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from the ground up

# Welcome

We'll get started in a few minutes. *Please type your name, organization, city & state in the chat to introduce yourself.*

For now, be sure your audio is connected and use the chat to let us know if you're having any issues.

# Federal Policy Advocacy for Shared Equity Homeownership Expansion

*Emily Thaden | August 3, 2021*



# Agenda



- 1. So Many Bills: A Brief Overview and Update**
- 2. Ending Homelessness Act**
- 3. Housing is Infrastructure Act**
- 4. Downpayment Towards Equity Act**
- 5. Restoring Communities Left Behind Act**
- 6. Action Items: What We Can Do**

# So Many Bills: Infrastructure? Packages?



## What's Happening Now

- ▶ Eviction moratorium failed to pass Congress
- ▶ Bipartisan Infrastructure framework just passed the Senate ([Infrastructure Investment and Jobs Act](#))
- ▶ Senate working on second spending package that includes provisions from President Biden's \$1.7 trillion American Jobs Plan & \$1.8 trillion American Families Plan (as well as other Democratic priorities)

# Housing Is Infrastructure Package



Congresswoman Maxine Waters (D-CA), Chairwoman of the House Committee on Financial Services, [introduced a comprehensive and holistic legislative housing package](#) to address our nation's housing crises, holding the advancement of racial equity as a leading objective.

- ❖ [The Housing is Infrastructure Act of 2021 \(H.R. 4497\)](#) as proposed provides a historic investment of over \$600 billion in equitable, affordable, and accessible housing infrastructure.
  - ❖ [Downpayment Towards Equity Act \(H.R.4495\)](#)
  - ❖ [Restoring Communities Left Behind Act \(H.R. 816, S. 2300\)](#)
  
- ❖ [The Ending Homelessness Act of 2021 \(H.R. 4496\)](#) would end homelessness and significantly reduce poverty in America by transforming the Housing Choice Voucher program into a federal entitlement, so that every household who qualifies for assistance would receive it.



# Ending Homelessness Act

# Ending Homelessness Act of 2021



**Making vouchers an entitlement (i.e., “universal vouchers”), this bill aims to end homelessness and significantly reduce poverty by:**

- expanding and transforming the Housing Choice Voucher program into a federal entitlement that would be phased in over eight years;
- prohibiting landlords from discriminating against renters based on source of income and veteran status;
- appropriating \$10 billion in funding over 5 years for the Housing Trust Fund and McKinney Vento grants to fund the creation of permanent affordable housing for people experiencing homelessness;
- providing funding for outreach and case management to connect persons experiencing homelessness to needed services, as well as for technical assistance to help states and local jurisdictions better align their healthcare and housing strategies;
- permanently authorizing the McKinney-Vento Homeless Assistance Act, which authorizes the main homeless assistance grant programs under HUD’s jurisdiction;
- permanently authorizing the U.S. Interagency Council on Homelessness, which serves a critical role in coordinating the overall federal strategy to end homelessness.



# Housing Is Infrastructure Bill

# Housing Is Infrastructure Act of 2021



**This bill aims to address our national eviction and homelessness crisis, increase access to homeownership, support a robust recovery from the pandemic. Investments include:**

- \$150 billion for new incremental Housing Choice Vouchers, \$50 billion for new Project-Based Rental Assistance, and \$5 billion for PBRA preservation grants.
- \$75 billion to fully address the capital needs of public housing
- \$75 million for multifamily housing greening and preservation
- \$45 billion for the National Housing Trust Fund
- \$35 billion for HOME Investment Partnership
- \$27 billion to establish and seed the National Investment Authority, an infrastructure bank
- \$20 billion for lead and other hazard reduction
- \$15 billion for CDBG
- \$15 billion for grants for zoning and land use improvements to eliminate exclusionary zoning
- \$12.5 billion to the Capital Magnet Fund
- \$11.9 billion for Flood Mitigation Assistance grants
- \$10 billion for Restoring Communities Left Behind program
- \$10 billion in first generation down payment assistance
- \$10 billion for a new Community Revitalization Fund
- \$10 billion for supportive housing for persons with disabilities and the elderly
- \$5 billion for fair housing enforcement
- \$5 billion for rural multifamily preservation and revitalization demonstration program
- \$2 billion for Native American block grants
- \$500 million for rural single-family homeowner repair loans and grants
- \$500 million for a pilot to expand small-dollar lending

