

The ACTION Campaign



2026
In-District Advocacy Guide

In this advocacy guide, you'll learn:

- ✓ Why in-district advocacy is essential to our success;
- ✓ Easy actions you can take, whether you have just one minute, 10 minutes, 30 minutes, or more;
- ✓ How to share your efforts and build momentum with your fellow ACTION Campaign members.

Advocacy Starts at Home

In-District Activities Critical to Your Success

It's been a year since Congress passed the biggest expansion of the Housing Credit program in decades. The *One Big Beautiful Bill Act* made the following permanent changes to the Housing Credit, which came from the *Affordable Housing Credit Improvement Act* (AHCIA, S. 1515 / H.R. 2725):

- Increasing the annual allocation of 9 Percent Housing Credits by 12 percent.
- Lowering the 50 percent private activity bond (PAB) threshold to 25 percent.

Together, these two provisions are anticipated to finance the creation or preservation of *an additional* 1.2 million affordable rental homes nationwide – just over the next decade alone. But our nation is still facing its most significant shortage of affordable housing ever: there is a shortage of 7.2 million rental units available and affordable for extremely low-income households, or those who earn up to 30 percent of the area median income. This means that there are just 35 available and affordable rental units for every 100 extremely low-income households.

Now, as the 119th Congress enters its final months, advocates must demonstrate how the policy changes enacted last year are beginning to show results and how we could further strengthen the program if Congress were to enact more provisions from the AHCIA. With affordability still a hot topic in Washington, and housing costs top of mind, congressional tax-writers may still try to move a tax package later this year, possibly during the so-called "lame duck" session of Congress after the election in November.

What can you do?

The saying that a picture is worth a thousand words is true, but we as advocates know it's even better when policy makers can see the real thing in their communities firsthand. Members of Congress will be home throughout the months of August and October. This gives constituents the best chance to engage them at home, demonstrate the impact of the Housing Credit in their district or state, and secure their support for the AHCIA.

In light of last year's major victory, one of the most important things you can do is illustrate to your Members of Congress about how the policy changes enacted in OBBBA are already beginning to expand the supply of affordable housing in your state. If a deal you're working on might not have been built but for the changes in OBBBA, make sure they know that. If your delegation includes Republicans who voted for OBBBA, thank them. To learn how your delegation voted, see the House and Senate vote tallies.

Successful Actions and Messaging

The most successful advocates don't stop advocating after they've had a major victory. They double down and make sure policymakers see the impact of their work and understand how much more can still be done. The Housing Credit is our number one tool for building and preserving our nation's affordable rental housing supply, but to be successful in our advocacy goals, we must demonstrate the importance of the Housing Credit and the difference it makes in low-income rural and urban communities. Experience from our past efforts has proven that the best way to achieve this goal is by reaching out and educating Members of Congress when they are at home. Reaching key tax decision makers — Senators on the Finance Committee and Representatives on the Ways and Means Committee — is always a high priority.

In this toolkit, you will find tips for powerful actions to cultivate a new relationship or nurture an existing one with your Senators and Representatives at home and — most importantly — show the importance of the Housing Credit in the face of the persistent and stubborn shortage of affordable rental housing.

- **Invite your Senators and Representatives to visit a project.** Show them firsthand why the work you do and the residents you serve is important to their state or district, and how that work is supported by the Housing Credit.
- **Meet face-to-face and bring some friends.** In-district meetings during recess are a great way to keep the issue in the forefront of their minds and reinforce what they have heard from us in DC. It also allows you to bring in residents to validate your message on the importance of the Housing Credit.
- **Write an op-ed.** Showcase the impact the Housing Credit has made in your community, grow public support for your work, and inform local leaders on the importance of the Housing Credit by connecting the dots between your work and community revitalization.
- **Use social media.** Build support for the Housing Credit by sharing photos and videos of your events and tagging your Member of Congress.

