



STRENGTHENING OUR VOICES

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THE HOPE FOR BETTER POLICIES THROUGH LATINA REPRESENTATION

By Kenneth Romero, NHCSL's Executive Director

This past summer, the confirmation of two presidential appointments made history for Latinos in our country: Dr. Adriana Kugler, who now serves in the Federal Reserve Board of Governors, and Anna Gómez, Commissioner for the Federal Communications Commission.

Both have a wealth of experience and knowledge in their areas. **Dr. Adriana Kugler's** public and private sector career in banking and economics spans over 25 years, including serving as the Chief Economist at the U.S. Department of Labor, where she worked on the development of the American Jobs Act by analyzing the extension of unemployment insurance and policies to encourage re-employment for businesses across the country; and spearheaded the development of a framework to quantify the benefits of regulations. She also served as liaison to the Council of Economic Advisors, National Economic Council and the Domestic Policy Council at the White House, and has taught in Georgetown's McCourt School of Public Policy. Before her confirmation, she served as the World Bank Group Executive Director for the United States.

Dr. Kugler's expertise and presence in the Fed's Board is vital for our communities. Latinos continue to face financial obstacles that hinder potential. We suffer the largest full-time wage and salary gap of any major group, and the disparity affects us more broadly, even to professionals with advanced degrees. Additionally, Hispanics have also been more affected by unemployment. For these reasons and more, it's vital to have a Board that truly understands the importance of its dual mandate of price stability and maximum employment.

Anna Gómez has 17 years of public service protecting the interest of consumers under her belt, advocating for robust regulatory authorities, pushing for the inclusion of

communities of color in the policymaking process, and supporting a pro-competition innovation agenda, including twelve years at the FCC.



Dr. Adriana Kugler (L) with NHCSL's Executive Director Kenneth Romero (R) at her swear-in ceremony. Credit: NHCSL.

Gómez has consistently supported the Commission's statutory authority to combat violations of consumer protection rules, prevent high fees for international calls, and advance universal service goals so that everyone throughout the country has access to affordable and ubiquitous broadband and voice communications. She deeply recognizes how access to the internet translates into economic mobility and job creation, new educational opportunities for students, and keeping people connected.

She believes that a truly open internet does not allow for discrimination against those who use it to work, learn, and connect with the world. Gómez is committed to supporting the FCC's Title II Authority to protect broadband consumers' ability to use the internet to its fullest potential without barriers.

If she looks familiar, that's because she participated in an NHCSL conference

panel in 2021, on the role broadband plays in federal infrastructure investments and Latino communities.

We hope to see the FCC ensure that any industry consolidation subject to its review does not harm consumers or competition and advances the public interest. We also expect Gómez to apply her invaluable experience and skill set to balance the interests of various public and private sector stakeholders and guide the Commission towards an impactful disbursement of federal broadband funding through the Bipartisan Infrastructure Law. We're also eager to see a more robust focus from the Commission to tackling the misinformation and disinformation that disproportionality affect our communities.

NHCSL is proud to have supported the nomination of these two Colombian-Americans, and we believe we'll see progress thanks to these two outstanding public servants.



NHCSL's Executive Director Kenneth Romero (L) with Commissioner Anna Gómez (R) in a meeting at the FCC. Credit: NHCSL.

LETTER FROM THE PRESIDENT



Dear *Familia*,

I'm very excited to welcome you all to the relaunch of NHCSL's quarterly newsletter!

As I conclude my tenure as NHCSL's President, I want to take this opportunity to reflect on the work we have done together and my hopes for the future. From meeting with Vice President Harris to discuss reproductive rights after the Dobbs decision, to spearheading policies that improve people's lives, while fighting against racist and harmful bills in our states, the past two years have been challenging but have also produced some of our best legislative work. And it is through the support, exchange, and growth that we offer each other within our Caucus that we become more effective in advancing our constituents' priorities.

