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Housing Assistance Council

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River Cities Development Services

**Dave Snyder**  
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**Kevin Stein**  
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The Honorable Mitch McConnell  
U.S. Senate Majority Leader  
U.S Capitol Building, S-230  
Washington, DC 20510

The Honorable Harry Reid  
U.S. Senate Democratic Leader  
U.S. Capitol Building, S-221  
Washington, DC 20510

The Honorable Paul Ryan  
U.S. Speaker of the House  
U.S. Capitol Building, H-232  
Washington, DC 20515

The Honorable Nancy Pelosi  
U.S. House Democratic Leader  
U.S. Capitol Building, H-204  
Washington, DC 20515

Dear Leaders of the House and Senate:

We, the undersigned members and allies of the National Community Reinvestment Coalition (NCRC), are writing to urge you to prioritize funding for critical affordable housing programs, foreclosure prevention and fair housing enforcement as you negotiate final funding levels included in an FY 2016 omnibus appropriation bill. We also urge you to oppose efforts to attach policy riders to the bill. In particular, we are very concerned about efforts that would: rollback key financial regulations enacted as a part of the Dodd-Frank Wall Street Reform and Consumer Protection Act (Dodd-Frank Act) designed to make the nation's banking system safer and sounder; undermine the important work done by the Consumer Financial Protection Bureau (CFPB) on behalf of the nation's consumers; or enact piecemeal reform of Fannie Mae and Freddie Mac that jeopardizes the Enterprises' Duties to Serve – the affirmative obligations included in their charters and manifested in their annual housing goals that facilitate access to mortgage credit for low- and moderate-income families, including creditworthy borrowers in traditionally underserved markets (e.g. rural and minority communities).

The New Budget Deal is an Opportunity to Better Fund Key Housing Priorities in an FY 2016 Omnibus Appropriation Bill

We are pleased that congressional leaders and President Obama were able to reach a budget agreement that lifts the "sequester" caps on federal spending first imposed by the Budget Control Act of 2011. It presents an opportunity to restore funding to critical affordable housing programs such as the HOME Investment Partnership Program, important foreclosure prevention efforts such as the National Foreclosure Mitigation

Counseling (NFMC), and to ensure that the Fair Housing Initiatives Program (FHIP) and fair housing enforcement remain a top priority. With the nation's continuing struggles around affordable housing and homeownership since the financial crisis, we urge you to restore and focus funding to the nation's housing programs and agencies.

#### An Omnibus Spending Bill Should Not Be Used to Undermine Banking Regulations, Consumer Protections, or Enact Piecemeal Reforms of Fannie Mae and Freddie Mac

Since the financial crisis, Congress has enacted important reforms through the Dodd-Frank Act and the Housing and Economic Recovery Act (HERA) and the nation's regulators have stepped up oversight of abusive lending and financial market practices. These laws and regulations are designed to institute stronger safeguards in the nation's banking system, better regulate Wall Street speculators and the nation's largest financial institutions, and shore-up Fannie Mae and Freddie Mac in light of the critical and countercyclical role the two Enterprises have played and continue to play in facilitating access to mortgage credit.

While some in Congress see an FY 2016 omnibus appropriations bill as an opportunity to legislate bad policy that would set back the nation's banking regulations and the important work of the CFPB, we urge you to resist those efforts. We also urge you to oppose efforts to undercut enforcement of the U.S. Department of Housing and Urban Development's recently adopted Affirmatively Furthering Fair Housing rule as well as their recently upheld disparate impact rule; delay the release of important data under the Home Mortgage Disclosure Act (HMDA) designed to ensure proper oversight of the mortgage market; and piecemeal reforms of Fannie Mae and Freddie Mac or efforts to block their exit from a conservatorship that is now in its seventh year.

The FY 2016 omnibus appropriation bill is a must-pass piece of legislation necessary to fund the federal government's operations, including funding for the nation's housing programs. It should not be used as a back door for controversial policy riders that would undermine the safety and soundness of the country's financial system. We urge you to prioritize funding to the nation's federal housing programs and agencies and oppose financial policy riders to the bill.

