political relationships to promote community land trusts, affordable housing, and inclusive development.

Grounded Solutions Network engages in various activities to pursue these objectives, which entail public policy analysis and advocacy, private and public partnership coordination, coalition building, technical assistance, education, and strategic outreach for our members. Our policy priorities and annual work plans change based upon evolving issues and emerging opportunities, but our objectives and long-term vision do not waiver. Additional detail on our objectives is below.

Description of Objectives & Sample Activities

National Objectives

- 1. Increase Access to Federal Funding.** We help our members gain access to funding through federal sources and programs. We advocate for federal funding and program rules that will result in support for our members and the objectives of creating and maintaining inclusive communities and housing with lasting affordability.

A. Increasing the Federal Budget & Appropriations for Community Development. Our objective during the federal budget process is to advocate for higher levels of funding for affordable housing, community development, and inclusive community development. Typically, we advocate for higher levels of funding for Transportation, Housing, and Urban Development (THUD), and specifically, for certain federal programs used most frequently by our members (e.g. HOME, CDBG, LIHTC).

e.g. Calls to action, hill visits, coalition coordination on allocations and THUD budget

B. Removing Barriers to Federal Programs. There are many federal programs that fund affordable housing and community development. Some of these programs have “regulations” or “rules” that result in barriers for efficiently creating affordable housing, especially housing with lasting affordability. We work on removing barriers in these programs and getting programs to adopt enabling regulations that help our member’s accomplish their work.

e.g. successfully advocated for HOME guidance so CLTs may charge ground lease fees; successfully advocated to statutory clarification that CLTs can use HOME program and keep right of first refusal; advocating for HOME regulatory changes on deductions for deferred maintenance and resale fees

C. Promoting New Programs & Resources. As more and more of the HUD budget is expended upon ongoing rental assistance and as housing needs across the country go unmet and increase, it is critical that we advocate for new resources and programs that support the creation, maintenance, and preservation of affordable housing, especially housing with lasting affordability and that fosters inclusive communities.

e.g. advocated for National Housing Trust Fund to be established and funded; advocated for new affordable housing funding in housing finance reform; educating HUD & congressional leaders on permanent affordability models and related policy/funding changes; exploration of a National Shared Appreciation Loan Fund

- 2. Increase Access to Safe, Sound, & Competitive Financing.** We help increase access to mortgage financing for homebuyers and development lending for organizational members and others that advance the objectives of creating and maintaining inclusive community and housing with lasting affordability. We forge partnerships with private and public mortgage lenders well as advocate for federal public policies and program rules that will help a greater number of lower income and minority buyers get equitable access to responsible mortgage loans.

- A. Obtain Access to FHA Mortgages for Buyers Served by Our Members.** The Federal Housing Administration (FHA) provides insurance on loans to first-time homebuyers. This incentivizes private mortgage lenders to make loans to lower income and minority homebuyers because—if the homeowners default—FHA will pay a claim on losses to the lender. Homebuyers served by our members; however, cannot get FHA mortgages because of how the current FHA regulations and policies are written. Our objective is get these regulatory barriers removed and/or to change policies to grant access to FHA.

e.g. advocating with Congress and HUD; provided empirical presentations and data, legal analysis and recommended policy language; received media coverage; exploring disparate impact

- B. Promote Access to Mortgages for Underserved Households.** Oftentimes, lower income households, minorities, and those who live in rural parts of the country don't have fair and equal access to mortgage financing. And specifically, buyers of permanently affordable housing have inadequate access to credit in the housing finance industry, including the secondary mortgage market. Our objective is to advocate for responsible and equitable treatment across the mortgage lending industry and for access to competitive and sound mortgage loans for buyers of permanently affordable homes.

e.g. advocating for CRA enforcement and stricter scoring with partners, housing finance reform, duty-to-serve and affordable housing goals; build partnerships and conduct education with private lenders and GSEs

State & Local Objective

- 3. Promote funding, policies and programs that prevent involuntary displacement, improve housing choice for low/moderate income households, and increase the stock of lasting, high quality affordable housing.**

- A. Advise Policy Makers.** We work with policy makers at the state and local level who wish to improve upon the policies in their jurisdiction and increase funding for housing needs.