I hope to see you all at our 21st Annual Summit in Philadelphia from Nov. 30 – Dec 3. This will also be my last convening as your President, and I'm very excited to celebrate with all of you the end of my tenure, all our accomplishments, and the passing of the torch to the new NHCSL leadership during our *Noche de Celebración*.

I am also counting on you to participate in our Caucus' election. This is a very important process for the future of our organization, so make sure your voice is heard to lead NHCSL into the future.

See you in Philly!

Con profundo agradecimiento,

Sen. Nellie Pou (NJ)
NHCSL President

IT'S TIME FOR CONGRESS TO STOP TOYING WITH OUR NATION'S BUDGET



By Rep. Karen Alzate (RI),
Vice Chair of NHCSL's
Government, Social
Justice and Taxation
Task Force



In 2019, our Caucus approved Res. 2019-02, **Supporting safeguarded automatic carry-overs to prevent Federal government shutdowns.**

Since then, in the last few months, we've had the threat of yet another government shutdown twice.

Some people, including members of Congress, might think this is an absolutely inevitable situation, especially in the face of a divided legislative body that can rarely agree on bipartisan solutions. Others are aware but completely disregard the consequences that our Nation and our federal employees, especially blue-collar workers, have to face.

But, as exposed in Resolution 2019-02, there is something we can and should do in the face of a potential shutdown: a budgetary carry-over.

A budgetary carry over means that, in the event of a budgetary impasse, Congress and the White House should prevent shutdowns by automatically reusing the latest approved budget at the end of a fiscal year, month by month, with inflationary adjustments, until a new one is agreed to.

These adjustments should focus on the monetary totals for recurrent expenditures, like employee salaries, safety-net programs, health care, veterans' compensation, SSI and SNAP.

An open federal government should be a priority for the benefit of these programs and their recipients, our federal workers, and our national security. During the 2018-2019 government shutdown, our country saw a staggering loss of \$11 billion, federal workers were forced to rely on foodbanks for survival, multiple agencies that serve marginalized communities had to close, and the work done by environmental, fiscal, and security agencies, including Custom Border Patrol, was severely impeded.

Shutdowns are due to Congressional inaction, and not of the Constitution. **It's time for Congress to adopt NHCSL's public policy proposal that ensures the federal government remains open despite political differences.**

NHCSL HELD SPRING MEETING IN PUERTO RICO WITH A PROGRAM FOCUSED ON LOCAL ISSUES

Legislators and NHCSL's Business Board of Advisors met in San Juan, Puerto Rico, on April 2023 for the Caucus' Spring Executive Committee and BBA Meeting.

During the convening, legislators from across the country attended policy sessions on important topics for Hispanic communities, with a special focus on Puerto Rico, including discussions around rebuilding its energy infrastructure, in the context of the efforts to make the Island's electric grid greener and more resilient, as

well as an epidemiological profile of asthma amongst the Puerto Rican population. We also held sessions on the state of Latino education from early childhood to higher education and the use of nuclear power to meet our emissions goals, among others.

Additionally, **The Governor of Puerto Rico, the Honorable Pedro Pierluisi, hosted NHCSL's Welcome Reception at La Fortaleza, the oldest executive residence in the Western Hemisphere.**



SPEAKER PELOSI JOINED NHCSL FOR SUMMER CONVENING

NHCSL held its 2023 Summer Executive Committee and BBA Meeting in San Francisco, with **Speaker Emerita Nancy Pelosi** as special guest.

In her keynote speech, she addressed the importance of protecting the right to vote, the Biden-Harris Administration legislative achievements, the importance of diversity in decision-making spaces, and her appreciation for the work that state legislators do.

“If we’re able [to safeguard voting] we’ll be able to pass bills to protect our children from gun violence, to have lower costs for our prescription drugs. We’ve made some progress, we’ve kicked open the door, but we’ve got to get to walk through it”, she stated.

“**Diversity improves the quality of the decisions**”, said the Speaker Emerita.