The good news is that you can take as little or as much time as you have to devote to action. While the activities listed above are the best opportunities to have an impact on your legislators, we have also listed some **quick actions that can be taken in an hour or less.**

We hope that these ideas will inspire you to take advantage of the Congressional Recesses. Doing so will not only increase your power and influence on Capitol Hill but also help ensure that our voice carries the strength that it needs to be heard on the issues that matter most. **We encourage you all to contact Max Brossy at mbrossy@enterprisecommunity.org to let us know how we can help.** We look forward to hearing from you.

Sincerely,

Jennifer Schwartz,
Co-Chair,
National Council of State Housing Agencies (NCSHA)

Liz Osborn
Co-Chair,
Enterprise Community Partners

We Can Help!

Get Support for Your In-District Activities

We are ready to provide ACTION Campaign members with answers to questions on details, provide guidance on how to carry out activities, and brainstorm ideas on activities. We can help draft and edit materials for meetings, as well as edit and strategize on op-eds and letters to the editor.

We would also like to help promote and share any events ACTION members are planning; regardless of how big or small, everything counts!

Where Can I Find the Congressional Calendar?

The 2026 Congressional Calendar can be viewed here.

The Housing Credit at Work in Communities

Invite your Senators and Representatives to Visit a Property

Having a Member of Congress make a site visit to a Housing Credit property is one of the most powerful ways to build a relationship and advocate for strengthening, protecting, and expanding the Housing Credit. By showing your Senators and Representatives the work that you do first-hand, how you serve your community, and how the Housing Credit supports your efforts, you can make a lasting impression. As mentioned above, continued advocacy for the AHCIA, and gaining cosponsorship numbers, is critical for keeping discussion focused on the Housing Credit and positioning Housing Credit provisions in future tax packages. This is your opportunity to shine.

Showcase Your Organization

Always try to organize your event in such a way that your Senators and Representatives can speak to and meet with a significant number of constituents.

- Some ideas include inviting your Senators and Representatives to:
  - Meet your staff and members of the community you serve, including residents.
  - Celebrate your organization or project's success at a ceremony and say a few words in support of your organization.
  - Receive an award from your organization for the good work that they have done in support of your cause.
- Connect the dots. You are not only showcasing your organization, but the Housing Credit program and how it supports your work. This kind of personal connection can help turn your Representative or Senator into a champion.

Make it About the Member of Congress

Understand which issues best motivate the individual members of your delegation.

If your Senator or Representative responds strongly to business interests, be sure to have the event business-focused and give the investors or developers a prominent role. Remind your Member of Congress that the private sector, not the taxpayer, bears the risk for its involvement in the Housing Credit, and that the private sector has strong incentives to perform due diligence. The Housing Credit is also an effective tool for providing workforce housing.

- Ensure the investor or developer will speak to the necessity of the Housing Credit to make these projects possible.

If your Senator or Representative is on a committee or belongs to a caucus that addresses the needs of a special population, such as veterans or seniors, be sure that they are featured prominently on the agenda. Most Members of Congress list their committees and caucuses on their websites under "About."

Personal Stories are Often Most Effective

Personalize the experience by inviting a constituent who has benefited from the project to share a personal story of how your organization impacted their life. Individual clients or local government leaders can put a human face on the work you do. While data and statistics supporting your advocacy are critical, these kinds of anecdotes are often the most memorable.

