Tips and Talking Points for Hill Meetings
2024 Legislative Conference

This document offers tips for getting the most out of meetings with your congressional delegation and messaging you'll need in those meetings.

Updated 2/21/2024

Preparing for Meetings

- Reach out to your delegation as soon as you know you will be attending NCSHA's Legislative Conference to arrange your meetings, and at least one or two weeks in advance of your trip. You can find the phone numbers for your representatives here and for your senators here.

- We encourage you to schedule meetings in the afternoon on Tuesday, March 5, and Wednesday, March 6, after the conference programming. However, if those times are inconvenient for your members, set up meetings whenever you can get them.

- Ask if the member is available for the meeting. If they aren't, ask to meet with senior staff who cover the key issues.

- Bring leave-behind materials to emphasize the work your agency has done in the district/state. While NCSHA will provide advocacy materials, the most important materials are state-specific.

- If you wish to discuss a particular bill, know its name, number, and lead sponsors. It is also good to know other cosponsors, especially cosponsors in your delegation. NCSHA will have available for you bill summaries and updated cosponsor lists for all NCSHA-endorsed legislation.

- Make "the ask." Be sure to let your member know what you need them to do to advance HFA affordable housing priorities. Be clear, specific, and direct.

- Education is key to effective advocacy. If you are meeting with a member with whom you haven't met before or a new staff person, make sure they understand your agency's role in your state's affordable housing system. Avoid acronyms, jargon, and lingo with which they may not be familiar.

- Be prepared to discuss how your agency has assisted residents of your state with housing needs during the pandemic. Even if your agency has not directly administered Emergency Rental Assistance, Homeowner Assistance Fund, HOME Investment Partnerships funds, or other key programs, be ready to answer basic questions about the outcomes and status of those programs.

- On the day of your meeting, keep an eye on your cellphone and/or email: Unplanned, last-minute activity on the Hill could delay or change the location of your meeting.

Photos and Social Media

- Request permission when you schedule, or at the start of, your meeting to take a couple of photos with the member in their office. Graciously defer to their policies and practices around social distancing.

- Share those images on social media, expressing thanks to the member for the meeting, and tag the member's office in the post. (Check out these HFA examples from previous NCSHA Legislative Conferences.)

- When tweeting during NCSHA's Legislative Conference:
  - ➔ Mention (@) your members of Congress, @[YourHFA], and @NCSHAhome.
  - ➔ Include our hashtag: #HFAsOnTheHill

- If you email your meeting photos to sromanoff@ncsha.org, NCSHA will share them on social media, broadening their reach and impact.

Following Up After the Meeting

- Follow up after the meeting with a thank-you email. Express appreciation for the member or staffer's time and reiterate your main points.

- Briefly go over your priorities and repeat your main requests. If the member or staffer requested additional information, supply it in an easy-to-understand manner. If applicable, share links to relevant FAQs and fact sheets on issues discussed during the meeting.

- Searchable PDFs are valued by staffers. This format allows the user to zero in on specific concepts using key words.

- Send a short, handwritten thank-you note and enclose your business card. We have it on good authority that members and staffers appreciate those notes!

Key Committees

Members who serve on key committees are best positioned to advance specific priorities. Know on which committees your members serve so you can hone your messages to them. If you have a large delegation, prioritize meetings with those who serve on committees with jurisdiction over affordable housing issues, and focus your discussion on the issues their committee(s) cover.

The most influential congressional committees for affordable housing are:

- **Senate Finance and House Ways and Means Committees.** These committees have jurisdiction over all tax-related issues including the Low-Income Housing Tax Credit (Housing Credit) and tax-exempt private activity bonds.

- **Senate Banking, Housing, and Urban Affairs and House Financial Services Committees.** These committees have jurisdiction over all policy related to programs of the Department of Housing and Urban Development, including the HOME Investment Partnerships program, Housing Trust Fund, and Section 8. They also oversee the Federal Housing Administration and the housing Government-Sponsored Enterprises, including Fannie Mae, Freddie Mac, Ginnie Mae, and the Federal Home Loan Banks.

- **Senate Appropriations and House Appropriations Committees.** These committees have jurisdiction over all issues related to program funding. In particular, members of the House and Senate Appropriations Subcommittees on Transportation, Housing and Urban Development, and Related Agencies (THUD) have jurisdiction over HUD program spending, and members of the House and Senate Subcommittees on Agriculture, Rural Development, Food and Drug Administration, and Related Agencies have jurisdiction over funding for Department of Agriculture rural housing programs.

