More than 12 years after the housing market collapse, we continue to deal with a tight credit market, a severe shortage of affordable housing, discrimination in lending and predatory mortgage products. Thankfully, there is interest on both sides of the aisle to find ways to increase access to homeownership and improve housing affordability, creating opportunities for us to move our policy priorities forward in 2020. Whether it’s reducing financial strain or upholding consumer protections and fair lending standards, it is important to advocate for what your communities deserve.

Below is our housing policy agenda for 2020. While it’s not an exhaustive list, these are the issue areas where your advocacy would have the biggest impact. By joining Prosperity Now’s Affordable Homeownership Campaign, you will receive updates on important housing developments and learn ways to help advance this agenda throughout the year.

**Alleviate Housing Cost Burden.** In recent decades, increases in housing costs have consistently outpaced gains in income, creating considerable financial strain for working families. Prosperity Now’s Housing Pathways Proposal reduces these burdens through a comprehensive set of tax credits and matched savings programs that alleviate housing costs at different stages—from renting, to saving up for home purchase, to alleviating the near and longer-terms costs of homeownership.

**Defend fair housing.** Anti-discrimination laws in housing are under threat. Implementation of the Fair Housing Act’s requirement to affirmatively further fair housing (AFFH) has been delayed and the Community Reinvestment Act (CRA) is being reconsidered. These laws reduce housing segregation, promote fair lending and increase access to safe and affordable loan products.

**Ensure reforms to Fannie Mae and Freddie Mac support affordable housing and their duty to serve (DTS) underserved markets.** The Federal Housing Finance Agency (FHFA) might take steps to bring Fannie and Freddie out of conservatorship in the near term. When this happens, we will need to make sure that any changes preserve affordable housing goals as well as the duty to serve underserved markets. We need to continue to actively engage with Fannie and Freddie to support affordability and a robust, successful DTS program.

**Promote the preservation of manufactured housing communities.** We also support the Manufactured Housing Community Preservation Act of 2020 (H.R. 5547), a bill that would fund a grant program to facilitate the preservation of communities for decades. The bill would require a match from state, local or private sources and would ensure long-term affordability and consumer protections.

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**Join the Campaign to Preserve Affordable Homeownership!**

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Interested in joining our other advocacy campaigns?

- Consumer protections
- Financial security
- Right-Side Up Tax Reform

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Sign Up for the Affordable Homeownership campaign or other advocacy campaigns at [www.prosperitynow.org/take-action](http://www.prosperitynow.org/take-action)