Stronger Together



Annual Report
2024/25

NATIONAL HOUSING CONFERENCE

The **National Housing Conference** (NHC) is America's oldest and broadest affordable housing coalition. NHC is a diverse continuum of affordable housing stakeholders that convene and collaborate through **dialogue, advocacy, research,** and **education**, to develop equitable solutions that serve our shared vision of an America where everyone is able to live in a quality, **affordable home in a thriving community.**

Image by LightFieldStudios on Envato (envato.com)

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“ NHC was founded on the belief that broad coalitions can solve complex housing challenges.

Message from the Chair

Ali Solis
S3 Advisory Services

Serving as Chair of the National Housing Conference's Board of Governors has been a deeply meaningful chapter in my professional journey. Collaborating with our Board, National Advisory Council, members, and dedicated staff has only reinforced my confidence in the strength and direction of this important organization.

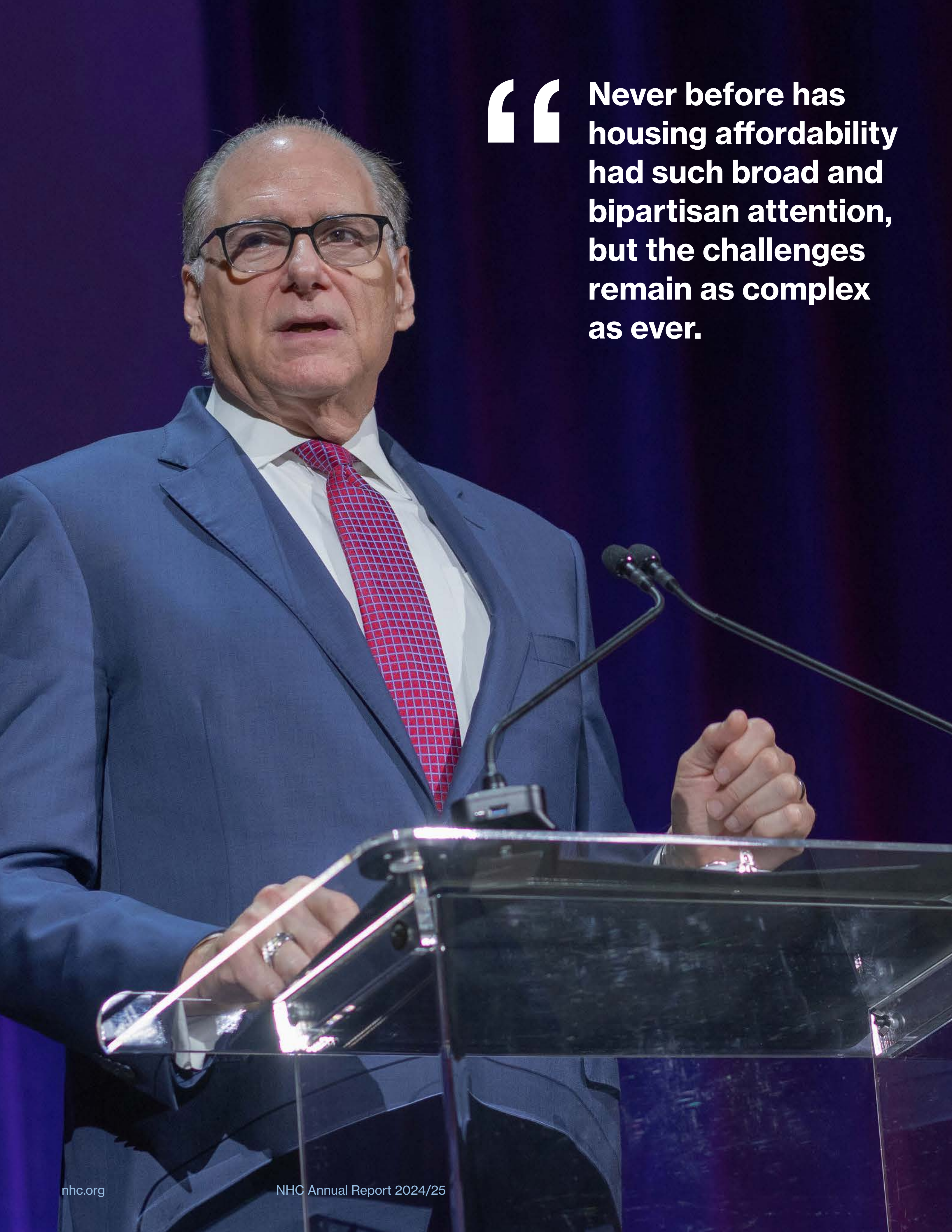
At a time when the housing landscape is marked by both urgency and uncertainty, thoughtful, steady leadership is essential. The challenges facing our housing ecosystem, especially the ongoing affordability and supply crisis impacting communities nationwide, make clear the need for a respected, nonpartisan convener that can unite diverse stakeholders around tangible, impactful, and achievable solutions. NHC continues to be the place "where housers come to get things done," bringing together leaders from across the housing spectrum to collaborate, build consensus, and drive meaningful progress.

Together with our members and staff, NHC is helping move bipartisan legislation forward, defending civil rights and fair housing protections, and ensuring that federal policy recommendations are grounded in practical experience, credible research and proven solutions. By elevating timely data and thoughtful analysis, we help policymakers and practitioners understand the real costs of inaction and the urgency of meaningful solutions.

As my term as chair comes to a close, I am proud of the meaningful progress NHC and our partners have achieved and grateful for the collaboration that makes this work possible. I extend my sincere appreciation to our members for their partnership and to our staff for their unwavering dedication and professionalism.