Housing Credit and Multifamily Bonds: 2024 Talking Points

#1 Ask: Ask all Senators to support the **Tax Relief for American Families and Workers Act** (H.R. 7024) which the House of Representatives passed by a 357 – 70 vote on January 31, including provisions to expand Housing Credit production. Encourage them to tell Senate Majority Leader Chuck Schumer (D-NY) or Minority Leader Mitch McConnell (R-KY) to bring the bill to the floor of the Senate for a vote.

Who: Target all Senators regardless of party or committee membership.

Key Points on the Housing Provisions in the Tax Bill

- The Tax Relief for American Families and Workers Act includes two provisions that would **allow state Housing Finance Agencies to finance more affordable rental housing** over the next two years with the Housing Credit:
    - Restoring a 12.5 percent increase in Housing Credit authority applicable to calendar years 2023, 2024, and 2025. This increase had been in place from 2018 to 2021 but expired, cutting Housing Credit resources at the worst possible time.
    - Lowering the bond financing threshold from 50 to 30 percent for properties financed with bonds issued before 2026.

- These two changes would finance **more than 200,000 additional rental homes** across the nation, supporting **more than 300,000 jobs** and generating **$34.3 billion in wages and business income and $11.9 billion in tax revenue**.

- **The House Ways and Means Committee advanced the bill out of committee with a 40 – 3 vote. The legislation then received resounding bipartisan support from the full House with a 357 – 70 vote to pass it.** The vast majority of House members from each party voted in favor of the bill, with many speaking in support of the Housing Credit provisions during the floor debate.

#2 Ask: Ask all members of Congress who have not done so already to cosponsor the Affordable Housing Credit Improvement Act (AHCIA; S. 1557 / H.R. 3238). If you are meeting with a member who already is a cosponsor or in the queue to cosponsor, thank them for their support and ask them to communicate their support for the bill to their leadership and encourage leadership to advance provisions to expand and strengthen the Housing Credit as soon as possible.

Who: Target all members of Congress, with special focus on members of the Senate Finance and House Ways and Means committees from both parties and Republicans who are not members of those committees.

Key Points on the AHCIA

- The AHCIA would **expand and strengthen the Housing Credit**, our nation's most essential tool for the production and preservation of affordable rental housing.

- The legislation increases Housing Credit resources by restoring a cut the program suffered in 2022 and expanding authority by another 50 percent. It also lowers the bond-financing threshold so states may increase Housing Credit production financed with multifamily bonds using existing bond resources. A 2023 analysis by Novogradac found the bill's main production provisions — including the cap increase, lowering the bond threshold, and various basis boosts **would finance an additional 1.94 million affordable rental homes over the next 10 years**.

- It would also **make the Housing Credit a better tool for preservation; enable it to better serve hard-to-reach communities**, including Native Americans, rural areas, high-poverty and high-cost areas, and extremely low-income households; provide protections for veterans and survivors of domestic violence and human trafficking; and streamline program rules to simplify and improve operations.

- The AHCIA has **wide bipartisan support in Congress**. More than half of the members of the House of Representatives and close to one-third of all Senators have already cosponsored. Cosponsorship support in both chambers is equally split across parties. By all known accounts, the AHCIA has **unanimous support across the affordable housing industry**, from tenant advocates to private-sector developers and investors.

Key Points on the Housing Credit and Multifamily Bonds

- **High housing costs are a major driver of inflation, with shelter being the largest contributor to the monthly increase in prices, according to the Consumer Price Index.** The cost of renting an apartment has skyrocketed across the nation, with the average rent price being 29.4 percent higher than before the pandemic.[1] A primary reason for this increase is the imbalance between the supply of rental housing and demand for it.

[1] Nerd Wallet, "Rental Market Trends in the U.S.," 2024.

- **The Housing Credit recently suffered a substantial cut in its resources when a 12.5 percent cap increase put in place in 2018 expired at the end of 2021.** This cut in authority came at the absolute worst time, with rents rising to historic levels due to the supply/demand imbalance and construction costs escalating with inflation.