Sincerely,

ACTS Housing, WI  
Affordable Homeownership Foundation,  
FL  
American Debt Resources, Inc., NY  
Ariva, NY  
Baltimore Neighborhoods, Inc., MD  
Buffalo Urban League, NY  
California Reinvestment Coalition, CA  
CASA of Oregon, OR  
CEDAM, MI  
CEI, ME  
Center for Fair Housing Inc, AL

Central Baptist Community Development  
Corporation, DE  
Chattanooga Organized for Action, TN  
Chicago Area Fair Housing Alliance, IL  
Chicago Community Loan Fund, IL  
Community Action, Inc., MA  
Community Development Corporation of  
Marlboro County, SC  
Community First, DC  
Community Housing Fund, OR  
Community Reinvestment Alliance of  
South Florida, FL

Delaware Community Reinvestment, DE  
 Durham Regional Financial Center, NC  
 Elder Law of Michigan's Housing Rights  
 Center, MI  
 Empire Justice Center, NY  
 Fair Housing Center of Greater Boston,  
 MA  
 Fair Housing Center of Northern  
 Alabama, AL  
 Fair Housing Council of Northern NJ  
 Family Tree, Inc., MI  
 Foundation Capital, AL  
 Franciscan Workers of Junipero Serra, CA  
 Gem City-Hilltop Community  
 Development and Housing, Inc., TX  
 Global Network Community  
 Development Corp., IL  
 Good Neighbor Foundation, OH  
 Haitian American Community  
 Development Corporation, DC  
 Hamilton County Community  
 Reinvestment Group, OH  
 Harlingen Community Development  
 Corporation, TX  
 Hartford Community Loan Fund, CT  
 Havenwoods EDC, WI  
 Home Repair Resource Center, OH  
 HOPE of Evansville, Inc., IN  
 Housing Research & Advocacy Center,  
 OH  
 Inland Fair Housing and Mediation  
 Board, CA  
 Inner City Christian Federation, MI  
 JCVision and Associates, Inc., GA  
 Jewish Community Action, MN  
 Korean Churches for Community  
 Development, CA  
 Lafayette Neighborhood Housing  
 Services, Inc., IN  
 Lakeside Community Development  
 Corporation, IL  
 Local Initiatives Support Corporation, DC  
 Metropolitan Milwaukee Fair Housing  
 Council, WI  
 Nanakuli Housing Corp., HI  
 National Community Reinvestment  
 Coalition, Washington, DC  
 Neighborhood Housing Services of  
 Greater Cleveland, OH  
 Neighborhood Housing Services of South  
 Florida, FL  
 Neighborhood Service Organization, MI  
 New Jersey Citizen Action, NJ  
 New St. Mark Baptist Church, MD  
 North Branch Works, IL  
 North Carolina Branch of the NAACP,  
 NC  
 Northwest Indiana Reinvestment Alliance,  
 IN  
 Northwest Side Housing Center, IL  
 Oak Park Regional Housing Center, IL  
 Ohio CDC Association, OH  
 Our Casas Resident Council, TX  
 Our Communities Our Children, NY  
 Partners In Community Building, Inc., IL  
 PathStone Enterprise Center, NY  
 Portland Commodity Reinvestment  
 Initiatives, Inc., OR  
 Prosperity Unlimited Inc., NC  
 Ready, Aim, Advocate! Committee, MO  
 Rural Community Assistance Corporation,  
 CA  
 Rural LISC, CO  
 Self-Help Enterprises, CA  
 Southeastern Arizona Governments  
 Organization, AZ  
 St. Petersburg Neighborhood Housing  
 Services, Inc., FL  
 The Greenlining Institute, CA  
 The Victoria Foundation, AZ  
 Totally Free, Inc., GA  
 U SNAP BAC, MI  
 Umoja Institution  
 Westchester Residential Opportunities  
 Inc, NY  
 White Oak Foundation, Inc., IL  
 Women Watch Afrika, Inc., GA  
 Woodstock Institute, IL