NHC was founded on the belief that broad coalitions can solve complex housing challenges. That principle continues to guide the organization forward through complex periods. As I reflect on my time as Chair, I am humbled by the passionate leaders, advocates, and communities I have had the privilege to work with, and I carry those experiences with me. I look ahead with optimism, confident that NHC will remain at the forefront of ensuring an America where everyone is able to live in a quality, affordable home in a thriving community, and I invite you to stand with us, lend your voice, and help advance this essential work.

Alazne Solis



“ Never before has housing affordability had such broad and bipartisan attention, but the challenges remain as complex as ever.

Message from the CEO

David M. Dworkin
President and CEO

Never before has housing affordability had such broad and bipartisan attention, but the challenges remain as complex as ever. Those who have dedicated decades to addressing this crisis continues to face real obstacles. In this environment of both opportunity and uncertainty, NHC remains steadfast in championing solutions that are tangible, impactful, and achievable.

We actively engage in policy discussions and prioritize bipartisan legislation. From collaborating with Congress on the Housing for the 21st Century Act and the Renewing Opportunity in the American Dream Act to leading efforts on civil rights, fair housing, and fair lending, including proposed changes under Basel III End Game, we continue to push for meaningful progress.

At the same time, significant challenges persist. Interest rates remain high. Supply chain disruptions and tariffs have driven up the cost of materials. Labor shortages, influenced in part by immigration policies, have added another hurdle. Federal housing support has also been weakened, including staff reductions at HUD, the Consumer Financial Protection Bureau, and the CDFI Fund, as well as delays or freezes in grants and other funding.

Despite these obstacles, our engagement is still yielding real results. In partnership with our members and stakeholders, NHC has helped drive momentum in Congress for bipartisan housing priorities and navigate the rapid changes under the current administration.

Alongside policy work, we are expanding research efforts to raise awareness of housing unaffordability. Our Paycheck to Paycheck report, “Priced Out: When a Good Job Isn’t Enough,” examines affordability trends from 2019–2024, highlighting how rising home and rent prices are leaving Americans financially unstable. The Housing Resource Center provides a comprehensive platform for individuals and organizations seeking insights and resources on federal housing policy. Together, these initiatives keep our members informed and equipped to take action.

None of this progress would be possible without our members and staff. To our members, thank you for your ongoing support. To Amanda Mitchell, Kara Beigay, Brittany Webb, Erika Ramirez, Whitney Sarkodie, Lindsey Bohlen, Demetria Brown, and Andrew Shunkweiler, I deeply appreciate your tireless dedication.

Looking ahead, NHC will remain the place where housing leaders come to get things done while delivering solutions that are tangible, impactful, and achievable.

David M. Dworkin

Policy and Res

search

NHC's Policy Priorities for the 119th Congress

Affordable Housing Production and Preservation

No single factor impacts housing affordability more than the law of supply and demand. The supply of housing is inadequate in nearly every community, and the United States is millions of units short of what we need. NHC is committed to addressing affordable housing production and preservation shortages of single-family and multifamily units throughout the country. We strongly support the enactment of the Affordable Housing Credit Improvement Act and the Neighborhood Homes Investment Act to help address this issue. Expanding resources for developers of affordable housing, reducing barriers to producing and preserving affordable housing, like exclusionary zoning, development fees on affordable housing, and removing other regulatory impediments to increasing supply are key components of our approach.

Community Development and Economic Development

Vibrant communities are an essential part of any successful housing strategy. Programs that support funding schools, community facilities, employment opportunity, and economic development have a proven record of success to help communities leverage their housing strategies to create dynamic, healthy places to live. The best way to drive the impact of community development tools is through reliable adequate funding, including tax credit-driven programs to maximize private sector capital.

Health and Housing

Safe and stable housing is one of the most important social determinants of health, but federal policies on healthcare and housing are inefficiently siloed. Addressing the larger health and behavioral needs of communities through healthy housing initiatives has an outsized impact on the population's health as a whole. Effective change must engage the federal Departments of Health and Human Services as well as Housing and Urban Development (HUD) in recognizing housing as a healthcare solution. NHC is committed to engaging with healthcare partners to address the changing needs of health and housing, including finding housing solutions for seniors as the population ages.

Homelessness

Meeting the housing challenges of families and individuals experiencing homelessness is fundamental to realizing NHC's vision of an America where everyone is able to live in a quality, affordable home in a thriving community. Adequate funding, good policy and evidence-based program design are required to move people experiencing homelessness into permanent housing. Promoting affordable housing as a strategy to reduce the risk of homelessness through rental assistance and increasing the supply of units affordable to extremely low-income households is vital to resolving the homelessness crisis. In addition, loss mitigation policies that help borrowers avoid or recover from delinquency or default on government-backed loans, as well as other measures that can help prevent homelessness, are critical elements of housing security.

Homeownership Expansion and Fairness in Lending

Narrowing and ultimately closing the homeownership gap is essential to the future prosperity of all Americans and the growth of mortgage lending markets. Concentrated efforts to better assist first generation, Black, Asian American and Native Hawaiian/Pacific Islander, Latino, and Native American national origins are needed to effectively and sustainably expand homeownership opportunities. Tools include but are not limited to Special Purpose Credit Programs, downpayment assistance, and investment in historically disinvested communities. NHC's leadership role in the Black Homeownership Collaborative and fair housing practices are key components of this work.

Housing Security and Sustainability

Efforts to promote affordable housing and homeownership are ultimately only as effective as their sustainability. Lessons learned from programs during the COVID-19 pandemic and other disasters, including more loss mitigation options and flexible funding of emergency assistance, should be incorporated into long-term sustainability solutions, including a permanent authorization of resources. NHC is committed to finding strategies to keep people in their homes and avoid the long-term negative impacts of displacement on renters and homeowners.