She also recounted her career’s beginning and added “I love the state legislatures

because of its immediacy to the people. [The California Legislature] is my political home” and encouraged state legislators to follow their passions on important issues such as our democracy, climate change and health care.

NHCSL President Nellie Pou presented her with a copy of the book *Mujeres: nuestra historia*. “As a country, we are so thankful for your years of service. Our Nation is so much stronger because of you. *Gracias*”, concluded Senator Pou.



From top left: EDA Sr. Advisor William Ramos; Anthony DiMartino, from Californians for Safety and Justice, and Connie Utada from Pew Charitable Trusts and Rep. Antonio Maestas (NM); NHCSL President Sen. Nellie Pou and Speaker Emerita Nancy Pelosi; Freshmen class of Hispanic state legislators: Rep. Arturo Alonso Sandoval (OK), Rep. Javier Mabrey (CO), Rep. Annie Menz (OK), Sen. Jason Esteves (GA), Rep. Johanna López (FL), Rep. Ángela Martínez (KS), Rep. Verónica Paiz (MI), Del. Ashanti Martínez (MD), Rep. Lydia Hernández (AZ) and Sen. Javier Loera Cervantes (IL), with Sen. Pou (center). Credit: NHCSL.

From top left: Sen. Julie Gonzáles (CO); Del. Ashanti Martínez (MD) with San Francisco Mayor London Breed; Wells Fargo’s Mariana Vergara, Chicanos Por La Causa’s Patricia Duarte and Asw. Yvonne López (NJ); NHCSL’s President Sen. Nellie Pou (NJ), Incoming President Rep. Ángela Romero (UT) and Immediate Past President Sen. Daniel Ivey-Soto (NM). Center: Speaker Emerita Nancy Pelosi. Credit: NHCSL.



From top left: Gov. of Puerto Rico Hon. Pedro Pierluisi with Sen. Nellie Pou (NJ); Rep. Carlos González (MA), Rep. Ángel Matos (PR), Del. Elizabeth Guzmán (VA) and NHCSL’s Guillermo Mena during Executive Committee Meeting; Former NHCSL President Hon. Eduardo Bhatia; Sen. Pou receives award from Rep. Rafael “Tatito” Hernández (PR). Credits: Sen. Nellie Pou, Hon. Eduardo Bhatia and NHCSL.

From top left: Puerto Rico Governor Hon. Pedro Pierluisi, Rep. Alma Hernández (AZ), Sen. Nellie Pou, and NHCSL’s Kenneth Romero; Rep. Juan Candelaria (CT) and Rep. Rafael “Tatito” Hernández (PR); Rep. Ángela Romero (UT) and Rep. Arturo Alonso Sandoval. Credits: Rep. Alma Hernández, NHCSL, Rep. Arturo Alonso Sandoval and NHCSL.

EQUIDAD IN THE CLEAN ENERGY TRANSITION



By Angela M. Manso, National Outreach Director, Natural Resources Defense Council (NRDC)

Frontline communities, overwhelmingly low-income, Native, and communities of color, are the first to experience the worst consequences of climate change. According to the Environmental Protection Agency (EPA), Hispanic or Latino individuals are 10% more likely to currently live in areas with the highest projected increases in childhood asthma diagnoses with 2° Celsius of global warming. And yet, our country's clean energy transition to date has not been equitable, particularly for Hispanic communities.

The Greenhouse Gas Reduction Fund (GGRF) could allow for a **more inclusive energy transition** with more equitable outcomes and economic, health, and resilience opportunities. The Inflation Reduction Act, a signature achievement of the Biden Administration on climate, established the Fund with an initial investment of \$27 billion. This first-of-its-kind program at EPA was designed to rapidly deploy low- and zero-emission technologies and accelerate the transition to an equitable clean energy economy. It upholds President Biden's Justice40 Initiative to advance environmental justice and goes even further by dedicating almost 70 % of program funds to make critical investments in communities underserved by traditional financial markets. This is a big deal.