Things to Remember Before and During the Visit

- Know your message. What two or three points on the Housing Credit and the AHCIA do you want to drive home with your elected officials? Make sure flyers, handouts, and remarks reflect those points.
- Invite your Senators and Representatives (page 13) as far in advance as possible — they receive many invitations every day, so make sure your invitation stands out. Let their staff know you are flexible and willing to accommodate the Member's schedule. Email the invitation to both the DC office (attention scheduler) and to their local office. Follow up with the scheduler about a week out from your event to reconfirm and make sure they have all the logistical information they'll need.
- Maximize the value of the visit by inviting local media to attend the event. Make sure the Member knows about the media's involvement in advance and offer to coordinate with the Communications Director in the DC office and the Press Secretary in their local office.
- Promote your event using social media. Include a hashtag or information on ways to follow the event on social media platforms. Remember to take photos during the event to use on social media afterward.
- If your Member is a cosponsor of the AHCIA, thank them. If they're not, urge them to sign on.
- If your Member voted for the *One Big Beautiful Bill Act*, thank them for voting for it, and make sure to bring up the Housing Credit provisions. Talk to them about how the Housing Credit will be made even more effective by enacting the remaining AHCIA provisions.
- Before and during the visit, volunteer your organization to serve as a resource for their offices as they continue to engage in affordable housing policy.

Things to Remember After the Visit

- Make use of social media by highlighting the event and posting pictures. Be sure to tag other people and organizations who participated in the event — this will help broaden your audience and amplify your message. Some ways to get other partners involved is by using the following hashtags: #HousingCredit #AHCIA #AffordableHousing.
- Send thank-you notes (letters or emails), including any press releases, news articles, and photos from the event to the Congressional staff who helped plan it. Make sure to include the names and titles of anyone in the photos with the Member. If your Member of Congress cosponsored the AHCIA, mention that in your thank-you note.
- Make sure that you provide the name, email address, and direct phone number of a person in your organization to serve as a constituent services liaison and overall resource for the Congressional office in the future.

Meet Face-to-Face with your Representatives

Keep the Housing Credit and Affordable Housing in the Forefront of their Minds

A face-to-face meeting with your Senators and Representatives or their staff to discuss the issues carries much more weight than signing a petition, sending a letter, or making a phone call. Make your visit successful by following these pro tips:

Preparing for the Meeting

- Know the Member. All Members of Congress provide biographical information on their websites. That information offers clues to what motivates them. What's their background story? What kind of community did they grow up in? What kind of work did they do before running for Congress? Were they in the military? What Congressional committees and caucuses do they serve on? Find ways to relate what they care about to affordable housing. Even if you're only meeting with staff, they will appreciate that you took the time to research their boss and incorporate their story into your discussion.
- Focus on the Housing Credit. You won't have time to deal with more than one issue very well at the meeting; every additional issue that you raise could dilute the message received by the representative or their staff. Stay relevant!
- Know the issue. If you don't already know, learn the facts, figures, arguments, and counter-arguments surrounding the issue before your meeting. Knowledge is the cornerstone of advocacy. Check out our **key messages** (page 11) and **national, state, and district fact sheets** (website under the Advocacy Toolkit page). We also have **fact sheets** which demonstrate how many homes, jobs, business income, and tax revenue the Housing Credit provisions in OBBBA will create in their state.
- If your Member is a cosponsor of the AHCIA, thank them. If they're not, urge them to sign on.
- Make it personal. Sharing a real-life example of how your organization has impacted their district will put a face on the work you do.
- Contact us. We are here to help ACTION members successfully frame the issues and understand them inside and out. We can offer talking points, issue briefs, research, and specific information about the Senators and Representatives that you are going to meet.

During the Meeting

- Don't skip the preliminaries. Introduce everyone present and their organizations briefly. Thank the legislator or their staff for the opportunity to meet. If you haven't discussed in advance how much time you have, confirm during the meeting and respect those limits.
- Designate one person as the lead speaker. Cutting down on the number of people talking shows consensus, allows the Senator or Representative – and their staff – to focus on the message, and reduces the chances of getting sidetracked.
- Listen. Finding out their views is just as important as conveying yours. Ask genuine questions and respect their answers. They often contain valuable information. If you don't know the answer to their questions, let them know you will find out and get back to them, and then do it. Reach out to us if you don't know how or where to find the answer.
- Most important: Be clear on your legislative "ask." Don't walk away from a Congressional meeting without asking your Senators and Representative to take the specific action that you want them to take. For example:
    - Convey your support of the AHCIA and ask that they prioritize its inclusion in "must pass"

legislation, such as during any further tax package moving this Congress.
    - Be sure to reiterate the important work you do and how it’s connected to expanding and strengthening the credit through the AHCIA — specific, local examples are particularly helpful. For more examples of the provisions to highlight, read the talking points on page 11.
- End with a thank you. Regardless of the outcome, thank your Senators and Representative for the opportunity to meet and raise your concerns. Don’t forget to thank their staff as well. If you have business cards, exchange them as the meeting concludes.

