

## Homeownership and Build Back Better Budget Reconciliation Bill

We are writing you as a broad group of housing advocacy, financial services, and housing provider organizations in support of homeownership and the need for the highest possible amount of homeownership funding in the Build Back Better Budget Reconciliation Bill.

We recognize that homeownership is a critical piece for growing and maintaining a sustainable middle class and for building family wealth. But Black homeownership remains 29.6 percentage points below white homeownership rates and has dropped to levels from before the passage of the Fair Housing Act. Hispanic homeownership rates are 26.7 percentage points below white rates.

The housing market needs substantial investment to increase affordable housing supply and to improve access to homeownership for underserved markets. The Build Back Better Act has important tools for reversing the decline in affordability and availability of homeownership, including:

- First-generation down-payment assistance
- Investment in HOME and the Housing Investment Fund
- The Neighborhood Home Investment Act
- Support for Fair Housing enforcement
- Support for housing counseling

We also want to state that we are strongly in favor of investing in the rental and homeless portions of the Budget Reconciliation Bill and do not favor sacrificing one part of the marketplace for another. All these areas are suffering from underinvestment in public funds and need to be supported.

Our intention is to emphasize the importance of homeownership for the economy, for the financial security of millions of American households, for sustainable job creation, and for addressing the racial and ethnic wealth gap. We ask that you support full funding for homeownership in the Budget Reconciliation Bill.

### National Organizations

Affordable Homeownership Foundation Inc	Fort Myers	FL
Americans for Financial Reform	Washington	DC
Center for Community Progress	Washington	DC
Center for Responsible Lending	Washington	DC
CENTRO DE APOYO FAMILIAR, CAF	Riverdale	MD
Coalition for the Homeless	St. Paul	MN
Consumer Action	San Francisco	CA
Consumer Credit and Budget Counseling, Inc d/b/a National Foundation for Debt Management	Marmora	NJ
Consumer Credit Counseling Service of Maryland and Delaware, Inc.	Columbia	MD
Consumer Federation of America	Washington	DC
Esperanza	Philadelphia	PA
HomeFree-USA	Landover	MD
Homeownership Council of America	Santa Ana	CA
Integrated Community Solutions, Inc	Fridley	MN
National Association of Hispanic Real Estate Professionals - NAHREP	San Diego	CA

National Association of Latino Community Assets Builders	Washington	DC
National Association of Real Estate Brokers - NAREB	Cleveland	OH
National Association of REALTORS	Washington	DC
National Coalition for Asian Pacific American Community Development - CAPACD	Washington	DC
National Community Stabilization Trust	Washington	DC
National Consumer Law Center (on behalf of its low-income clients)	Washington	DC
National Fair Housing Alliance	Washington	DC
National Housing Law Project	San Francisco	CA
National Housing Resource Center	Philadelphia	PA
National NeighborWorks Association	Washington	DC
Navicore Solutions	Manalapan	NJ
NID Housing Counseling Agency	Oakland	CA
Prosperity Now	Washington	DC
Reinvestment Partners	Durham West	NC
Rural Community Assistance Corporation	Sacramento	CA
UnidosUS	Washington	DC
Woodstock Institute	Chicago	IL

**Local and Regional Organizations, Sorted by State**

Lifelines Counseling Services	Mobile	AL
Mississippi County, Arkansas, EOC, Inc.	Blytheville	AR
Administration of Resources and Choices	Tucson	AZ
Arizona Housing Coalition	Phoenix	AZ
Campeños Sin Fronteras	Somerton	AZ
Deena Hitzke Counseling, PLLC	Tucson	AZ
Family Housing Resources	Tucson	AZ
Housing America Corporation	Somerton	AZ
Newtown Community Development Corporation	Tempe	AZ
Western Arizona Council of Governments - WACOG	Yuma	AZ
Home Preservation and Prevention Inc HPP CARES CDE	Long Beach	CA
Montebello Housing Development Corporation	Montebello	CA
Ventura County Community Development Corporation	Oxnard	CA
NeighborWorks Southern Colorado	Pueblo	CO
Southwest Improvement Council	Denver	CO
Neighborhood Housing Services of Waterbury	Waterbury	CT
Latino Economic Development Center	Washington	DC
NCALL Research, Inc.	Dover	DE
Central Florida Community Development Corp	Daytona Beach West Palm Beach	FL
Debthelper.com	Beach	FL
Florida Alliance for Community Solutions, Inc.	Jacksonville	FL
Florida Housing Counselor Network	Tallahassee	FL
Lee County Housing Development	Lehigh	FL
St. Johns Housing Partnership	Saint Augustine	FL