Mitigation, Resilience, and Insurance

Effective housing policy incorporates building practices and disaster mitigation strategies that ensure homes are resilient to catastrophic weather events. Strategies include but are not limited to residential property insurance reform, adequate resources that invest in housing and infrastructure resilience, developing new approaches to disaster and property insurance, and empowering housing developers, advocates, renters, and homeowners to better engage with environmental initiatives that improve the quality and safety of homes.

Regulatory Reform

The U.S. has a diverse set of regulations that contribute to the overall housing landscape and are designed in a manner that greatly impacts the availability of affordable housing. Ensuring that the Federal Housing Finance Agency and the Departments of Housing and Urban Development, Treasury, Agriculture, and Veterans Affairs are maximizing their capability to foster affordable housing and invest in communities through coordinated efforts provide large-scale opportunities to address housing challenges. Regulatory and statutory improvements to the Housing Choice Voucher, Capital Magnet Fund, HOME Investment Partnerships Program, and Opportunity Zones are essential to optimizing the impact of every federal dollar invested in housing. Resolution of the status of Fannie Mae and Freddie Mac must be accomplished in a manner that preserves the stability, liquidity, and affordable focus of the housing finance system.

Technology and Innovation

Technical innovations help to better identify profound housing needs, drive the tools necessary to ensure a vibrant homeownership market, empower consumers to help meet their specific needs, and better support regulatory and enforcement efforts in combating housing discrimination. It is crucial that as we continue fostering ways to create housing opportunities, the relevant agencies have the technology they need to better innovate, expand, and regulate housing. Key to this goal is the use and sharing of data and the continued adaptation of Artificial Intelligence and machine learning while remaining cognizant of unintended consequences of new technology. Investments should also be made to fortify the cybersecurity of federal lending and housing programs, as well as to fortify the resilience of private sector counterparties and program participants. Where possible, requirements of various government programs or agencies should be aligned to reduce redundancies and unnecessary contradictions.

Collaboration at it's Finest

Housing is not a red or blue issue, and as we are seeing, the affordability crisis is no longer just a challenge for low-to-moderate income households or high-cost coastal cities.

NHC is the place where housers come to get things done. Membership spans across every sector of the housing industry and the ideological spectrum. We pride ourselves on forming what some might consider unlikely coalitions on shared policy priorities. That has also been the story in Congress this past year, as we saw the most bipartisan and meaningful year of housing policy in over a decade. Housing is not a red or blue issue, and as we are seeing, the affordability crisis is no longer just a challenge for low-to-moderate income households or high-cost coastal cities. Quality, affordable, and accessible housing is the cornerstone of the American Dream, and an important gateway to opportunity and prosperity.

NHC worked closely with the House Financial Services Committee and Housing and Insurance Subcommittee Chair Mike Flood (R-Neb.) and Ranking Member Emanuel Cleaver (D-Mo.) on their efforts to modernize and streamline the HOME Investment Partnerships program, providing comment in response to their request for information and participated in the press conference unveiling the final legislation, the HOME Reform Act. We've been strong advocates for a bipartisan housing package, championing the Senate's ROAD to Housing Act and the House's Housing for the 21st Century Act. We also supported the housing provisions in the Ways and Means tax title of the One Big Beautiful Bill Act (OBBBA), which included the most impactful expansion of the Low-Income Housing Tax Credit (LIHTC) since it was first created. While OBBBA was a partisan effort, the LIHTC expansion certainly was not. NHC has continued to champion Congressional efforts on housing, and pushed back as needed. We strongly advocated for critical funding for the HOME program, NeighborWorks® America, rental assistance, and more. We supported and applauded bipartisan efforts to maintain or even grow funding for many of these programs.

NHC has also led on civil rights, fair housing, and fair lending issues, including proposed changes under Basel III End Game that brought together a stunningly diverse set of civil rights, housing, and financial services groups concerned about the unintended consequences that could further strain access to credit and housing for already underserved communities. We pushed back strongly on the administration's proposed rule to end disparate impact liability, severely narrow "discouragement" definitions, and virtually prohibit Special Purpose Credit Programs under the Equal Credit Opportunity Act. We also found areas of collaboration and agreement, supporting the decision to revert to the 1995 Community Reinvestment Act rule understanding it was the strongest outcome possible under the current administration.

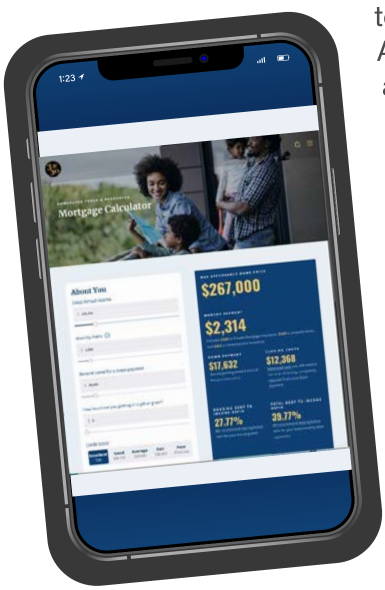
These efforts have spanned administrations, parties, and traditional stakeholder coalitions, and we will continue to approach our policy efforts in a bipartisan, coalition-building way.


The HOME Reform
Act of 2025

Black Homeownership Collaborative

The Black Homeownership Collaborative (BHC), a coalition of more than 100 organizations and individuals, has spent over four years working towards a common goal to create 3 million net new Black homeowners by the end of 2030. The BHC's 3by30 initiative identifies seven tangible, actionable, and scalable steps focused not only on bringing in new homeowners but also sustaining existing ones.