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- \$12.5 billion to the Capital Magnet Fund
- \$11.9 billion for Flood Mitigation Assistance grants
- **\$10 billion for Restoring Communities Left Behind program (+ \$250 million for SHOP)**
- **\$10 billion in first generation down payment assistance (aka Downpayment Toward Equity)**
- \$10 billion for a new Community Revitalization Fund
- \$10 billion for supportive housing for persons with disabilities and the elderly
- \$5 billion for fair housing enforcement
- \$5 billion for rural multifamily preservation and revitalization demonstration program
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# Downpayment Towards Equity Act

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**The Downpayment Toward Equity Act of 2021 would provide \$100 billion to address multigenerational wealth inequities and racial disparities in homeownership.**

- ▶ 75% of funds allocated to states by formula; 25% competitive awards to eligible entities
- ▶ Eligible entities are:
  - Minority depository institution
  - CDFIs
  - Nonprofits that targets services to minority and low-income populations & provides services in neighborhoods having high concentrations of minority and low-income populations
- ▶ Up to 5% for administrative costs
- ▶ 5% of funds for HUD-approved housing counseling (if mortgage denied, must be referred to counseling)
- ▶ Up to 1% for capacity building to meet reporting requirements
- ▶ Down payment or closing cost assistance, **subsidies for shared equity homes**, home modifications for persons with disabilities

# Downpayment Towards Equity Act



- ▶ \$20,000 or \$25,000 for “socially & economically disadvantaged” individuals BUT HUD Secretary **may increase amounts** for high-cost areas or **for shared equity homeownership**
- ▶ Qualified homebuyers:
  - Up to 120% AMI (up to 180% AMI in high-cost areas), and
  - First-time homebuyer per HUD’s existing regulations, and
  - First-generation homebuyer defined as an individual whose:
    - Parents or legal guardians do currently own, and
    - Spouse, partner, or household member has not owned in past 3 years; or
    - Has ever been in foster care.
- ▶ Repayment burns off over 5 years (for shared equity and CLTs, the funds stay with the entity to keep home affordable)

**This downpayment program is included in the larger Housing Is Infrastructure Act for \$10 billion. It was introduced as a separate Act so that cosponsors and endorsers could be recruited to build political support. Without this support, it is at major risk of getting cut!**



# Restoring Communities Left Behind Act

# Restoring Communities Left Behind Act



- \$5 billion annually for 2021-2031 (+ \$250 million for SHOP in 2021)
- HUD-administered competitive grant program to eligible local partnerships, which must be led by a nonprofit
- Eligible Localities must meet at least four:
  - Residential sales prices are lower than cost to acquire & rehab or build new.
  - High proportion of vacant residential and commercial properties.
  - Low rates of homeownership.
  - Racial disparities in homeownership rates.
  - High rates of poverty.
  - High rates of unemployment and underemployment.
  - Population loss.
  - Lack of private sector lending on fair and competitive terms for home purchase or small business.
  - Other indicators of economic distress.

# Restoring Communities Left Behind Act



- Providing assistance to existing residents with homeowner rehabilitation assistance, weatherization, improved housing accessibility for seniors and people with disabilities, housing counseling, refinancing, housing counseling, property tax relief, clearing title, outstanding housing-related expenses.
- Purchasing non-performing mortgages.
- Purchasing and redevelopment of vacant, abandoned, or distressed properties to create opportunities for affordable rental housing, home ownership, **shared equity homeownership**, or commercial properties.
- Providing pre-purchase counseling and down payment assistance
- **Establishing and operating community land trusts** or land banks
- Demolition of abandoned or distressed properties (up to 10% of grant)
- Improving parks, sidewalks, street lighting, and other neighborhood improvements (up to 5% of grant)
- Working with resident leaders and community groups to undertake community planning, outreach, and neighborhood engagement (up to 10% of grant)

