CDFI
COALITION

CONGRESS AND ADVOCACY 101

A Training Guide for CDFI Advocates

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PART 1 | CONGRESSIONAL STRUCTURE

CONGRESSIONAL STRUCTURE

🏛 House of Representatives

- 435 Members, seats vary by state population
- Members elected every 2 years
- Revenue Bills originate here, Tax and Appropriations Bills begin in the House (critical for CDFI Fund advocacy)
- **Rules Committee:** controls the floor schedule, debate limits, and amendment rules, a key partisan power tool of the majority party

🏛 Senate

- 100 Members, 2 per state
- Unlimited Debate allowed by default
- **Cloture:** requires 60 votes to formally end debate and force a vote
- **Filibuster:** when Senators use unlimited debate to block a vote
- **Unanimous Consent:** an option to limit debate, skip procedural steps, and pass bills quickly if all Senators agree

Committees

- Made up of members who focus on specific policy issues, hold hearings and markups

Key Committees for CDFI Issues:

- ◦ House Financial Services Committee (HFSC)
- ◦ House Appropriations Committee, Financial Services and General Government (FSGG) Subcommittee
- ◦ Senate Committee on Banking, Housing, and Urban Affairs ("Senate Banking")
- ◦ Senate Appropriations Committee, FSGG Subcommittee

- Outreach and meeting target lists are largely built around committee membership

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Hearings

- Regularly scheduled committee meetings with subject matter experts, agency heads, or stakeholders as witnesses
- Opportunity to get Cabinet Members and agency officials on the record
- Useful for identifying advocacy targets and potential champions based on member questions and priorities

Markups

- When a committee convenes to debate and amend a bill before it goes to the full House or Senate

Key Advocacy Window: Bills are much harder to change after they leave committee. Markups are the prime opportunity to push for priority language and funding changes.

Caucuses

- Voluntary groups of lawmakers organized around a common cause, "a club of legislators"
- No formal power: cannot move bills or hold hearings independently
- Can span both chambers (House and Senate), unlike committees
- Valuable for targeting champions on niche issues, sign-on letters, and hosting briefings
- Caucuses provide "safety in numbers", members are more willing to act when others join them

Key Caucus for CDFI Issues: Senate Community Development Finance Caucus, led by Sen. Warner (D-VA) and Sen. Crapo (R-ID)

PART 2 | LEGISLATION

HOW A BILL BECOMES A LAW

1	**Bill Introduction**	Originates in either the House or the Senate
2	**Committee**	Bill is sent to the relevant committee Markup session — committee debates and amends the bill Requires a committee vote to advance to the floor
3	**Floor Vote**	House: passes by simple majority Senate: unlimited debate, requires 60 votes (cloture) to move to a vote
4	**Other Chamber**	The opposite chamber (House or Senate) repeats the entire process
5	**Conference**	Members from both chambers meet to reconcile differences and produce a final text
6	**President's Desk**	President signs into law or vetoes Congress can override a veto with a ⅔ vote in both chambers

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TYPES OF LEGISLATION

⚖ Authorization Bills

- Establish a program or agency
- Authorize that a program should receive money, but do not actually fund it
- Set program structure, eligibility rules, and reporting requirements
- **Key Bill:** Riegle Community Development and Regulatory Improvement Act of 1994
- **Relevant Committees:** House Financial Services Committee, Senate Banking, Senate Finance

💰 Appropriations Bills

- Allocate the actual federal dollars and set exact funding amounts
- Must pass every fiscal year
- Go through Appropriations Committees
- **Relevant Committees:** House FSGG Subcommittee, Senate FSGG Subcommittee

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UNDERSTANDING HILL STAFF

How to reach out: Meetings for advocacy are scheduled directly with Policy Staff. Contact info for the right staffer can always be provided by the Coalition.

👤 Personal Office Staff

- Work for a specific member's office
- Focus on member and state/district priorities
- Cover wide policy portfolios (e.g., healthcare, agriculture, and financial services)
- House staff typically manage broader portfolios than Senate staff
- Knowledge of CDFI issues can vary significantly — come ready with the basics
- You will meet with personal office staff for the majority of your meetings
- State Fact Sheets and District Success Stories are essential for these meetings

🏛 Committee Staff

- Work for the majority or minority party of a committee
- Have a deeper policy focus
- Familiar with issues and have an interest in the Majority/Minority Committee Leadership Perspective
- Generally have more experience and influence than personal staff
- More difficult to schedule meetings with
- Conversations are technical and policy-solution focused, can be less district/ state oriented

Things to Know About Hill Staffers
- You will usually meet with staff, not the member, this is a good thing, staffers drive priorities and get things done
- Nearly half of Hill staffers are between ages 21–29; age does not correlate with knowledge or influence
- High turnover is common, you may be working with a different staffer each year or even each session
- For CDFI issues, target the Appropriations, Community Development & Housing, or Financial Services staffer
- Most meetings will be with Legislative Assistants or Legislative Correspondents

PREPARING FOR YOUR MEETING

Reaching Out

- Hill staff are busy, but meeting with constituents is a core part of their job, don't hesitate to reach out
- Your meeting request should come directly from you, clearly stating that you are located in or serve the member's district or state
- Coalition staff can help identify the correct staffer and provide contact information

Research the Member

Background to gather: Party affiliation, committee memberships, past bills, career prior to Congress, and stated priority issues

- Member websites (bios and press releases), LegiStorm, and Congress.gov are all useful resources
- Coalition staff can also help with background research
- Think about what motivates the member- what problems do they care about solving?

What to Bring

- Your organization's elevator pitch
- State Fact Sheet and General CDFI Talking Points
- Success Stories from the member's specific district or state

💡 **Remember:** Success stories are bipartisan, tangible results speak for themselves regardless of party. Keep any handouts to 1–2 pages maximum.

- Always end the meeting with a specific, concrete policy ask or proposed solution

PART 4 | CDFI TALKING POINTS

BASIC TALKING POINTS FOR ALL CDFIS

1,000+
Certified CDFIs
Operating in all 50 states

8x
Private Capital Leverage
Every $1 federal → $8+ private investment

100K+
Business Loans/Year
Financing small businesses in underserved markets

45K+
Affordable Homes/Year
Financing new affordable housing developments

$5B+ in affordable home mortgage loans annually

Core Messages

- CDFIs partner with banks to extend their reach into new markets, provide specialized underwriting, and serve communities that traditional lenders cannot reach
- Federal support is critical: CDFI Fund financial assistance is a lifeline for small businesses, new housing developments, affordable homeownership, and rural economies
- CDFIs operate in every congressional district. Your CDFI's local impact is your strongest argument
- Leverage your already existing network- Board Members, Partners, Connections can all help with outreach and scheduling meetings

Coalition Support: Coalition staff are always available to help with technical policy questions, meeting prep, talking points, and connecting you with the right contacts on Capitol Hill.

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A coalition of mission-driven lenders

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