Since the launch of BHC in 2021, the national Black homeownership rate has risen from 44 percent to 46.5 percent in 2025. At the Washington anniversary event, housing researchers were candid that the pace of progress, while meaningful, must accelerate. Urban Institute researcher Jung Choi warned that if the Black homeownership rate continues to increase at the current rate, the country will reach 8.5 million new Black homeowners by 2030 – still 1 million short of the 3by30 goal. The spirit of data-driven urgency paired with optimism grounded in demonstrable results defined the Washington gathering.

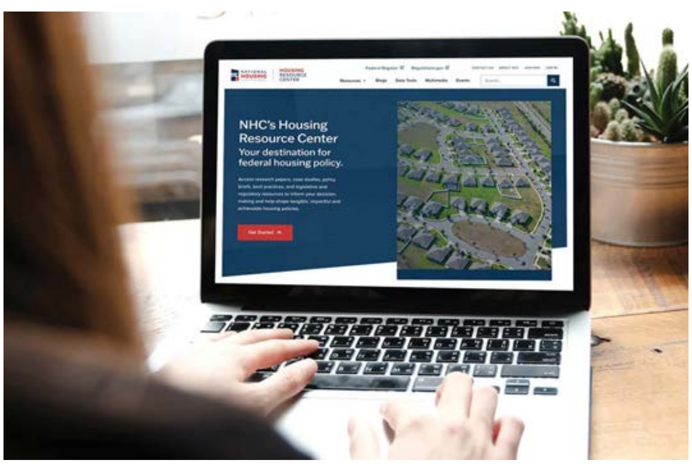


Residential Property Insurance Collaborative

In the last several years, homeowners, builders, and multifamily managers and developers have seen their cost of insurance surge. The average homeowner insurance cost rose 52% since 2020, and for affordable housing developers premiums have spiked anywhere from 10-500 percent. In response to this rising unaffordability for a previously stable cost, NHC coordinated a new Residential Property Insurance Collaborative (RPIC) that launched in January 2026. NHC is uniquely positioned to lead a cross-industry effort to find solutions to these rising costs alongside housing, insurance, and community stakeholders. NHC will act as executive secretariat and co-chair of a steering committee. The RPIC seeks to stabilize and possibly reduce insurance costs for homeowners and developers, expand coverage availability in underserved markets, mitigate risks from catastrophic weather events, and protect mortgage market liquidity and safety.

Artificial Intelligence

NHC has fully embraced the opportunities and efficiencies of Artificial Intelligence (AI) for the future of affordable housing. Beginning in 2025, NHC expanded its usage and knowledge of how AI can revolutionize everyday tasks and help organizations maximize their productivity with minimal costs. As a membership-driven nonprofit, we will continue to explore how AI can help level the playing field of policy, data analytics, and practical workflows for small organizations and nonprofits that work to advance affordable housing opportunities across the country. Our leadership in AI for small organizational strategy will provide membership with the guidance and tools they need to compete with other firms using the latest technologies.



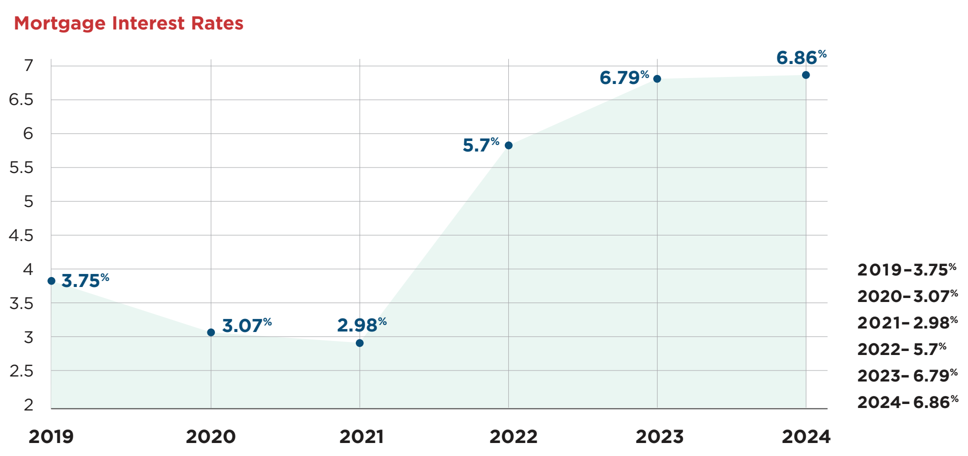
HOUSING
RESOURCE
CENTER

Housing Resource Center

In April 2024, NHC launched its new Housing Resource Center (HRC) to transform access to federal housing policy information. This comprehensive platform serves as the penultimate destination for individuals and organizations seeking easy access to insights and resources in the realm of housing policy. With 3,000 curated resources and growing, the HRC provides access to an unparalleled wealth of knowledge. From research papers, case studies, and best practices to policy briefs, talking points, and FAQs to news articles, blogs, and podcasts, users are a click away from a diverse array of materials designed to inform and empower. The HRC serves as a comprehensive and centralized repository of legislative and regulatory developments, ensuring that users stay abreast of the latest changes and trends impacting the housing landscape. Since its launch, HRC has hosted 22,000 unique users, each gaining access to the knowledge needed to navigate complex policy challenges and drive meaningful change.