**This community stabilization program is included in the larger Housing Is Infrastructure Act for \$10 billion. It was introduced as a separate Act so that cosponsors and endorsers could be recruited to build political support. Without this support, it is at major risk of getting cut!**



# Clarifying Content of Bills: Q & A

# What Happens Now?



Yes, reconciliation is this complicated

$A = \pi r^2$   
 $C = 2\pi r$

$V = \frac{1}{3} \pi r^2 h$

$V = \pi r^2 h$

	30°	45°	60°
sin	$\frac{1}{2}$	$\frac{\sqrt{2}}{2}$	$\frac{\sqrt{3}}{2}$
cos	$\frac{\sqrt{3}}{2}$	$\frac{\sqrt{2}}{2}$	$\frac{1}{2}$
tan	$\frac{\sqrt{3}}{3}$	1	$\sqrt{3}$

$\int \sin x dx = -\cos x + C$   
 $\int \frac{dx}{\cos^2 x} = \tan x + C$   
 $\int \tan x dx = -\ln|\cos x| + C$   
 $\int \frac{dx}{\sin x} = \ln\left|\frac{x}{2}\right| + C$   
 $\int \frac{dx}{a^2 + x^2} = \frac{1}{a} \arctan\left(\frac{x}{a}\right) + C$   
 $\int \frac{dx}{x^2 - a^2} = \frac{1}{2a} \ln\left|\frac{x-a}{x+a}\right| + C$

$\tan(\theta)$   
 $\theta/\text{rad}$

$ax^2 + bx + c = 0$   
 $a\left(x^2 + \frac{b}{a}x + \frac{c}{a}\right) = 0$   
 $x^2 + 2\frac{b}{2a}x + \left(\frac{b}{2a}\right)^2 - \left(\frac{b}{2a}\right)^2 + \frac{c}{a} = 0$

KAPWING

# What Do You Need to Do?



**Our job is to lift up the new and existing programs that support shared equity!**

- ▶ Endorse all three bills right after the webinar! Do NOT stop there.
- ▶ Get your networks to endorse all three bills today.
- ▶ Contact your Representative's and Senators' offices via email and phone (see script).
- ▶ Have your networks send emails & make phone calls (give them the script).
- ▶ **Please** also set up a meeting with their congressional staffers (see protocol).
- ▶ Conduct special outreach with your Senators on Restoring Communities Left Behind Act to drum up co-sponsors (see script).

*Don't know who to contact?*

*Email Emily Thaden [ethaden@groundedsolutions.org](mailto:ethaden@groundedsolutions.org) and I'll get you staffer info.*

# Look Up Whether Your Congressmembers' are already sponsors



**If they're sponsors, reinforce our priorities and thank them!**  
**If they're not sponsors, request they sponsor the bills ASAP.**

- ▶ Ending Homelessness Act [cosponsors](#)
- ▶ Housing Is Infrastructure Act [cosponsors](#)
- ▶ Downpayment Towards Equity Act [cosponsors](#)
- ▶ Restoring Communities Left Behind Act
  - House (H.R. 816) [Cosponsors](#)
  - Senate (S. 2300) [Cosponsors](#)

# Phone Call & Email Script: Housing Is Infrastructure



I am a constituent in **Senator/Congress(wo)man [last name]**'s district. I represent **[NAME OF ORG]**, a local nonprofit that provides affordable housing and homeownership opportunities to families with modest incomes. I am calling today to express my support of the Housing Is Infrastructure Act recently introduced by Chairwoman Maxine Waters.

As a **community land trust/nonprofit that provides shared equity homeownership opportunities**, I want to express the importance of keeping funding for the Restoring Communities Left Behind program, the Downpayment Toward Equity program, and the HOME and CDBG programs, which are all included in the Housing Is Infrastructure bill. Funding for these programs can directly support the work of my **community land trust/organization** and the shared equity homeownership opportunities that we provide to lower income families and people of color.

The genius of the shared equity homeownership model is that we take a one-time public investment to create a home that a lower income family can purchase, but the home remains affordable for subsequent lower income families, sale after sale after sale. Every family who lives there can attain and sustain homeownership and build wealth, while the home helps to create racial and economic integration in the community by forever remaining affordable.