After the Meeting

- Follow up. Send your Senators and Representative a formal thank-you note, including to their staff, forward any additional information discussed during the meeting, and create a written confirmation of any agreed-to actions. If your Senator or Representative has cosponsored the AHCIA, include that in your thank-you note.
- If your Senator or Representative asked for more information than you had during the meeting, make sure you follow up with materials or answers.
- Send ACTION a note on how it went!

Short on Time?

You Can Still Make a Difference

Do you have 5 minutes?

- Write a message to your elected officials using **key messages** (page 11) on the Housing Credit — and encourage others to share. Include **state- or district-specific information** (website under the Advocacy Toolkit page) when you craft your short message.

Do you have 15 minutes?

- Send a letter or email to your Senators and Representatives urging them to support the AHCIA. **Check out the organizational sign-on letter as an example.**

Do you have 30 minutes?

Write a letter to the editor

- A letter to the editor is typically short, around 200 words, and is in response to an article the media outlet recently published. **Read tips on how to write and submit it** (page 12).

Do you have an hour?

Attend a town hall meeting

- If you don't have the time or resources to arrange a town hall meeting, you can still use someone else's as an opportunity to engage your Senators and Representative. Visit your legislators' websites to find out the time and date of any upcoming town hall meetings.
- Don't be afraid to stand up and ask questions. Make your questions precise, relevant, and direct! **Contact us** if you want help crafting questions.

Write an op-ed

- Submitting an opinion piece to your local or state press is a great way to bring attention to the impact of the Housing Credit in your community. Highlight the effect properties have had on community stability, as well as creating and retaining jobs where they are needed the most. **Find out how to write and submit it** (page 12).

Create a short video

- To make a Resident Testimony video advocating for the Housing Credit, here are **sample ideas / points of discussion** for a 30-120-second video. Help your residents tell their stories!
- You can use these resident testimony videos on our website as a guide.
    - Make sure the resident introduces themselves, the city that they live in, and that they

    mention they live in a Housing Credit affordable housing property.
    - How has the housing path provided them with economic opportunity? Rent price, new amenities in their home and the building, access to local services such as food pantries and healthcare facilities.
    - You could also ask them about something they like to do, such as spending time with their family / pets or fun activities they participate in, and how housing stability makes it easier to enjoy life.
    - What are they thinking about the future, and how will affordable housing help them get there? “The rent savings and support that I receive from living in affordable housing makes it easier for me to succeed at my job / save money for my family / invest in my future.”
    - Bring it back to the Housing Credit: “These benefits are thanks to the Housing Credit, the primary way to ensure access to affordable housing.” “Expanding the Housing Credit will create [number in the fact sheet] additional affordable homes in [your state / district] in the next ten years.”
    - Make sure in some way to definitely talk about how the Housing Credit is the primary way of making sure people achieve the housing security they need!
    - End all videos by asking leaders in Congress to continue to expand and strengthen the Housing Credit for the future of this resident’s friends and neighbors.
- Use your resident testimonial videos on your own website and send the link to the congressional staff with whom you’ve worked. This can be a nice follow up after a meeting or a property event in which the Member participated. And of course, send any videos you make to ACTION!

Talking About the Housing Credit

Key Messages on the Credit

The Housing Credit is a model public-private partnership that delivers affordable housing across the country.