Paycheck to Paycheck

NHC issued a new Paycheck to Paycheck report entitled “Priced Out: When a good job isn’t enough” that examines housing affordability changes from 2019-2024. The report offers an overarching view of the compounding cost of housing year-over-year for 390 metropolitan statistical areas (MSAs) and nearly 300 unique occupations. The report shows that home and rent prices have left millions of households across the nation unable to comfortably rent or purchase a typically priced home. The data show that nearly one third of MSAs now require double the salary once needed to afford a home, with close to half of MSAs requiring a six-figure income to purchase a typically-priced home in 2024. Further, nearly half of tracked occupations cannot afford a two-bedroom apartment, and 85 MSAs require a 50% increase in salary or higher to afford a one-bedroom apartment, and 59 MSAs require an increase of 50% or more salary to afford a two-bedroom apartment since 2019. The report was featured across nine media platforms and its data used in advocacy efforts by NHC and others.



Source: Freddie Mac Primary Mortgage Market Survey®


Credit: Felix Mizioznikov/stock.adobe.com

Events

Annual Housing Visionary Awards Gala

The National Housing Conference hosts its annual Housing Visionary Awards Gala to recognize colleagues who are making significant contributions to the housing community. At the 2024 Gala, NHC honored the Congressional Leaders of Affordable Housing Tax Policy – a bipartisan group of lawmakers advancing legislation to address the nation's affordable housing shortage – with the Housing Visionary Award. Honorees included Sens. Todd Young (R-Ind.), Ben Cardin (D-Md.), Maria Cantwell (D-Wash.), and Marsha Blackburn (R-Tenn.), along with Reps. Mike Kelly (R-Pa.), Darin LaHood (R-Ill.), Suzan DelBene (D-Wash.), and former Rep. Brian Higgins (D-N.Y.). In addition to these congressional leaders, Tia Boatman Patterson, President and CEO of the California Community Reinvestment Corporation, received a Housing Visionary Award, and Joe Ventrone was presented with the Carl A.S. Coan, Sr., Lifetime Achievement Award for Public Service.

The 2025 recipients of NHC's Housing Visionary Award were Marc H. Morial, President and CEO, National Urban League and Renee Lewis Glover, Founder and Managing Member, The Catalyst Group, LLC and former CEO, Atlanta Housing Authority. NHC also presented The Honorable Mel Martinez, former U.S. Senator and former Secretary of the U.S. Department of Housing and Urban Development with the Carl A.S. Coan, Sr., Lifetime Achievement Award for Public Service. Marc, Renee, and Mel are distinguished leaders in housing and community development whose work has helped move our nation toward NHC's goal of quality, affordable housing for all.


NATIONAL
HOUSING
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Solutions for Affordable Housing

Our Solutions for Affordable Housing convening brings together a diverse range of affordable housing stakeholders, encompassing municipal leaders, philanthropic organizations, advocates, non-profit organizations, real estate developers, lenders, and beyond, to develop tangible, impactful, and achievable solutions to today's most pressing housing issues.

At the 2024 convening, Senator Mark Warner (D-Va.) spoke on housing policy, bipartisan collaboration, and economic development. Congresswoman Debbie Dingell (D-Mich.) also joined the program, sharing her perspectives on the election and prospects for bipartisanship in a highly partisan political environment, and whether the affordable housing crisis can unite lawmakers around meaningful solutions. Attendees also heard from a diverse group of panels, focusing on a wide range of topics, including the insurance crisis, generational wealth, rent regulation, federal housing modernization, homelessness, missing middle housing, and other pressing issues.

Centered on the theme "housing is a nonpartisan issue," the 2025 convening brought together Senator Elizabeth Warren (D-Mass.), Congressman Emanuel Cleaver (D-Mo.), and Congressman Mike Flood (R-Neb.) to discuss the state of the housing market and the need for bipartisan collaboration. Attendees explored innovations in construction, regulatory reform, housing supply, insurance, rural lending, homelessness solutions, and middle-income housing challenges.


HOUSING
CONFERENCE

Solutions for Housing Communications

Solutions for Housing Communications is the only event tailored to housing communicators nationwide. 2024's convening featured remarks from Adrianne Todman, then Secretary of the U.S Department of Housing and Urban Development, a fireside chat hosted by CNBC Correspondent Diana Olick, and presentation from Pulitzer Prize winner John Sullivan. Panels at the convening discussed the power of nonprofit-corporate partnerships, the importance of language, the intersection of data analytics and housing, senior homelessness and successful messaging strategies designed to overcome NIMBYism.

In 2025, Solutions for Housing Communications featured a fireside chat with Congressman Mike Flood (R-Neb.) where he discussed the importance of bipartisan collaboration on housing policy. Panels at the convening explored best practices for fostering relationships, tailoring messages to specific political landscapes, how housing reporters navigate complex story, the importance of digital storytelling, how to measure impact on communication strategies and the impact of active listening, mirroring, and structured dialogue in strengthening relationships and driving collaboration.

> “It’s sad to say that the reason we talk about affordable housing so much now is because there’s so many people that don’t have access to it.

Federal Home Loan Banks

Shaping the Future of Affordable Housing and Community Investment

In partnership with the Federal Home Loan Bank of San Francisco, NHC hosted on February 11, 2025, a program examining the Federal Home Loan Banks' mission to provide liquidity to member institutions in support of housing and community investment. The discussion explored how these private-sector cooperatives advance affordable housing finance while strengthening local, regional, and community-based banking. Discussions covered the full range of priorities of their Affordable Housing Program, including workforce housing, homeownership, and community development initiatives. Sessions explored the structure and benefits of FHLBank liquidity programs, opportunities for improving the program to meet evolving housing challenge, and strategies for modernizing the system to support future housing finance demands.

Innovation Exchange with Mayors

On September 18, 2024, NHC, alongside Mayors and CEOs for U.S. Housing Investment, the National League of Cities, Kaiser Permanente, and Enterprise Community Partners convened bipartisan mayors, business leaders, lawmakers, thought leaders, and other stakeholders to discuss the importance of homeownership and issues impacting renters. Speakers and panelists explored local challenges, shared best practices, and discussed innovative strategies for improving rental housing access and increasing homeownership opportunities.

