

## Jenna Kay

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**From:** Monica Zazueta <zazueta0813@gmail.com>  
**Sent:** Thursday, July 4, 2024 3:57 PM  
**To:** Amy Koski; Jenna Kay; Ben Duncan; Sylvia Ciborowski; Dana Hellman; tlunsford@parametrix.com; Harrison Husting; Nicole Metildi  
**Subject:** Overarching policies

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1. **Prioritize flexible financing in rural communities:** Recognize the historical lack of investment in rural communities and provide long-term, low-interest-rate financing to support innovation, resilience, and economic drivers in these areas. This will help address health and economic disparities and promote sustainable development.
2. **Strengthen the financial system in Indigenous communities:** Address the misperceptions of risk in lending to Native Community Development Financial Institutions (CDFIs) and increase access to capital and credit in Native American communities. Support initiatives that fill capital gaps and empower Native communities to participate in business development, job creation, income generation, and asset building.
3. **Advance new models of community ownership:** Invest in initiatives that root out injustices in home ownership and the mortgage market in rural areas. Support programs that bridge downpayment gaps and demonstrate the creditworthiness of second mortgages, encouraging larger conversations with financial institutions to expand homeownership opportunities.
4. **Lift up leaders of color as the future of community development:** Recognize the importance of proximate community development leaders who have firsthand knowledge and experience with the communities they serve. Invest in their long-term success through peer learning, mentorship, coaching, and networking connections. Support leadership transitions in organizations across the community development sector to create a more just and equitable ecosystem.

By implementing these policies, Vancouver, Washington can promote inclusive economic growth, address systemic racism, and improve the overall health and well-being of its communities.