- The Housing Credit is a model public-private program with a pay-for-success framework. The program's unique, market-based structure transfers the real estate risk from the taxpayer to private-sector investors. Private investors only receive the tax benefits under the program once a property is placed in service, units are rented to low-income households, and the state agency running day-to-day programmatic oversight has confirmed that federal requirements are met.
- The private sector—investors and owners, but not the taxpayer—continues to bear the risk after the property is up and running. If the state agency performing oversight determines a property has suffered noncompliance, investors could lose their tax benefits and owners are on the hook.
- Housing Credit properties are located in rural, suburban, and urban areas in all 50 states, as well as the District of Columbia, Puerto Rico, the Northern Mariana Islands, and the U.S. Virgin Islands.

The need for affordable housing is dire.

- Currently, over 12 million renter households nationwide are considered severely rent-burdened, meaning they pay more than half of their monthly income on rent, leaving far too little for other necessary expenses like healthcare, transportation, and nutritious food.
- In order to afford a modest one-bedroom apartment at the national average fair market rent, a worker earning minimum wage has to work for 90 hours per week.
- Nearly 1.6 million additional affordable homes could be financed across the country by the primary unit-financing provisions of the *Affordable Housing Credit Improvement Act of 2025* (AHCIA).

The Housing Credit finances improved access to affordable housing while creating jobs and opportunities.

- From the program's inception in 1986 through 2024, the most recent year for which data is available, the Housing Credit has developed or preserved 4.13 million affordable homes nationwide that have served 9.61 million low-income households. Additional details of this activity include:
    - 6.83 million jobs supported for one year;
    - $278 billion in tax revenue generated; and
    - $773 billion in wages and business income generated.

MOST IMPORTANTLY, don't forget to explain how the project and homes benefit the community at large.

Share Housing Credit Success Locally

Write an Op-Ed or Letter to the Editor

Submitting an opinion piece to your local or state press is a great way to bring attention to the impact of the Housing Credit in your community. Highlight the homes and the effect this program has had on factors like health and education outcomes, economic mobility for individuals and families, driving investment and other resources to underserved and marginalized communities, or even creating and retaining jobs.

Editors do not publish every letter or op-ed they receive, but they do pay attention — especially if it is well-written and timely. A letter to the editor is typically very short, around 200 words, and is in response to an article the media outlet recently published. An op-ed is a longer opinion piece that provides information on a subject that would be of interest to the outlet's readers. Therefore, it is important to demonstrate how the issue affects individuals locally. To find out how to submit a letter to the editor, call or email the outlet or look on its website.

Be timely.

Target your topic to a local or national headline. General affordability, inflation, supply or labor shortages, rising interest rates, and the health of the economy are a few top national issues that could be used as a lead-in. Other opportunities include stories noting a lack of affordable rental housing that could be made possible by increasing resources for the Housing Credit. For example, if a story runs on the lack of affordable housing, that would be a good opportunity to discuss a property that received Housing Credit financing, or a location that might be a great opportunity for a Housing Credit building. If another story runs on soaring rent prices, you could write about how the Housing Credit can keep rents affordable and benefits the overall community.

Follow the rules.

Make sure to adhere to the outlet's guidelines on length and style. Spell everything correctly and pay close attention to grammar — letters are not usually edited; rather, the outlets select well-written letters that meet their guidelines. Include your name and contact information, if requested.

Be concise.

Include your main points in the first paragraph even if your media outlet's length guidelines are greater than 200 words. Two to three points are ideal.

Avoid jargon and acronyms.

Explain points in "plain English." This makes the information more understandable and accessible to a wider audience.

Email your letter to ensure timeliness. To do this, paste the text into the body of an email — DO NOT SEND AS AN ATTACHMENT, unless the outlet's instructions explicitly say that this is the only method. Sending it electronically is generally the preferred way to receive letters.

Lastly, be sure to copy us or forward your submission and we will have our communications experts follow up on placement. Remember, we are here and happy to help!