It's a big deal because these same communities have little to no access to green financing, which means they're not able to take advantage of the benefits of low- and zero-emission technologies like improved health and energy cost savings. These disparities show up in energy burdens, the percentage of household income used to pay for energy bills. According to the American Council for an Energy Efficient Economy, "low-income households, Black, Hispanic, Native American, renters, and older adults all have disproportionately higher energy burdens than the national median household." The median energy burden for Hispanic households alone is 20% higher than that for white (non-Hispanic) households according to the U.S. Department of Energy.

Historically racist policies and practices such as redlining and racial and ethnic covenants have excluded Hispanics too from

building wealth for generations. The Fair Housing Act of 1968 declared race-based redlining illegal, and Congress passed the Community Reinvestment Act (CRA) in 1977 to address discrimination in access to credit. Still, Latino communities have continued to suffer from a lack of investment that has "constrained opportunity," per the Department of Treasury. The CRA pushed lenders to reinvest in the communities in which they already operate and expand access to credit and banking services. As a result, community development financial institutions (CDFIs) sprung up to fill gaps in access to financing for economically disadvantaged communities and promote community development.

The GGRF builds on the successful model and track record of CDFIs, as well as green banks, credit unions, and other green and community-based lenders. It dedicates a sizable portion of funding to expand the capacity of community lenders to provide financing for clean energy projects in frontline communities.

The program has three objectives: to reduce emissions of greenhouse gases (GHG) and other pollutants, deliver benefits of GHG- and air pollution-reducing projects to communities across the United States and its territories, and mobilize financing and private capital to stimulate additional investment in these projects.

Latino-led organizations and communities must be meaningfully involved in implementing this program to make sure low income and disadvantaged communities realize these benefits. EPA needs to award the funding to organizations with internal structures, decision-making bodies, and investment criteria that reflect representation and accountability to the communities this program prioritizes. Also, future awardees must ensure that investments will provide economic and non-economic benefits for impacted communities without causing harms such as displacement, worsening pollution burdens, or exacerbating disparities. The GGRF Equity and Governance Best Practices Alliance, a group of organizations with deep experience in environmental, economic, and racial justice, developed an operational guide for applicants to execute these strategies.

GGRF has the potential to ensure that consumers, homeowners, and businesses across the country can participate in and benefit from the transition to a low-cost, low-carbon economy. NRDC is working to defend this program and its funding to ensure that the full amount of funding remains dedicated towards this purpose.

A version of this article was also published in NBCSL'S The Legislator.

THE POTENTIAL BENEFITS ARE TREMENDOUS:

- Leveraging \$20 billion into \$250 billion over a decade by spurring public and private co-investment.
- Reducing 850 metric megatons or more of pollution, accounting for one-sixth of the reductions needed over 10 years to avoid the most damaging impacts of climate change.
- Creating one million direct jobs over a decade, with 380,000 located in low-income and disadvantaged communities.
- Realizing at least \$100 billion in savings, with nearly one-third of that concentrated in low-income and disadvantaged communities, reducing energy burdens.
- Avoiding thousands of early deaths by reducing air pollution, especially in low-income and communities of color that bear the greatest pollution burden.



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Visit www.nhcsl.org to learn more!



OUR COUNTRY'S HOUSING CRISIS NEEDS URGENT ACTION: WHAT TO KNOW AND WHERE TO START



By Rep. Ángel Fourquet (PR), Vice Chair of NHCSL's Housing Task Force and Ángel Ortiz, former NHCSL Intern

The COVID-19 pandemic laid bare many issues that were disproportionately impacting Latino communities across the country and had, in some cases, fallen under the radar. Although access to health care and disparities in working conditions may come to mind first, access to affordable housing is surely a very close second.

Regardless of which part of the country we live in, we have all heard stories from our constituents, friends and family, or lived experiences ourselves, related to drastic changes in the access to affordable housing, especially since 2020.

