



MORTGAGE ACTION ALLIANCE

MBA Advocacy August Recess Toolkit

In an era when electronic communications can be overwhelming, face-to-face meetings with legislators add value to the advocacy process. Your legislators want to hear from you, their constituents, about the important issues facing the district, the state, and the country. This toolkit aims to assist you in meeting with your legislators.

August Recess: Key Issues

MBA's Legislative & Political Affairs team have identified the following key issues for you to highlight in your in-person meetings with legislators or through upcoming MAA Calls to Action to send letters to your Members of Congress. We also have helpful talking points you can use.

- 1) GSE Reform
- 2) Regulatory Clarity/Appendix Q
- 3) Ensuring VA Home Loan Affordability
- 4) Federal Housing Program Support
- 5) Flood Insurance

Find out When Your Lawmakers will be in Town

Each year, Congress takes several "[District Work Period](#)" breaks, during which they work out of their local offices rather than on Capitol Hill. Members are also frequently at home in August, around holidays, and at the beginning and/or end of each week. Unfortunately, the House and Senate do not necessarily follow the same calendar.

Before the Meeting: Things to Consider

- What is the purpose and desired format of the meeting (i.e., state association meeting, facility visit, or visit to the local congressional office)? What issues are you presenting?
- Are other local associations working on this issue, and, if so, should you include them in the meeting to increase your collective voice?
- How many colleagues or industry peers do you want to include in the meeting? How will you identify these individuals?

Request a Meeting

Contact the legislator's local office, which can be found on his or her individual website at [United States House of Representatives](#) or [United States Senate](#). To look up your elected official, visit MBA's [Advocacy Action Center](#) or download the [MAA App](#) and click on the "More" tab to access the Congressional Directory.

Ask for the contact information of the person who schedules in-district meetings for the member of Congress. You will need to submit your meeting request in writing, even if you speak to someone in the legislator's office.

Review a [sample in-district meeting request letter](#). In the letter, explain the purpose of your visit, identify participants in the meeting, and suggest possible meeting dates. Be flexible! The more flexible you are about the date, the more likely it is that your meeting can be included on the legislator's schedule. If you don't hear back from a member of your legislator's staff, be persistent as well as polite. Sometimes requests get lost, so don't be afraid to follow-up by sending an e-mail or calling the office.

Let MBA know when you have appointments scheduled by e-mailing maa@mba.org. MBA staff can provide updates on current legislative issues or answer any questions.

Confirm your appointment with the legislator's office one to two weeks prior to the meeting. Legislators' schedules change quickly, so confirming the details of the meeting is always a good idea.

Be Prepared for Your Visit

- Learn as much as you can about your legislator's background. For example, determine his or her political party, the Congressional committees on which he or she serves, and personal facts such as hometown, education, and profession. Such information can provide insights into the legislator's view of the world. Most of this information can be found on the individual's congressional website (at [United States House of Representatives](#) or [United States Senate](#)) or you can download their bio from MBA's [Advocacy Action Center](#) once you've selected the particular legislator you're trying to meet.
- Request materials that you can share with your legislators by writing to MBA's Advocacy Team at maa@mba.org. These materials include an overview of MBA's policy priorities as well as information about relevant legislation.
- Know your issue well and be familiar with how it affects your businesses and consumers. Know all sides of the argument. Have the materials for your lawmakers in hand as you depart for your visits.
- If your colleagues are joining you at the meeting, be sure to:
 - Let them know all of the details of the day, time, and location.
 - Discuss the issue(s) to be presented at the meeting ahead of time and decide who will take the lead in presenting the issue(s). This is particularly important if there are a lot of first-time advocacy participants attending the meeting. Members of MBA's Advocacy Team are available to participate in a pre-meeting conference call to discuss tips for the meeting or to go over the issue(s).
 - Determine who will compile, print, and carry the materials to be given to the legislator. If possible, bring a copy for the legislator and a copy for his or her aide.