My nonprofit has endorsed the Housing Is Infrastructure Act, and I ask that the **Senator/Congress(wo)man** please sponsor the bill and ensure that Restoring Communities Left Behind, the Downpayment Toward Equity Act, and the HOME and CDBG programs are in an infrastructure package and funded at the current proposed levels.

# Congressional Meeting Protocol: Housing Is Infrastructure



## **Introductions (3 minutes)**

*Provide your name, where you live, your affiliated organization, your role (resident, Executive Director, staff member of GSN).*

## **Acknowledgements (1 minutes)**

*Thank congressional office for Congress member's role on committee(s) or some other local or legislative effort.*

## **State Objective of Meeting (2 minutes)**

- We requested this meeting today because we would like Congress(wo)man X to co-sponsor and be a champion to fund the Housing Is Infrastructure Act, which was recently introduced by Chairwoman Waters.
- This bill is the comprehensive approach needed to address our nation's housing crisis, from increasing rental assistance to addressing racial disparities in homeownership.
- Today, I wanted to focus on a few components of the bill and ensure that your office will work hard to preserve them.
- But first, let me explain my organization and what we provide for people in the district.

## **Explain the Shared Equity Homeownership Model (7 minutes)**

- *Ask if familiar with CLTs or shared equity homeownership.*
- Community land trusts are nonprofit organizations that provide permanently affordable rental and homeownership housing, and they keep the land in trust to serve the community.
- We're best known for our shared equity homeownership models because it's a financially efficient way to give lower income families the opportunity to enter homeownership who would otherwise remain renters—and let them build wealth from owning a home. The way it works is that:
  - We take a one-time investment to make a home affordable for purchase by a working family with modest means, and the home remains affordable for family after family that purchases it.
  - In return for being able to buy a home below its market-rate value, the family agrees to limit their proceeds when they sell so another family with a modest income can afford to purchase the home.
  - The first family builds wealth and then “pays it forward.” The affordable house is self-sustaining, and the use of public funds is prudent since that one-time public investment serves an endless number of families.
- Because shared equity homes are sold at prices far below their fair market value, we are able to serve a greater number of people of color and those with lower incomes, transforming the trajectory of their families by helping them enter and sustain homeownership and build wealth.
- *Describe other details of your organization & see if staffer has any comments or questions.*

# Congressional Meeting Protocol: Housing Is Infrastructure (cont.)



## Discuss Priorities in Housing Is Infrastructure Act (16 minutes)

- There are particular components of the Housing Is Infrastructure Act that would help us expand providing shared equity homeownership opportunities to those at lower incomes.
- First, the bill funds HOME at \$35 billion. HOME is used by community land trusts/organizations like mine to develop shared equity homes. Even though HOME and CDBG are the only federal programs that can subsidize homeownership, HOME funding has been scarce, so it is often used to create affordable rental developments. If HOME is funded at \$35 billion; however, there will be sufficient funds for us to create a substantial impact on increasing access to affordable homeownership.
- Second, the bill establishes a new program called Restoring Communities Left Behind, which has also been introduced as a stand-alone bill in the House (by Marcy Kaptur D-OH-9 and Rashida Tlaib D-MI-13) and the Senate (by Gary Peters MI-D).
  - This program would establish a competitive grant application at HUD that would target urban and rural areas with long-standing histories of disinvestment, “blight,” vacant and abandoned properties, which have been affected by things like population loss, enduring legacies of redlining, and the current pandemic.
  - The program is designed to provide a lot of flexibility for local partnerships to be able to propose activities that are tailored to what will benefit these targeted areas the most, such as helping distressed homeowners, redeveloping properties into affordable housing—and most importantly for us—we can create affordable shared equity homeownership opportunities.
  - These communities have long been left behind, and they need deep, targeted investment proposed in this program to lift people up and transform their lives through attaining homeownership and having affordable stable housing.
- Third, the bill establishes a new program called Downpayment Towards Equity. This was also introduced a standalone bill by Chairwoman Waters, and we strongly urge Congress(wo)man X to sponsor that bill.
  - This program will provide down payment assistance to first-generation homebuyers, helping to close the racial wealth gap and enable intergenerational wealth building.
  - The funds in this bill can be used to create shared equity homeownership opportunities so that we can serve lower income households and more people of color who need additional support to access and sustain homeownership.
- We request that Congress(wo)man X hears how important it is to fund HOME at \$35 billion, fund Restoring Communities Left Behind at \$10 billion, and fund the Downpayment Toward Equity program at \$10 billion so that we can meaningfully increase access for affordable homeownership in our community.
- *See if staffer has any comments or questions.*