Homeownership is a cornerstone of the American Dream. It provides long-term financial stability and generational accumulation of wealth, two issues that have historically eluded our communities.

And the current conditions around both renting and owning the property are not setting us up to fulfill this dream or improve our financial wellbeing.

The Ever-elusive Starter Home

Owning a home helps build equity not only as the mortgage is paid, but also as the property ideally increases in value over time. However, only 46.8% of Hispanic households owned their homes, 24.9 percentage points lower than white households, per the Joint Center of Housing Studies of Harvard University.

This figure remains low even though in 2022, there were 7.9 million Latinos aged 45 or under who are "mortgage ready," meaning they have the credit and characteristics to qualify for a mortgage. Additionally, there are 2.8 million who are near mortgage-ready, according to The National Association of Hispanic Real Estate Professionals. In fact, Latinos have the largest share of the near mortgage-ready population of any racial or ethnic group.

Despite this, a study by UCLA's Latino Policy and Politics Institute points out that "the adjusted denial rate for Black and Latino applicants with excellent

debt-to-income ratios was about 13%, compared to a rate of about 5% for whites and Asians with the same DTI ratios."

This percentage is substantially higher in cities like New York City, Miami, San Diego and Los Angeles, where renters are more

There are other factors that play against Hispanics becoming homeowners, such as:

1. Being more likely to be self-employed or work in seasonal industries and earn lower wages.
2. For new Hispanic immigrants in particular, linguistic barriers, banking and SSN requirements for mortgage qualifications that discourage them from participating.
3. Making smaller down payments.

Our communities also tend to be underserved by banks and rely more on mortgage companies, which cover over 70% of Latino home purchases. And, unsurprisingly, 31% have also reported discriminatory practices in the housing market through higher interest rates, additional documentation requirements, and lower-quality options in terms of construction and materials.

Renting: An Increasingly Draining Option

Being kept out of homeownership can be financially draining in an impactful way because of how much renting has increased the last few years. Although renting is very common and one out of three people in the U.S. is a renter, particularly in large metropolitan areas where our communities tend to concentrate, over half of all Hispanics are renting their homes and are the second group most likely to be renters, behind Black households.

The lack of affordability is not new but is compounded by outstanding external factors like a global pandemic, higher inflation, and the threat of a recession. This follows a trend of gentrification that continues to push our communities out of the neighborhoods they have lived in for generations, to favor higher income tenants, who tend to be predominantly white, and short-term rentals.

Renters tend to have lower incomes than homeowners and, as a result, are more likely to be cost burdened by these changes in the housing market. According to the Joint Center for Housing Studies, 51.9% of Hispanic renter households were cost burdened.

likely to spend 30% or more of their income on rent and utilities alone. Two of the areas with the largest concentration of Hispanics, Miami-Fort Lauderdale-Pompano Beach and Riverside-San Bernardino-Ontario (bordering Los Angeles), have the largest share of cost burdened renters in the country.

Where Does This Leave Our Familias?

The answer is: not in a great position, but there are things we can do.

NHCSL Legislators are uniquely positioned to push for better policies. Some of the most effective ones include increasing the inventory of affordable housing units in our states, either by building or repurposing, fighting arbitrary evictions, and creating state-based incentives and programs through public and private partnerships for first time homeowners.

Furthermore, policymakers should consider creating tax benefits for renters that mirror those available for homeowners but making sure they don't end up in the pockets of landlords. We can also advocate for better funding for housing authorities and create renter-to-buyer pipelines based on the unique circumstances of each jurisdiction.

But we need to do so now! At our 21st Annual Summit, we'll hold a policy session around Debt Collections and Evictions, following the session on affordable housing we held at our Summer Executive Committee Meeting in San Francisco. One of the most impactful things we, the members of this Caucus, can do is keep presenting effective solutions that provide one of the most basic

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TODAY!**



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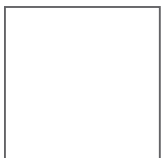
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