What You Should Do

- Be prepared to meet with your legislator and/or their staff
- Be prompt
- Be polite and pleasant
- Be succinct - get to the point quickly
- Be specific in what you are asking for and quantify when possible

- Use personal stories to underscore a point about the issue that brings the concern home to the lawmaker's district or state.
- Take yes for an answer
- Give the member your “leave behind” and business card
- Ask the member or staff for their card
- Offer to be of further assistance and to serve as a resource
- Thank the member for their valuable time and remember to send a short thank you letter when you get home

What You Should Not Do

- Don't mention any personal or MORPAC contributions or other planned or previous financial support of the member
- Don't be late
- Don't be impatient, rude, argumentative or abrasive (today's opponent may be tomorrow's ally)
- Don't assume the member will know or remember you
- Don't waste the member's time
- Don't give the member too many materials
- Don't underestimate the influence of the staff

Present Your Issues and Make an ASK!

- Start the meeting by introducing all of the participants. Discuss where you work and what you do. ***Do not assume that the member of Congress knows what a loan officer or a processor does day-to-day. Use this opportunity to educate your legislator.***
- Use only part of your allotted time to present your issue.
 - This will leave time for you to hear the lawmaker's thoughts on the subject or to answer any of his or her questions.
- If the lawmaker doesn't volunteer his or her position on the issue, ask!
- Don't feel that you need to know the answer to every question. If you are asked a question that you can't answer, don't guess. Instead, say that you will look into the question and give the lawmaker an answer as soon as possible.
 - The MBA Advocacy Team at maa@mba.org will be happy to work with you on a response to the legislator.
- Be sure to politely ask your lawmaker to do something! Lawmakers meet many constituents, but they won't know how to help unless you clearly state what you want them to do.
 - For example, you might say, "I hope you'll co-sponsor and support H.R. 2445/S. 540" or, "Encourage your colleagues to move forward on comprehensive GSE reform legislation" and include the link to [MBA's proposal](#). Make your "ask" clear and concise.
- If the opportunity presents itself, take a picture of the group with the legislator. Please share these with MBA's Advocacy Team at maa@mba.org and we will amplify on social media.
 - Such photos make a great addition to our MAA Newsletter and website to encourage other MBA members to schedule meetings of their own!

After Your Visit

- Send a [thank you letter](#) and re-emphasize key points you discussed during the meeting. Be sure to provide any additional information you may have promised and send a copy of any pictures taken with the legislator.
- Let MBA staff know how the meeting went by e-mailing maa@mba.org or calling 202-557-2933. This information will be crucial to MBA staff in planning future lobbying efforts and will ensure that MBA's message is consistent.
- Thank all of your colleagues who participated in the meeting. Share any pictures that were taken and ask for feedback on how to improve future meetings and how to continue to build the relationship with the legislator.

Industry Advocacy: What's Next?

Here's how you can continue making an industry impact today:

- [Join the Mortgage Action Alliance \(MAA\)](#), MBA's FREE grassroots advocacy network
- [Run a MAA enrollment campaign at your company](#)
- [Learn about other key issues](#)
- [Save the Date for NAC: April 21-22, 2020](#)
- Follow MAA on [Facebook](#) and [LinkedIn](#)
- Learn more about [MORPAC](#), MBA's federal PAC

If you developed a rapport with your lawmaker, consider building a relationship by:

- Offering to host a site visit by your lawmaker to your office or department to better educate them about the real estate finance industry
- Attending the lawmaker's local fundraisers or events
- Continuing to contact your legislator through [MBA's action site](#) or using the [MAA App](#) on key MBA priorities
- If you have any concerns or questions, please contact MBA's Advocacy Team at 202-557-2933 or maa@mba.org.

In-district Meeting Request Letter

To submit an appointment request letter, first contact the legislator's office and ask for the contact information of the person who schedules in-district meetings for the Representative or Senator. You will likely be given an e-mail address to submit your request.

Sample Letter

(If possible, you may want to use electronic stationery.)