St. Petersburg Neighborhood Housing Services, Inc. dba Neighborhood Home Solutions	St. Petersburg	FL
Trinity Empowerment Consortium, Inc	Miami	FL
City of Albany GA-Community & Economic Dev.	Albany	GA
The Homeowners Employment Corporation	Conyers	GA
AGORA CommUNITY Services Corp NFP	Chicago	IL
Center for Changing Lives	Chicago	IL
Housing Action Illinois	Chicago	IL
Neighborhood Housing Services of Chicago	Chicago	IL
Northside Community Development Corporation	CHICAGO	IL
Northwest Side Housing Center	Chicago	IL
Oak Park Regional Housing Center	Chicago	IL
South Suburban Housing Center	Homewood	IL
Spanish Coalition for Housing (SCH)	Chicago	IL
HomesteadCS	Lafayette	IN
Community Ventures	Lexington	KY
Desire Community Housing Corp	New Orleans	LA
Family Resources of New Orleans	New Orleans	LA
Neighborhood Housing Services of New Orleans	New Orleans	LA
CHAPA	Boston	MA
Lawrence CommunityWorks, Inc.	Lawrence	MA
Massachusetts Affordable Housing Alliance	Dorchester	MA
Community Development Network of Maryland	Baltimore	MD
Dundalk Renaissance Corp	Dundalk	MD
GO Northwest HRC	Baltimore	MD
Hagerstown Home Store/HNDP Inc	Hagerstown	MD
HomeFree-USA	Landover	MD
Housing Options & Planning Enterprises, Inc.	Waldorf	MD
Coastal Enterprises, Inc.	Brunswick	ME
Community Concepts	Lewiston	ME
Northern Homes CDC	Boyne City	MI
Dayton's Bluff Neighborhood Housing Services	Saint Paul	MN
One Roof Community Housing	Duluth	MN
Washington CDA	Woodbury	MN
Metropolitan Interfaith Council on Affordable Housing (MICAH)	St. Paul	MN
Our Spring Lake Store, LLC	Spring Lake	MN
CHES Inc.	Kansas City	MO
Greater Kansas City Housing	Kansas City	MO
Greater KC Housing Information Center	Kansas City	MO
CFORM Covenant Community Development Corporation	Tupelo, MS	MS
Home Solutions of Davidson County	Lexington	NC
Monroe Union County CDC	Monroe	NC
North Carolina Housing Coalition	Durham	NC
Olive Hill Community Economic Development Corporation, Inc.	Morganton	NC
OnTrack WNC Financial Education & Counseling	Asheville	NC
Affordable Housing Alliance	Neptune	NJ
Epic CDC	Sayreville	NJ
HCDNNJ	Trenton	NJ

LA CASA DE DON PEDRO	Newark	NJ
New Jersey Citizen Action	Newark	NJ
Tri-City Peoples Corporation	Newark	NJ
Community Services of Nevada	Las Vegas	NV
	North Las	
Neighborhood Housing Services of Southern Nevada, Inc.	Vegas	NV
Affordable Housing Partnership of the Capital Region	Albany	NY
Albany County Rural Housing Alliance, Inc.	Voorheesville	NY
Buffalo Urban League	Buffalo	NY
CCCS of Buffalo	Buffalo	NY
Center for New York City Neighborhoods, Inc.	New York	NY
Consumer Credit Counseling Service of Buffalo	West Seneca	NY
MHANY Management, Inc	Brooklyn	NY
Neighborhood Housing Services of Jamaica, Inc.	Jamaica	NY
Neighborhood Housing Services of Staten Island	Staten Island	NY
Putnam County Housing Corporation	Carmel	NY
Rensselaer County Housing Resources, Inc.	Troy	NY
Rockland Housing Action Coalition	New City	NY
RUPCO, INC	Kingston	NY
The SafeGuard Group	NORTHPORT	NY
Troy Rehabilitation and Improvement Program, Inc.	Troy	NY
Asian Services In Action Inc.	Akron	OH
Community Housing Solutions	Cleveland	OH
Fair Housing Contact Service	Akron	OH
	Cleveland	
Home Repair Resource Center	Heights	OH
Ohio CDC Association	Columbus	OH
Youngstown Neighborhood Development Corporation	Youngstown	OH
Open Door HousingWorks	Hillsboro	OR
Portland Housing Center	Portland	OR
Affordable Housing Centers of PA	Philadelphia	PA
Esperanza	Philadelphia	PA
Housing Opportunities of Beaver County	Beaver	PA
New Kensington CDC	Philadelphia	PA
NWCS, Inc.	Philadelphia	PA
Tenfold	Lancaster	PA
Urban League of the Upstate	Greenville	SC
AAA-Residential Resources, Inc.	Nashville	TN
Mayor Tim Kelly, City of Chattanooga	Chattanooga	TN
Affordable Homes of South Dallas, Inc.	Mcallen	TX
Avenue Community Development Corporation	Houston	TX
Housing Authority of the City of Marshall	Marshall	TX
NCCCED	Richmond	VA
Catholic Charities Housing Services	Yakima	WA
Kulshan Community Land Trust	bellingham	WA
NeighborWorks of Grays Harbor County	Aberdeen	WA
Parkview Services	Shoreline	WA
Mountain State Justice, Inc.	Morgantown	WV

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