Seeing Is Believing

How to Invite Your Member to Visit a Property

[DATE]

The Honorable [NAME]
U.S. House of Representatives / U.S. Senate [ADDRESS]
Washington, DC 20515 (House) / 20510 (Senate)

Dear Representative / Senator [LAST NAME]:

The nationwide housing crisis is dominating policy and media conversations in Washington and across the country. There is a nationwide shortage of 7.2 million available and affordable rental homes. As an [AFFORDABLE HOUSING / HOUSING CREDIT STAKEHOLDER], we use the Housing Credit to [do XYZ] to / for / on behalf of low- to moderate-income communities [IN THE CITY / STATE / REGION / AROUND THE COUNTRY]. The Housing Credit is essential to keep rental housing affordable in [OUR COMMUNITY], especially as interest rates have increased along with construction costs. We would like to draw your attention to the impact the Housing Credit has had on [our community], by inviting you to tour [PROJECT], a Housing Credit property located in [CITY], to hear from [RESIDENTS / CONSTITUENTS / LOCAL OFFICIALS / ETC.]. [OUR ORGANIZATION] is a member of the ACTION Campaign, which sent a letter to Congress last May signed by over 2,600 businesses, nonprofits, and other organizations in support of the Housing Credit. The letter called on Congress to support the Housing Credit and the residents who live in these properties by passing the *Affordable Housing Credit Improvement Act of 2025* (LIST ONE: S. 1515 for the Senate OR H.R. 2725 for the House).

[THIS PROJECT] is just one example of the impact the Housing Credit has had in communities throughout [STATE]. In addition to creating or preserving [#] units of quality affordable homes for [#] families in [STATE], investments in the Housing Credit have supported [#] jobs, generated $[#] in tax revenue, and $[#] in wages and business income.

We [OUR ORGANIZATION] would be honored if you would join us for a tour of [THIS PROJECT] and a discussion on the importance of the Housing Credit and its impact on your constituents. We would like you to join us from [TIME, e.g., 8:00-9:30AM, ON DATE], but we are flexible if a better time works for your schedule. [DESCRIBE HERE WHAT THE MEMBER WILL SEE, SUCH AS A TOUR OF THE PROPERTY, AN OPPORTUNITY TO MEET A FEW RESIDENTS, AN OPPORTUNITY TO MEET STAFF, ETC.]

I will follow up with your office on this request, or you may reach me at [PHONE NUMBER AND/OR EMAIL]. Thank you in advance for your attention and we hope to see you soon.

Sincerely,

[YOUR NAME]
[TITLE]
[ORGANIZATION]

Communicate with Members of Congress

How to Best Advocate with Key Tax-Writers

Submitting a comment to a member of the House Ways and Means Committee, the key tax-writers in the House, is a great way to directly tell the story of the Housing Credit to your representatives, particularly if you live in their district. The Chair of the Ways and Means Committee is Rep. Jason Smith (R-MO-08), and the Ranking Member is Rep. Richard Neal (D-MA-01). Doing the same for Senate tax-writers on the Finance Committee is also helpful. The Chair is Sen. Mike Crapo (R-ID), and the Ranking Member is Sen. Ron Wyden (D-OR).

The ACTION Campaign encourages its grassroots members to take advantage of Congress' focus on affordability by submitting comments to Members of Congress, particularly tax-writers, supporting the Housing Credit and the AHCIA. We urge ACTION members to incorporate some of the points here and above in individual emails that also focus on how further expanding and strengthening the Housing Credit would help the local communities you serve. You also may want to draw on data from ACTION's other materials in our Advocacy Toolkit, such as our issue-specific fact sheets that provide information on specific populations such as older Americans, veterans, Native Americans, people with disabilities, rural areas, etc. Also, please share this guide and these talking points with your allies and partners in the community so they can submit their own comments!

The ACTION Campaign

www.rentalhousingaction.org