- **The Housing Credit and Multifamily Bonds are vital tools for addressing the rental housing crisis.** There is currently a shortage of more than 7.3 million affordable rental units for extremely low-income (ELI) renters, with only 33 affordable and available units for every 100 ELI renter households nationwide, and 72 percent of ELI renters are spending more than half of their income on housing.[2]

- Unlike many other tax expenditures, which subsidize activity that would occur at some level without a tax benefit, **virtually no affordable rental housing development would occur without the Housing Credit and Housing Bonds.** Housing simply costs too much to build for owners to charge rents that are affordable to low-income households.

- **The Housing Credit and Housing Bond programs have a unique, market-based structure that transfers the real estate risk from the taxpayer to the private-sector investor.** In the rare event a property falls out of compliance at any time during the first 15 years after it is placed in service, the Internal Revenue Service can recapture tax credits from the investor. Thus, investors have an incentive to ensure properties adhere to all program rules, including affordability restrictions and high quality standards.

- **The Housing Credit and Housing Bond programs require only limited federal bureaucracy because Congress delegated its administration and decision-making authority to state governments.** State housing finance agencies (HFAs), which administer the Credit in nearly every state, have statewide perspective, a deep understanding of the needs of their local markets, and sophisticated finance, underwriting, and asset management capacity.

- **The National Association of Home Builders (NAHB) estimates** that every 100 new Housing Credit units built support 190 jobs and generate $7.9 million in tax revenue and $21.6 million in wages and business income. NAHB estimates that every 100 units rehabilitated with the Housing Credit support 131 jobs and generate $5.1 million in tax revenue and $14.5 million in wages and business income.[3]

[2] National Low Income Housing Coalition, *The Gap: A Shortage of Affordable Homes 2023*.

[3] Unpublished report prepared by the National Association of Home Builders for Enterprise Community Partners, 2023.

- With strict state agency underwriting standards, stringent compliance requirements, and due diligence from the private sector, **the inventory of Housing Credit properties, including those with Housing Bond financing, has an outstanding performance track record according to all commonly used real estate metrics.** Only 0.5 percent of Housing Credit developments have undergone foreclosure, an unparalleled record compared to market-rate multifamily properties and all other real estate classes.[4]

[4] CohnReznick, *Affordable Housing Credit Study*, 2023.

Mortgage Revenue Bonds and Mortgage Credit Certificates: 2024 Talking Points

The Ask: When speaking to Senators, ask them to cosponsor the Affordable Housing Bond Enhancement Act (AHBEA; S. 1805) introduced by Senators Catherine Cortez Masto (D-NV) and Bill Cassidy (R-LA).

Tell your House members Senators Cortez Masto and Cassidy have introduced this bipartisan legislation in the Senate and NCSHA now is seeking a Ways and Means Republican to introduce companion legislation in the House. Urge them to cosponsor the bill upon introduction.

Who: Target all members of Congress, with special focus on members of the Senate Finance and House Ways and Means committees from both parties and Republicans who are not members of those committees.

Key Points on the Affordable Housing Bond Enhancement Act

- The AHBEA would **expand the supply of affordable homes and improve access to homeownership for low- and moderate-income home buyers** through simple and impactful improvements to the Mortgage Revenue Bond (MRB) and Mortgage Credit Certificate (MCC) programs.

- The AHBEA would **update outdated rules, such as a limit on home improvement loan size that has not been adjusted — even to count for inflation — in more than four decades**; thus, allowing homeowners to prevent their homes from falling into disrepair, make modifications to allow them to age in place, or repair damage resulting from natural disasters or other events when insurance payouts are insufficient.

- **The AHBEA is fiscally responsible, cost-efficient legislation** that does not add additional PAB authority but instead provides states flexibility so they can more efficiently use the PAB authority already provided to them under law.

- This legislation would **free up more private activity bond (PAB) authority for affordable housing so it does not expire unused** and make state usage of PAB authority more transparent and flexible, allow states to use MRBs to refinance existing loans, make MRB-financed home improvement loans feasible, and streamline MRB and MCC program rules.

Key Points on MRBs and MCCs

- **A healthy and affordable home purchase market is crucial for economic growth.** Homeownership is many working families' primary means of building wealth. Further, an active home purchase market would open up more rental opportunities for those wishing to rent as new home buyers leave their rentals.

- **The Mortgage Revenue Bond and Mortgage Credit Certificate programs make homeownership possible for first-time, lower-income home buyers.** MRBs and MCCs are essential to state housing finance agency efforts to help low- and moderate-income working families become home buyers.

