

## Organizational Statements of Support

### *National Low Income Housing Coalition:*

“More than ever, the country needs increased and sustained investments in solutions to keep the lowest income people stably, accessibly and affordably housed. Thanks to Chairwoman Waters’ effective leadership and deep commitment, we are closer to realizing that goal than we’ve been in decades,” **stated Diane Yentel, president and CEO of the National Low Income Housing Coalition.** “These essential bills, taken together, could end America’s housing and homelessness crisis once and for all. By expanding rental assistance to every eligible person, fully preserving public housing, and investing in the national Housing Trust Fund to build more homes affordable to households with the greatest needs, these bills will help achieve the HoUSed campaign’s vision for truly universal, stable and affordable homes for all.”

### *UnidosUS:*

“UnidosUS commends Chairwoman Waters for her continued advocacy on behalf of Latino and other communities of color, evidenced yet again today by her introduction of the “Housing is Infrastructure Act of 2021,” **said Eric Rodriguez, Senior Vice President, Policy and Advocacy with UnidosUS.** “This bill would help secure the housing situation for Latinos and other essential workers who have endured the brunt of the economic devastation caused by the COVID-19 pandemic and the legacy of systemic discrimination in our housing markets. To build back better, Congress must pass this proposal to make sure that all working families contributing to the recovery are treated fairly and can live in the safety and security that comes with having a reliable roof over their heads.”

### *National Fair Housing Alliance:*

“For generations, our nation’s leaders have failed to appreciate the centrality of housing to our nation’s infrastructure, and too often, infrastructure projects have trampled through, isolated, or endangered Black and Brown communities and failed to address that harm. These failures have deepened longstanding patterns of residential segregation, resulting in neighborhoods of color that are disproportionately disconnected from opportunity-building assets and a racial wealth gap that makes people of color just one life emergency away from financial ruin,” **said Lisa Rice, President and CEO of the National Fair Housing Alliance.** “Coupled with the lack of investment in affordable housing production, rehabilitation or adequate housing assistance, these decisions have further entrenched inequity in the United States. We applaud Chairwoman Waters for her tireless efforts to give housing its rightful place among the infrastructure investments our nation makes so that we can begin to reverse the harms of previous infrastructure packages.”

### *The Arc of the United States:*

“People with disabilities face a housing crisis with many contributing factors, such as a serious lack of safe, affordable, accessible and integrated housing, and significant housing-

related discrimination. The Housing is Infrastructure Act would address the barriers to people with disabilities receiving the housing that they need to live in their communities, where they belong,” **said Nicole T. Jorwic, Senior Director of Public Policy, The Arc of the United States.**

*National Women’s Law Center:*

“Affordable housing was a crisis impacting millions of families long before the pandemic,” **said Melissa Boteach, Vice President for Income Security and Child Care/Early Learning at the National Women’s Law Center.** “In 2019, single women who rent are at least 1.5 times more likely than single white men who rent to spend 50% or more of their income on housing. Rental assistance helps bridge these cost-burden disparities and help families have more money for other necessities like nutritious food and education. Chronic underfunding has led to families waiting years to get rental assistance. This life-changing program should be our commitment to extend our empathy to those in need whether the economic insecurity they’re facing is caused by a pandemic, a bankruptcy, a costly health condition, generational poverty, or systemic racism or sexism. We thank Chairwoman Waters for introducing this bill to provide universal rental assistance and strongly urge Congressional leadership to bring it to a vote.”

*Local Initiatives Support Corporation:*

“The Local Initiatives Support Corporation is very proud to support the Housing is Infrastructure Act. The Act represents a generational investment in federal affordable housing and community development programs. The resources provided are even more important in this moment as existing affordable housing challenges have only increased as a result of the Covid-19 pandemic. The legislation would ensure that underserved families are able to access affordable housing and scale housing assistance programs to a level which would greatly decrease poverty and housing insecurity. We applaud Representative Waters for her leadership in introducing this critical legislation,” **said Matt Josephs, Senior Vice President for Policy, Local Initiatives Support Corporation.**

*Justice in Aging:*

“Low-income Black older adults are at the center of our nationwide housing affordability crisis, due to decades of systemic discrimination in employment and housing. We applaud Representative Waters for introducing the End Homelessness Act and the Housing is Infrastructure Act—both of which will make much needed investments in the types of affordable, accessible housing that all low-income older adults need now,” **said Kevin Prindiville, Executive Director, Justice in Aging.**

**RESULTS:**

"Even if more homes were built and put on the market as some policymakers have proposed, many low-income renters would still be at risk of homelessness and not be able to afford to live in their homes with dignity. If enacted, these bills would lift millions of American families out of poverty, improve their health and education outcomes, close the

gap between what people earn and how much a safe and decent home reasonably costs, and help address racial inequities in housing that have been exacerbated by the constant under-investment in fair and affordable housing," **said Michael Santos, RESULTS.**

*ROC USA:*

"Housing is infrastructure because housing has infrastructure. This is especially true for manufactured homes in mobile homes parks, where too often health and safety standards for water and wastewater basics have been ignored," **said Paul Bradley, President of ROC USA.** "Provisions in the Housing is Infrastructure Act of 2021, championed by Chairwoman Maxine Waters, would greatly improve conditions in resident-owned mobile home communities, which offer one of the best opportunities for many Americans to pursue affordable and sustainable homeownership."

