

June 9, 2022

The Honorable Maxine Waters,  
Chairwoman, U.S. House  
Financial Services Committee  
2221 Rayburn House Office Building  
Washington, DC 20515

The Honorable Patrick McHenry,  
Ranking Member, U.S. House  
Financial Services Committee  
2004 Rayburn House Office Building  
Washington, DC 20515

Subject: Downpayment Toward Equity Act

We are writing to show our strong support for H.R. 4495, the “Downpayment Toward Equity Act”. This bill provides substantial down payment assistance to first-time, first-generation homebuyers and helps close the historical racial and ethnic homeownership gaps in the United State, because it would provide first-generation households and households of color an opportunity to develop generational wealth.

Increasing first-generation homeownership is critical 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.

Signed,

**National Organizations:**

Consumer Action	San Francisco	CA
Liberation in a Generation	Oakland	CA
National Association for Latino Community Asset Builders	Washington	DC
National Coalition for Asian Pacific American Community Development (National CAPACD)	Washington	DC
National Urban League	Washington	DC
Americans for Financial Reform	Washington	DC
Prosperity Now	Washington	DC
UnidosUS	Washington	DC
Woodstock Institute	Chicago	IL
HomeFree-USA	Landover	MD
Consumer Credit Counseling Service MD	Columbia	MD
Reinvestment Partners	Durham	NC

Consumer Credit and Budget Counseling, Inc d/b/a National Foundation for Debt Management	Marmora	NJ
Rural Community Assistance Corporation (RCAC)	Portland	OR
National Housing Resource Center	Philadelphia	PA

**Local Organizations by State:**

Fair Housing Center of Northern Alabama	Birmingham	AL
Family Counseling Center of Mobile, Inc. (dba Lifelines Counseling Services)	Mobile County	AL
Campeños Sin Fronteras	Somerton	AZ
Administration of Resources and Choices	Tucson	AZ
Greater Phoenix Urban League	Phoenix	AZ
Take Charge America, Inc.	Phoenix	AZ
Arizona Housing Coalition	Phoenix	AZ
Community Reinvestment Solutions, Inc.	Phoenix	AZ
Western Arizona Council of Governments (WACOG)	Yuma	AZ
California Reinvestment Coalition	San Francisco	CA
Ventura County Community Development Corporation	Oxnard	CA
Fair Housing Advocates of Northern California	San Rafael	CA
St. Petersburg Neighborhood Housing Services, Inc. (dba Neighborhood Home Solutions)	St. Petersburg	FL
Community Outreach Training Center, Inc.	Thomasville	GA
Nanakuli Housing Corporation	Honolulu	HI
Housing Action Illinois	Chicago	IL
Center for Changing Lives	Chicago	IL
South Side Community Federal Credit Union	Chicago	IL
Universal Housing Solutions CDC	Chicago	IL
Neighborhood Development Foundation	New Orleans	LA
Lawrence CommunityWorks	Lawrence	MA
Hagerstown Neighborhood Development Partnership, Inc.	Hagerstown	MD
Centro de Apoyo Familiar	Riverdale	MD
Community Development Network of Maryland	Baltimore	MD
Coastal Enterprises, Inc.	Brunswick	ME
Kalamazoo Neighborhood Housing Services	Kalamazoo	MI
Wayne Metro Community Action Agency	Wyandotte	MI

Northern Homes Community Development Corp	Boyne City	MI
One Roof Community Housing	Duluth	MN
Washington County Community Development Agency	Woodbury	MN
North Carolina Housing Coalition	Durham	NC
OnTrack WNC Financial Education & Counseling	Asheville	NC
Thrive to Empower Life Coach	Winston Salem	NC
Family Housing Advisory Services	Omaha	NE
Omaha 100 Incorporated	Omaha	NE
Affordable Housing Partnership of the Capital Region, Inc.	Albany	NY
Long Island Housing Services, Inc.	Bohemia	NY
Consumer Credit Counseling Service of Buffalo, Inc.	West Seneca	NY
Rockland Housing Action Coalition, Inc.	New City	NY
Restored Homes HDFC	New York	NY
Keuka Housing Council, Inc.	Penn Yan	NY
Empire Justice Center	Rochester	NY
Margert Community Corporation	Far Rockaway	NY
Famicos Foundation	Cleveland	OH
Great Lakes Community Action Partnership	Fremont	OH
Bucks County Housing Group	Warminster	PA
Southwest (Philadelphia) Community Development Corporation	Philadelphia	PA
SouthFair Community Development Corp	Dallas	TX
Avenue CDC	Houston	TX
Our Casa Resident Counsel, Inc.	San Antonio	TX
Piedmont Housing Alliance	Charlottesville	VA
National Caucus and Center for Community Economic Development	Chesterfield	VA
Movin' Out, Inc.	Madison	WI
HomeOwnership Center, Inc.	Elkins	WV
Telamon	Martinsburg	WV