- **MRBs enable creditworthy working families with modest incomes and limited capacity to obtain the necessary down payments to access homeownership.** Using MRBs, state HFAs have helped nearly 3.5 million responsible low- and moderate-income borrowers become homeowners. They help approximately 60,000 families buy their first homes with MRB mortgages, on average, each year.

- **In today's high-interest rate market, MRB loans are critical to helping working families purchase a home.** Many HFAs are able to offer MRB-financed mortgage products with interest rates 1.0 to 1.5 percent below the prevailing market rate, saving borrowers thousands annually and allowing them to make more competitive bids on starter homes.

- **MRBs are well targeted to help those who most need it.** The median income of an MRB borrower in 2022 was $59.465, 80 percent of the national median. The average sales price of an MRB-financed home was just over $203,585, less than half of the national median sales price.

- **The MCC program is a flexible subsidy source.** It can be adjusted depending on the incomes of different home buyers and provides a relatively constant level of benefit to first-time home buyers. State HFAs have used MCCs to provide critical tax relief to more than 397,000 families.

- **MRBs and MCCs also provide other important indirect benefits** by helping the sale of homes under foreclosure, revitalizing distressed neighborhoods, bringing mortgage funds into capital-deprived areas, and funding the repair and purchase of homes in older, urban communities.

Neighborhood Homes Credit: 2024 Talking Points

The Ask: Ask all members of Congress who have not done so already to cosponsor the Neighborhood Homes Investment Act (S. 657; H.R. 3940). If you are meeting with a member who is already a cosponsor or in the queue to cosponsor, thank them for their support and ask them to communicate their support for the bill to their leadership. Remind them tax reform in 2025 could provide a means of enacting this new program.

Who: All members of Congress, with special focus on members of the Senate Finance and House Ways and Means committees.

Key Points on the Neighborhood Homes Credit / Neighborhood Homes Investment Act

- **Our nation's critical affordable housing shortage is not limited to rental housing.** According to a recent analysis by Freddie Mac, the United States would need to construct nearly 3.8 million for-ownership homes to meet demand. Moreover, recent dramatic increases in mortgage interest rates have exacerbated the lack of affordability. According to a recent analysis from Black Knight, the average mortgage payment for new home buyers increased 60 percent from July 2021 to July 2023.

- **America currently is facing a crucial shortage of affordable ownership housing**, making it exceedingly difficult for working families to purchase homes and realize the economic gains and other benefits that come with homeownership.

- Exacerbating this issue are neighborhoods in every state in which **homes are in poor condition and property values are too low to support new construction or substantial renovation.** The lack of move-in-ready homes makes it difficult to attract or retain home buyers, causing property values to decline.

- **The Neighborhood Homes Credit would help break this cycle** by providing an incentive for private developers to acquire and rehabilitate homes in distressed neighborhoods by establishing a federal tax credit to cover the gap between the cost of building or renovating homes and the price at which they can be sold, thus making such projects feasible.

- **The Neighborhood Homes Credit will help to counter the inflationary pressures impacting working families.** Housing costs accounted for more than two-thirds of the increase in the core Consumer Price Index in 2023, rising 6.2 percent year-over-year. Increasing the supply of affordable ownership homes will cut against these pressures and mitigate home price increases for working families.

- The Neighborhood Homes Credit is **based on the Low-Income Housing Tax Credit**, a program that has proven a resounding success in utilizing private-sector expertise and public resources to develop much-needed affordable housing.

- **The Neighborhood Homes Credit is targeted to help neighborhoods and households who most need the support.** The majority of credits would have to be allocated for projects located in neighborhoods with elevated poverty rates, low home values, and low incomes. All homes developed or rehabilitated with the credit would have to be sold to low- and moderate-income households earning 140 percent of area median income or below who intend to use the home as their primary residence.

- Assuming an average Neighborhood Homes Credit of $40,000 on each home developed, **the Neighborhood Homes Investment Act would lead to $100 billion in development financing that would build and/or substantially rehabilitate 500,000 affordable homes** over 10 years. This would create 861,000 jobs and generate $56 billion in wages and salaries and $38 billion in federal, state, and local revenue through taxes and fees.

- **To Democrats Only:** The Biden Administration requests Congress establish the Neighborhood Homes Credit in its fiscal year 2024 budget.