We advise on new sources of dedicated local revenue and we support municipalities to use their resources for housing with lasting affordability restrictions.

We provide policy makers with research, best practices, analysis and recommendations about the “suite of housing tools” that is available to promote inclusion and affordability. We also ensure that our recommendations are not simply copy-pasted from elsewhere, but are tailored to meet the specific local housing needs and market conditions.

We engage with our members and allies to bring practitioner expertise and community preferences into the policy design conversation. Because “the devil is in the details” when it comes to policy and program design, we work with a national network of intermediaries and practitioners to learn from effective program models and implementation strategies.

e.g. fee for service consulting engagements, support for jurisdictions in the AFH process, grant-funded technical assistance in catalytic municipalities

- B. Build Expertise Amongst Members, Allies, and Advocacy Organizations.** Well intentioned policy makers need both support and insight from community based organizations and residents in their communities. However, advocates often lack the technical expertise to engage effectively with elected officials and government staff. We work to arm our members and allies with the background information and policy vocabulary they need to effectively advocate for diversity, equity and inclusion.

e.g. support community organizations to build an “inside outside strategy” in places where we advise policy makers, lead conference sessions and public presentations, partner with national organizing networks to bring knowledge to their members, support advocacy orgs involved in the AFH process.

- C. Develop Tools and Resources.** Because we cannot personally interact with all policy makers and advocates across the nation, we work to create tools and resources that are available online and in print. Resources such as InclusionaryHousing.Org and the Inclusive Communities Toolkit can establish a foundation of knowledge for both policy makers and community members seeking to promote policies and programs that prevent involuntary displacement, improve housing choice for low/moderate income households, and increase the stock of lasting, high quality affordable housing.

e.g. Inclusionary Calculator, Knowledge Bank, Inclusive Communities PolicyToolkit, AFH resources, articles/research/briefs on specific topics.

Shared Objective

- 4. Improve the Public Policy Infrastructure for Our Members.** We continue to build national, state and local partnerships and political relationships to promote community land trusts,

affordable housing, and inclusive community development. Working with other organizations and government allies, we build public awareness and political will, as well as cultivate collaborations to coordinate and align advocacy campaigns.

A. Build Public Awareness. In order to increase access to funding and financing for our members, it is vital that the public awareness on community land trusts, affordable housing, and inclusive community development is improved. We work to build public awareness across policymakers, public agencies, financial institutions, partners, and other stakeholders in order to advance all aspects of our policy agenda.

e.g. Affordable housing campaigns, congressional meetings, day on the hill, congressional briefing, agency briefings, media coverage & independent research reports and policy briefs (like Center for American Progress, Bipartisan Policy Center's housing report, 2017 Shelter report)

B. Adopting Longer Affordability Terms & Enabling Policies for Inclusive Community Development. Most housing programs have affordability restrictions that terminate between 5-30 years. This is an inefficient use of public resources that frequently injures the development of inclusive communities (since affordable housing helps to revitalize neighborhoods but then reverts to market-rate once neighborhoods are better off). We work to educate policymakers and public agency leaders and staffers on lasting affordability models and those that efficiently utilize public funds for greater impact. Our long-term objective is to get federal, state and local programs to adopt affordability terms that preserve the affordable homes over generations.

e.g. letters to Congressional meetings & HUD, congressional meetings, day on the hill, congressional briefing, agency briefings, media coverage & independent research reports and policy briefs (like Center for American Progress, Bipartisan Policy Center's housing report, 2017 Shelter report); submitted amicus brief to US Supreme Court on importance of disparate impact claims; defended residential economic diversity in duty-to-serve rule and made recommendations for improvement

C. Build Partnerships and Coordinate Advocacy with National, State and Local Partners. In order to optimize the efficacy of our political advocacy, it is important that we build partnerships and coordinate advocacy efforts with allies. We build and leverage partnerships to more strategically advance joint goals and foster supporters to back our unique goals.

e.g. participate in Coalitions (HOME, ACTION for LIHTC, CHCDF, Mortgage Finance Working group, AFFH working group, DTS working groups, etc), conduct education with partners on our models, request support on asks such as shared equity in duty-to-serve rule, collaboration with PWF, CPD, Local Progress.