Revolutionizing Homeownership

Innovations in Mortgage Tech, AI, and Data

On September 9, 2024, NHC and Intercontinental Exchange (ICE) brought together policymakers, industry experts, and leaders to examine how emerging technologies are reshaping the housing sector, with a particular focus on advancements in mortgage platforms, Artificial Intelligence (AI), and data transparency.

Consumer Financial Protection Bureau (CFPB) Director Rohit Chopra keynoted the event highlighting the agency's efforts to consider changes to mortgage regulations aimed at simplifying the refinancing process, lowering closing costs, and fostering competition in closing fees. Anne Marie Pippin, Deputy Director of Division of Conservatorship Oversight and Readiness, at the Federal Housing Finance Agency, moderated a discussion about the evolving role of AI in the housing sector, including its impact on housing production, market sustainability through early detection of mortgage market issues and loan risks, insurance considerations, fair valuation and lending practices, expanding access to credit, and sophisticated analysis of banking or service accessibility.

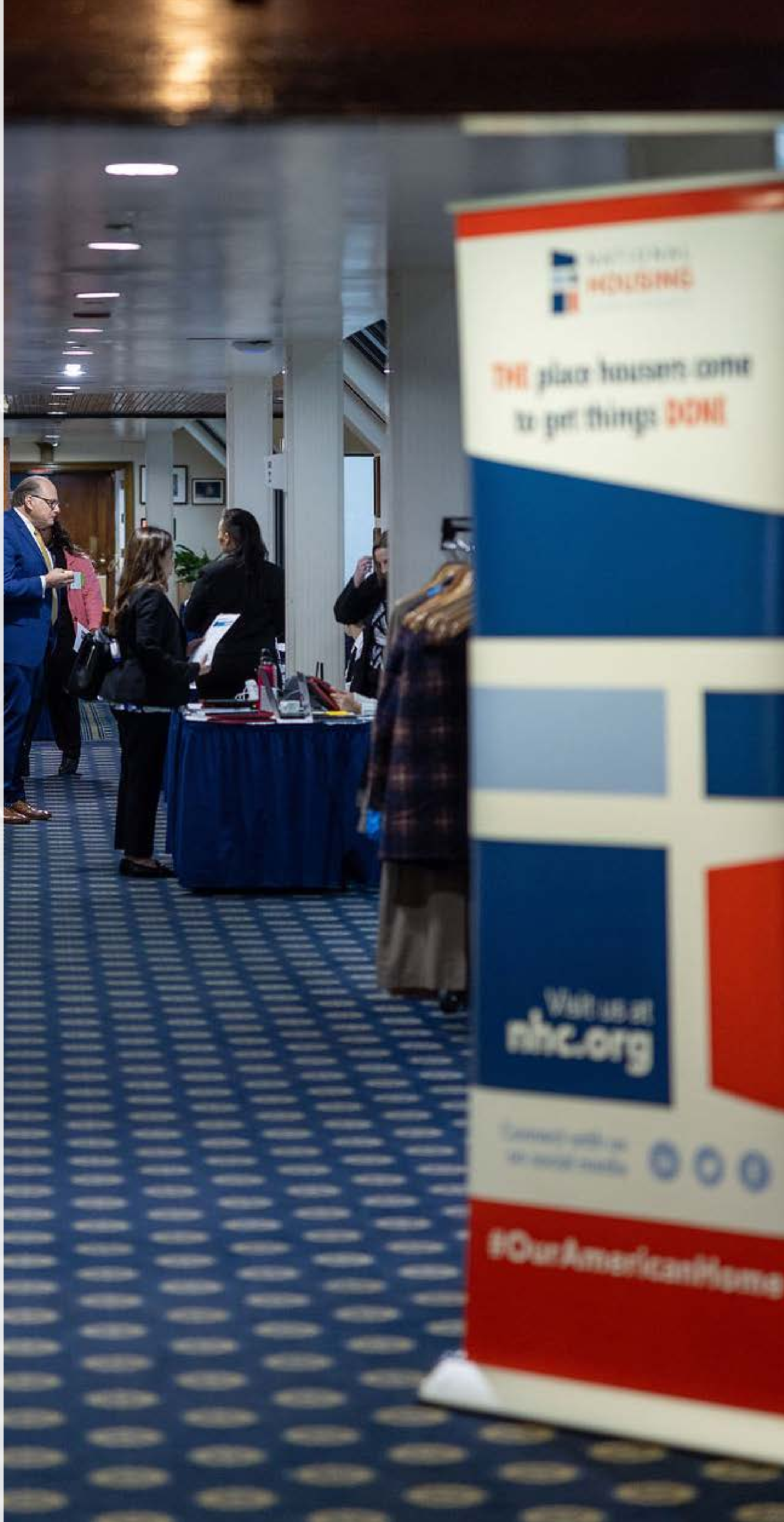
Black Homeownership Collaborative Anniversary

On June 18, 2024, the Black Homeownership Collaborative (BHC) brought together national and local housing advocates, elected officials, and local leaders at the Armour J. Blackburn University Center at Howard University in Washington, D.C., to recognize the third anniversary of its 3by30 initiative and to discuss strategies to increase Black homeownership in Washington, D.C. and across the country. The choice of Howard University as the venue was itself symbolic – providing an appropriate home for a conversation rooted in the economic legacy and future of Black America. The conference drew researchers, policymakers, lenders, and community advocates united around a shared conviction: that closing the homeownership gap requires both deliberate policy and sustained collective action.