HOME Investment Partnerships Program: 2024 Talking Points

The Ask: Ask members of the Senate and House Appropriations committees for their support for HOME funding in FY 2024 and urge them — in particular those who are members of the Transportation, Housing, and Urban Development Subcommittee — to support $2.5 billion for HOME in FY 2025.

Ask all members of Congress, both on and off the Appropriations committees, to sign congressional sign-on letters in support of FY 2025 HOME funding that Senator Coons (D-DE) and Representative Beatty (D-OH) will soon circulate in their respective chambers.

Ask members to cosponsor the HOME Investment Partnerships Reauthorization and Improvement Act (S. 3793 / H.R. 7075), legislation introduced by Senator Cortez Masto and Representative Beatty, to reauthorize the HOME program and increase flexibility, improve efficiency, and eliminate needless bureaucracy.

Who: All members of Congress, with special focus on members of the Senate Banking, Housing, and Urban Affairs Committee; the House Financial Services Committee; and the THUD Appropriations subcommittees in both the House and Senate.

Key Points on HOME

- **HOME is the only federal program that provides the resources and flexibility to meet both the supply and demand challenges of the affordable housing crisis.** HOME can be used to support both rental housing and homeownership. It can be used for new construction, rehabilitation, down payment assistance, and tenant-based rental assistance. HOME's flexibility allows states and localities to tailor it to their unique needs.

- **HOME is more critical than ever as we continue to navigate the impacts of the Covid pandemic on the nation's housing market.** Rents are significantly higher than last year in most markets across the country and still rising in some, making it harder for unemployed and underemployed persons to stay in their homes or find stable housing. Furthermore, increased construction costs, labor shortages, and supply chain disruptions will impact housing development in the near term. It is therefore critical that HOME funding be increased.

- **To tackle housing inflation, we must add to the supply of affordable rental and for-sale housing for low-income people. HOME is key to both.** Since 1992, HOME funds have helped to produce 1.37 million homes. HOME frequently provides critical gap financing to make feasible affordable rental housing funded with Housing Credits or other federal, state, and local housing programs and allows such housing to reach even lower income populations.

- **HOME is a critical source of soft funding to properties assisted by the Housing Credit and other programs.** HOME often provides the early money necessary to get developments off the ground or the final critical gap financing while private lending, Housing Credit, other equity, and other resources come together.

- **HOME supports local economies and creates jobs.** For every $1 billion in HOME funding, nearly 19,000 jobs are created or preserved. Moreover, every HOME dollar leverages nearly $5 of additional investment in affordable housing. The HOME Coalition estimates this investment has supported more than two million jobs and generated $135 billion in local economic impact.

- **Congress can increase the efficiency of the HOME program by supporting HOME reauthorization legislation**. HOME was last reauthorized in the mid-1990s. In the decades since, we have learned much about the program and affordable housing development, and affordable housing needs and priorities have evolved. Senator Cortez Masto and Representative Beatty have introduced HOME reauthorization legislation that would increase program flexibility, improve efficiency, and eliminate needless bureaucracy.

- **HOME is distinct from HOME-ARP.** HOME-ARP is an entirely separate program from HOME, targeted narrowly to specific populations who are experiencing or at risk of experiencing homelessness. Funding for HOME-ARP is not a substitute for HOME, which is the primary federal block grant dedicated to <u>production</u> of new affordable housing.

- **HUD has significantly strengthened reporting and oversight requirements of the HOME program.** Many years ago, media reports found instances of HOME funding going unspent. In response, HUD issued a rule that included numerous additional oversight and reporting requirements to ensure obligated HOME funding was committed to projects in a timely manner. These reports, which are available on HUD's website, show HOME funding being used quickly and efficiently to support production of new affordable housing.

Section 8 Rental Assistance: 2024 Talking Points

The Ask: Urge THUD Subcommittee members to provide enough FY 2025 appropriations to renew all Section 8 Project-Based Rental Assistance (PBRA) contracts and adequately fund their administration. Failure to do so would jeopardize housing for vulnerable populations currently served, discourage private investment, and increase federal mortgage insurance program risk.

Ask them to ensure any new HUD PBRA contract administration solicitation allows continued state-by-state administration by state HFAs and other public housing agencies (PHAs) with the willingness and authorization under state law to deliver PBRA services under the Performance-Based Contract Administration (PBCA) program.