*National Community Reinvestment Coalition:*

"The Chair is setting a standard that steps up to the spectrum of housing needs facing the country. This package addresses the supply challenges across the market hampering low- and moderate-income borrowers and communities' ability to achieve stable and affordable housing. It also helps answer the racial equity challenge of our time, which the Chair and the Biden administration have prioritized addressing, by authorizing targeted downpayment assistance — an important step towards bridging the nation's homeownership divide," **said Jesse Van Tol, CEO of the National Community Reinvestment Coalition.**

*National ADAPT:*

"National ADAPT, the grassroots, activist, disability justice organization enthusiastically endorses the housing infrastructure bill drafted by Chairwoman Waters and her Committee. ADAPT has fought for over 30 years for disabled people to be able to live in their own homes and communities; marching, protesting, even being arrested. Lack of affordable, accessible, integrated housing remains one of the biggest barriers to independence for the disability community. This bill supports disabled people in an unprecedented and historic manner; greatly expanding vouchers for rent subsidies and for relocating from institutions, doubling accessibility requirements in public housing and adding basic accessibility called "visitability" in all federally funded housing."

*National Alliance to End Homelessness:*

"We are deeply grateful to Chairwoman Waters for leading the way to making safe, decent, affordable housing available to everyone in America. The Housing Is Infrastructure Act will attack the critical shortage of affordable rental homes for lower income household; and the visionary Ending Homelessness Act ensures that no one will live on the street or in shelter. Finally, a to-scale approach to meeting people's' basic needs. Thank you, Chairwoman Waters!" **said Nan Roman, President and CEO, National Alliance to End Homelessness.**

*National Housing Conference:*

“NHC strongly supports the Downpayment Toward Equity Act, which creates an innovative and impactful down payment assistance program focused on first generation homebuyers. This bill is targeted to help those who have been left out of the American Dream. Lack of downpayment is one of the leading barriers to homeownership. Lack of intergenerational family wealth is a major contributor to the difficulty of many qualified families to purchase their first home. This legislation is an important part of a comprehensive approach to creating real and lasting equality in housing opportunity.”

*National Urban League:*

“At a time when homeownership continues to be the primary way to build wealth in America, research has long shown that creditworthy Americans in communities of color nationwide continue to be unable to save for a down payment necessary to purchase their first home. This dire financial reality—coupled with our nation’s long and unfortunate history of lending discrimination and decades of wage stagnation—has widened our nation’s persistent racial wealth gap. We are thankful for the Chairwoman’s introduction of this important legislation intended to provide otherwise creditworthy families with the sustainable down-payment assistance they need to build wealth and access the American dream,” **said Marc Morial, President and CEO, National Urban League.**

*Mortgage Bankers Association:*

“The down payment barrier is the single biggest hurdle in closing the racial homeownership gap. We think this proposal takes a big step towards addressing this concern. MBA appreciates Chairwoman Waters’ focus on an approach that will help our members better utilize the program in order to help serve first-generation and first-time homebuyers’ needs,” **said Susan Stewart, Mortgage Bankers Association Chairman.**

*Center for Responsible Lending:*

“Chairwoman Waters is a long-time champion of fair and affordable housing. Her proposed legislative package addresses our nation’s housing affordability crisis head-on, recognizing that housing is an essential component of economic opportunity,” **said Ashley Harrington, Center for Responsible Lending Director of Federal Advocacy and Senior Counsel.** “The Downpayment Toward Equity Act would help millions of individuals – particularly communities of color long denied equitable access to credit – to achieve homeownership. This legislation would be a major step toward closing the racial homeownership gap and would boost economic growth.”

*National Association of REALTORS®:*

“Many consumers are on the cusp of homeownership and can sustain homeownership long-term, but can’t make it over the threshold because they lack an adequate down-payment,” **said Charlie Oppler, President of the National Association of REALTORS®.** “Downpayment assistance will help qualified first-time homebuyers who may not have the extra resources to tap for a down payment to achieve the American Dream.”

*Grounded Solutions Network:*

“The Downpayment Toward Equity Act will provide critical assistance for families with modest incomes to purchase their first home, while also supporting the national growth of permanently affordable and sustainable homeownership opportunities through community land trusts, which have proven to benefit families of color,” **said Tony Pickett, CEO of Grounded Solutions Network.** “We applaud Chairwoman Waters for her continuing vision and leadership on expanding access to homeownership and enabling more families of color to build intergenerational wealth and have a stable place to call home.”

*Massachusetts Affordable Housing Alliance:*

"On behalf of the thousands of first-generation homebuyers who have taken our homeownership education classes in Massachusetts and the millions more nationwide, we applaud Chairwoman Maxine Waters and the House Financial Services Committee for authoring and filing this vital and historic initiative," **said Symone Crawford, MAHA's Director of STASH and Homeownership Operations.** "Our indefensible racial wealth and homeownership gaps in the United States did not happen by accident. It is the result of intentional policies by government and the private sector that created these gaps and we can only narrow and close those gaps with equally intentional efforts. Supporting first-generation homebuying, those without the so-called Bank of Mom and Dad, is an important vehicle for achieving those goals. In Massachusetts, we have one of the nation's widest racial homeownership gaps. We need solutions like the Downpayment Toward Equity Act now."

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