On June 16, 2025, the BHC convened its fourth anniversary event at the Second Ebenezer Church in Detroit, Michigan, to advance the conversation about Black homeownership. Members of Michigan's Congressional delegation, Rashida Tlaib (D-MI) , Debbie Dingell (D-MI), and Shri Thanedar (D-MI), shared personal reflections and commitments to addressing the racial homeownership gap, making clear that while local impact is essential and transformative, it must be matched by bold national action to truly achieve lasting change. Congresswoman Rashida Tlaib noted that Wayne County – the largest county in Michigan – has "lost more Black homeownership than any county in the country," and that "homeownership is how we built up wealth among our Black community." The setting of a community church underscored what has always been at the root of the BHC's mission: that homeownership is not merely a financial transaction, but a cornerstone of neighborhood stability, family security, and generational wealth.

As BHC approaches the end of the decade, closing the homeownership gap remains both urgent and challenging. Powered by strong partnerships and community advocacy, the coalition views its anniversary conversations not as an endpoint, but as a catalyst for continued action nationwide toward the goal of 3 million net new Black homeowners.

Financials



BALANCE SHEET	Audited 2024	Unaudited 2025
ASSETS		
Current Assets	$ 1,388,226	$ 1,415,163
Long Term Assets	$ 2,058,214	$ 1,873,008
Fixed Assets	$ 34,324	$ 28,381
Total Assets	**$ 3,480,766**	**$ 3,316,554**
LIABILITIES AND NET ASSETS		
Current Liabilities	$ 427,653	$ 442,772
Long Term Liabilities	$ 2,543,444	$ 2,532,584
Subtenant Security Deposit	$ 10,250	$ 10,250
Total Liabilities	$ 2,971,097	$ 2,975,356
Total Net Assets	$ 509,668	$ 341,198
Total Liabilities and Net Assets	**$ 3,480,766**	**$ 3,316,554**
Total Revenue	$ 2,475,452	$ 2,888,643
Total Expenses	$ 2,735,942	$ 3,057,113
Change in Net Assets	**$ (260,489)**	**$ (168,470)**

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Member Spotlight

Building Careers.
Changing Lives.

The Home Builders Institute (HBI) is a national non-profit leader in career training for the building and construction industry. With a mission to build careers and change lives, HBI provides hands-on training, industry-recognized certifications, and job placement services to prepare individuals – especially youth, Veterans, and underserved populations – for successful careers in the skilled trades. HBI's goal is to train and place students in meaningful construction careers, reduce labor shortages, equip the next generation with sustainable skills, and expand awareness and access to the skilled trades opportunities.

Now is the time to invest in skilled trades training and workforce development so that we can train the next generation of skilled workers. HBI's programs are a proven, scalable solution to the crisis that exists in our country. Investing in the skilled trades is essential to addressing the nation's critical labor shortage, strengthening communities, and expanding economic opportunity. The demand for skilled workers continues to rise, and programs like HBI's are key to filling the gap and ensuring the construction industry has the talent it needs to build the future. For more information on HBI programs or if you would like to support HBI's critical work, please visit HBI.org

NOVOGRADAC®

Novogradac & Company LLP is a national organization consisting of affiliates and divisions providing professional services that include certified public accounting, valuation and consulting. Novogradac is headquartered in San Francisco, Calif. with more than 25 offices nationwide. The organization maintains clients in a broad range of industries with a major emphasis in the real estate sector, with particular expertise in affordable housing, community development, historic preservation, opportunity zones and renewable energy.

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UNIDOSUS

STRONGER COMMUNITIES. STRONGER AMERICA.

UnidosUS, previously known as NCLR (National Council of La Raza) is the nation's largest Hispanic civil rights and advocacy organization. Through our unique combination of expert research, advocacy programs, and an Affiliate Network of nearly 300 community-based organizations across the United States and Puerto Rico, UnidosUS simultaneously challenges the social, economic, and political barriers that affect Latinos at the national and local levels. The UnidosUS Economic Prosperity Agenda promotes investment in Latino families by advancing opportunities in housing, workforce development, entrepreneurship, and financial security.

Our Members

Platinum

Bank of America
Cotality
Council of Fed Home Loan Banks
Enact Mortgage Insurance
Fannie Mae
JP Morgan Chase & Co.
Lennar Mortgage
National Apartment Association
Navy Federal Credit Union
Pretium
Pulte Financial Services
Rocket Central
Truist
Wells Fargo

Gold

AARP
AFL-CIO Housing Investment Trust
Airbnb
American Bankers Association
Arch Mortgage Insurance
Bilt
CrossCountry Mortgage
Eden Housing
Enterprise Community Partners, Inc.
Federal Home Loan Bank of San Francisco
Freddie Mac
ICE
Invitation Homes
KeyBank
LISC/ NEF
Morgan Stanley
Mortgage Bankers Association
National Association of Home Builders
National Association of REALTORS®
National Council of State Housing Agencies
National Multifamily Housing Council
NeighborWorks America
Novogradac & Company LLP
RenaissanceRE
Tennessee Housing Development Agency
Western Alliance Bank

Silver

Anywhere Real Estate
BNY Mellon
Clayton Homes/CMH Services Inc
CohnReznick
Community Preservation Corporation
Fair Isaac
Gate House Strategies
Guild Mortgage
Habitat for Humanity International
Housing Advisory Group
Housing Assistance Council
Housing Policy Council
Leading Builders of America
loanDepot
Low Income Investment Fund
Manufactured Housing Institute
MassHousing
MGIC
Michigan State Housing Development Authority
National Community Stabilization Trust
National Fair Housing Alliance
Northern Trust
Pennsylvania Housing Finance Agency
Prosperity Now
Rackleff LLP
Radian
SKA Marin
Teachers FCU
Up for Growth National Coalition
U.S. Mortgage Insurers
Virginia Housing
WNC & Associates, Inc.
Zillow

