GROUNDED SOLUTIONS NETWORK

2026 Federal, State, and Local Policy Priorities

Federal Policy

Programs and Funding

- Strategic advocacy on federal appropriations to support shared equity homeownership
- Opportunistically advance legislation that supports growth of the shared equity homeownership sector through Hill engagement, coalition work, and grassroots advocacy
- Advance bipartisan, bicameral legislation to improve the HOME program at HUD and increase community land trust/shared equity homeownership (CLT/SEH) access to grants
- Integrate CLT/SEH into Federal Home Loan Bank programs

Access to Financing

- Expansion of government sponsored enterprises' (GSEs) impacts on shared equity mortgages in their Duty to Serve plans
- Program changes at Fannie Mae and Freddie Mac to improve access to mortgage financing
- Improve Federal Housing Administration programs to benefit CLT/SEH homebuyers
- Tax incentives for shared equity housing

Education

- Grow bipartisan awareness and support for Grounded Solutions Network policy priorities in the House and Senate
- Accrue and disseminate knowledge about the field through our research and events
- Educate and activate Grounded Solutions Network membership to support our federal advocacy work
- Engage with Grounded Solutions Network policy advisory group to improve our policy asks and strategy
- Grow engagement among Grounded Solutions Network members and others on federal and state policies regarding financial markets, and legislative and administrative activities

Engagement in Policy Coalitions

- Underserved Mortgage Markets Coalition
- Coalition for Affordable Homeownership
- Coalition for Federal Home Loan Bank Reform

State and Local Policy

Infrastructure and Capacity

- Increase access to state and local housing funds for shared equity programs
- Increase the role of state housing finance agencies in shared equity lending
- Assist local governments in identifying shared equity ownership opportunities through use of publicly owned assets

Land Use and Rezoning

- Improve local and state land use policies to encourage density and innovation
- Advance state and local policies to support inclusionary zoning, CLTs, and cooperatives

Policy Creation and Advocacy

- Increase local adoption of housing plan elements to advance shared equity housing
- Advocate for housing trust fund scoring rubrics that reward lasting affordability
- Create state/local revenue models that allocate funding to shared equity programs