Explain that issuing PBCA awards through regular procurement could result in for-profit entities consolidating control over the PBRA program, to the detriment of property owners and vulnerable tenants. PBCA awards should instead be made as cooperative agreements, which allow HUD to partner with state HFAs and other mission-oriented entities to administer and preserve this critical stock of affordable housing.

Who: All members of Congress with special focus on the THUD Appropriations subcommittees in both the House and Senate.

Key Points on Section 8

- **PBRA provides 1.3 million low-income households with decent, safe, and sanitary housing for a rent they can afford.** Without it, many of these households (two-thirds of which are elderly or disabled) would face worst-case housing needs, meaning they would pay more than half of their incomes for rent, live in severely inadequate physical conditions, or both.

- **PBRA supports a stock of long-term affordable housing and helps preserve and protect the federal investment that went into developing and maintaining it over the years.**

- **State HFAs are well-positioned to help administer the PBRA program and should continue to be afforded the opportunity to do so if they choose.**

Emergency Assistance Programs: 2024 Talking Points

During the Covid-19 pandemic, Congress enacted a number of emergency housing assistance programs in the American Rescue Plan (ARP) Act, three of which many HFAs administer: the HOME-ARP program, the Homeowner Assistance Fund, and the Emergency Rental Assistance program. **NCSHA does not have a specific legislative ask related to these programs.** However, if your agency administers one or more, you should be prepared to answer questions about the status of those programs in your state.

Who: These programs fall under the jurisdictions of the Senate Banking, Housing, and Urban Affairs Committee and the House Financial Services Committee. However, any member of Congress may inquire about these programs.

Key Points on HOME-ARP

- **The HOME-ARP program provides $5 billion to assist individuals or households experiencing or at risk of homelessness and other vulnerable populations.** HOME-ARP allows state and local participating jurisdictions, including HFAs, to provide housing, rental assistance, supportive services, and non-congregate shelter to reduce homelessness and increase housing stability.

- **Be prepared to discuss your state's plans for HOME-ARP.** HOME-ARP provides a unique opportunity to address the challenges of homelessness head on. Participating jurisdictions like HFAs should now have a HUD-approved HOME-ARP allocation plan in place and be preparing to initiate eligible activities. It will be helpful for members to understand the eligible activities you plan to perform and targeted populations you plan to serve.

Key Points on Emergency Rental Assistance

- **The Emergency Rental Assistance (ERA) program has helped millions of households facing hardships during the Covid-19 pandemic** pay their rent and utility bills, averting evictions and preventing utility shut-offs.

- **States and local governments stepped up to help renters during the pandemic, standing up this critical emergency program from scratch within a matter of months after its enactment by Congress.** Despite the complexities of building the infrastructure for a program never previously contemplated and partnering with private landlords who had never previously received government rental assistance, state ERA grantees have distributed billions to households in need.

- **The vast majority of ERA grantees have already exhausted their ERA grants** and are now in the process of closing out their programs.

- **Be ready to answer questions about your state's ERA program, especially if the HFA administers ERA on behalf of the state.** Know the number of households who have received assistance, how much ERA funding has been expended, and any other outcomes you would like to highlight. If your state has had funding recaptured, be ready to explain why. If your state has expended or will soon expend all of its ERA allocations, be ready to explain the ongoing need and any actions the state is taking to meet that need.

Key Points on the Homeowner Assistance Fund

- **The Homeowner Assistance Fund (HAF) is a $9.96 billion federal program helping households keep their homes if they fall behind on their mortgage payments or are unable to pay other homeownership-related expenses due to the impact of Covid-19.** HAF is overseen by the U.S. Treasury Department and administered by states, territories, and tribes.

- **HAF has been a tremendous success, helping more than 458,000 homeowners through the third quarter of 2023.** Eighty-seven percent of beneficiaries earned at or below area median income, and just over half were socially disadvantaged individuals.

- More than two-thirds of HAF program funds have been expended, and nearly half of states have closed or suspended their programs because their funding has been exhausted.

- **Be ready to answer questions about your state's HAF program, especially if the HFA administers HAF on behalf of the state.** Be prepared to update members and staff about the current status of your program,, as well as the latest information about the number of HAF applications you have received and the number of homeowners who have received assistance, how much HAF funding has been expended to homeowners, income and demographic information about who is applying for and receiving HAF assistance, and any other outcomes you would like to highlight. You also should be prepared to speak about what type of housing expenses are included in your program (e.g., mortgage payment, utilities, property taxes).