Full

ALTA
Amherst
Arrive Home
Atlanta Neighborhood Development Partnership
Beekman Advisors, Inc.
California Community Reinvestment Corporation
California Housing Finance Agency
Center Creek Capital Group
Charles Schwab Bank
Chenoa Fund
Community Solutions
DC Government
Down Payment Resource
DreamKey Partners
Dunlap Consulting
FHLB Chicago
FHLB Indianapolis
FHLB New York
FHLB Pittsburgh
FutureWave Finance
HAI Group
Hawkins Delafield & Wood LLP
HBI
Hirschen Singer & Epstein LLP
Housing Partnership Network

Katten Muchin Rosenman LLP

Klein Hornig LLP

LDG Development

Living Cities

NAHRO

National Association of Affordable Housing Lenders

New American Funding

Nixon Peabody LLP

Opportunity Finance Network

Parity Development

PGIM

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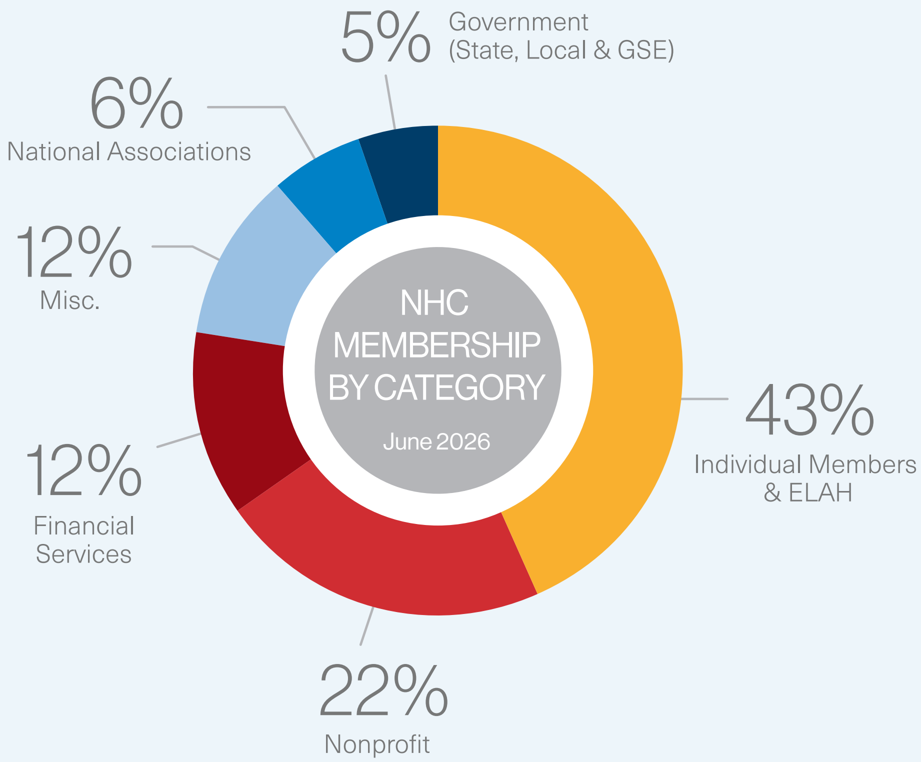

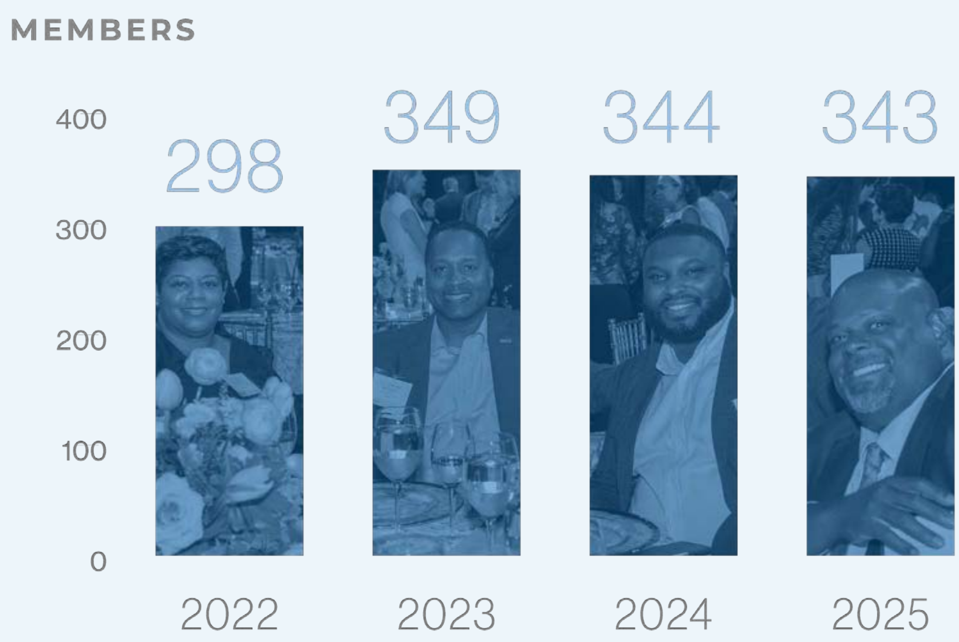

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The **National Housing Conference** is a diverse continuum of affordable housing stakeholders that convene and collaborate through dialogue, advocacy, research, and education, to develop equitable solutions that serve our common interest.

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