**Wrap-Up & Thank you (1 minute):** *Restate Ask:* “I hope that Congress(wo)man X will co-sponsor the Housing Is Infrastructure Act and work aggressively to fund HOME, Restoring Communities, and the downpayment components.”

# Get Senate Democrats to Cosponsor Restoring Communities Left Behind Act (S. 2300)



## Priorities are Banking Committee Members:

- Sen. Sherrod Brown (D-OH) Chair
- Sen. Jack Reed (D-RI)
- Sen. Bob Menendez (D-NJ)
- Sen. Jon Tester (D-MT)
- Sen. Mark Warner (D-VA)
- Sen. Elizabeth Warren (D-MA)
- Sen. Chris Van Hollen (D-MD)
- Sen. Catherine Cortez Masto (D-NV)
- Sen. Tina Smith (D-MN)
- Sen. Kyrsten Sinema (D-AZ)
- Sen. Jon Ossoff (D-GA)
- Sen. Raphael Warnock (D-GA) – already cosponsored

If you have a Democratic Senator, we want them to co-sponsor. Email me if you want to go the extra mile and set up a Congressional meeting, and I'll try to attend with you or provide more resources: [ethaden@groundedsolutions.org](mailto:ethaden@groundedsolutions.org)

# Phone & Email Script for Restoring Communities Left Behind Act in Senate



Dear Congress[wo]man [LAST NAME],

As a constituent, I request that you endorse the Restoring Community Left Behind Act (S. 2300) and become a co-sponsor today. This Act was recently introduced by Senator Gary Peters and has a companion in the House (H.R. 816), which was introduced by Congresswomen Kaptur and Tlaib and has at least 50 cosponsors (including Rep. Upton, Republican from Michigan). Restoring Communities Left Behind is also included in Chairwoman Waters' Housing Is Infrastructure Act of 2021. We strongly believe that it must be included to address housing in the economic/infrastructure package.

This new program would create a program at HUD, which will help urban and rural neighborhoods that face a slew of problems like vacant and dilapidated properties, underwater mortgages, low homeownership rates, population loss, or inadequate safe and decent housing that's affordable. This bill would advance equitable economic recovery, job creation, housing and neighborhood infrastructure revitalization, and improve the local property tax base in these geographies.

The bill is designed to provide a lot of flexibility for local partnerships to pursue activities that are tailored to their targeted areas, such as providing assistance to existing residents from home repairs to outstanding mortgage relief, rehabilitating or building safe and decent housing that's affordable, closing the race and income wealth gap through homeownership, establishing community land trusts and land banks, community planning, and improving parks, sidewalks, streetlights, etc.

I am the [job title] of a [nonprofit/government office/agency], [Org name], which provides permanently affordable housing and homeownership opportunities to lower income families in your district. **[ADD WHY THE BILL IS IMPORTANT TO YOU AND WHO YOU SERVE].**

Housing is healthcare. Housing is infrastructure. Housing is justice. Please co-sponsor today by emailing Josh Fendrick in Senator Peters' office: [Fendrick, Josh Josh.Fendrick@peters.senate.gov](mailto:Fendrick, Josh Josh.Fendrick@peters.senate.gov).

Sincerely,

XXX



# Resources & Reminders

# Reminders



- ▶ This session has been recorded and **all registrants will receive the slides and links by email by the end of the week.**
- ▶ **Please complete the quick feedback form** – see the link in the chat!
- ▶ Not a GSN member yet? **Join today** for Members-Only communications and to support this important policy work: [groundedsolutions.org/join-our-network/members](https://groundedsolutions.org/join-our-network/members)
- ▶ Check out [groundedsolutions.org/events](https://groundedsolutions.org/events) for upcoming webinars & trainings!



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