The Honorable [first name, last name]
U.S. House of Representatives (or U.S. Senate)
Washington, DC 20515 (or 20510)

Dear Representative (or Senator) [last name]:

I am a constituent and a/an [job title/function i.e. loan officer and company name] from [city/town]. As a member of the Mortgage Bankers Association (MBA), I would like to request an opportunity to meet briefly with you in your [location] local district office on [date(s)] to discuss [the issue(s) of concern that you wish to discuss].

[If necessary, provide additional details about the issue here.]

Thank you in advance for your consideration of this meeting request. I will contact your office soon to determine your availability. Should you or your staff have any questions in the meantime, I can be reached by phone at [your phone number] or by e-mail at [your e-mail address]. Thank you.

Sincerely,

[Your name and any credentials]

Follow-up Thank You Letter

After your visit, it is important to send a follow-up email to thank the legislator for the time and to re-emphasize key points you discussed during the meeting. Be sure to provide any additional information you may have promised and send a copy of any pictures taken with the legislator.

Sample Letter:

Date

[Name of Staffer, if applicable]

The Honorable [first name, last name]

U.S. House of Representatives (or U.S. Senate)

Washington, D.C. 20515 (or 20510)

Dear Representative (or Senator) [last name]:

Thank you for meeting with me [my colleagues and I] on [date and place]. I am pleased that we had the opportunity to discuss the Mortgage Bankers Association (MBA) position on [issue(s)].

[Briefly restate the issue(s) and what action(s) you want the member to take. Also provide any follow-up information you may have promised.]

Again, thank you for meeting with [me/us]. Please contact me at [your phone number] or [your e-mail address] if I can be of any assistance or if I can provide any additional information. I will continue to monitor [issue(s)] and will keep in touch with your office as developments occur.

Sincerely,

[your name and any credentials]

How to Respond to Different Congressional Meeting Scenarios

Prepare for your upcoming meeting with your congressional leader or staff member by reviewing the following scenarios.

Type	Legislator/Staff Reaction	Your Response	Other Hill Visit Etiquette
Type A	<p>The legislator/staff listens carefully and asks few or no questions. This is a noncommittal meeting.</p> <p>"I will think about what you have said."</p>	<p>This very common type of Hill meeting allows you to tell your story and express your opinions.</p> <p>For some meetings this is all that you will accomplish, but try to get specific feedback and commitments.</p>	<ul style="list-style-type: none"> • Ask questions to find out what could influence a decision. • Does your legislator know how this issue or legislation impacts the community in their district?
Type B	<p>Unless your legislator works on a relevant committee—don't expect staff to know much about the issue.</p> <p>"I'm new," and "I don't know anything about the real estate finance industry."</p>	<p>Before delving into specifics, you might need to take a step back from your original plan to ensure the staffer has a complete understanding of the issue context. Discuss what the issue is, why it's important, and who it will impact.</p> <p>Hill staffers use the information you provide to construct memos about your discussion for the policymaker. They'll greatly appreciate the perspective you provide.</p>	<ul style="list-style-type: none"> • Describe the role of your job/function in the broader real estate finance industry and the economy. • Encourage questions—don't assume the staffer knows even basic information about the industry. • Try to find a personal tie between the individual you're meeting with and yourself. • Personalize your meeting with real life examples and make them remember you.

<p>Type C</p>	<p>After introducing the legislative issue, the legislator or staffer agrees with you.</p> <p>"I agree."</p>	<p>Use this as the gateway to secure policymaker commitment to your position, and ask them to work with other members of Congress to secure support on issues.</p>	<ul style="list-style-type: none"> • Get verbal commitment from your legislator/staffer if possible. • Thank them for their support. • Indicate the MBA office will follow-up, as they'll be excited to hear of their official support for the legislation.
<p>Type D</p>	<p>After introducing the legislative issue, the legislator or staffer disagrees with you.</p> <p>"That is not my position" or "I disagree."</p>	<p>This rarely happens as legislators and staff do not like to disagree with their constituents. Try to understand why the legislator may not support/oppose the legislative issue so you can use this information in the future to work towards your position.</p>	<ul style="list-style-type: none"> • Find out why there is disagreement. • Determine whether the problem is issue or politics. • Agree that no bill is perfect and find out which part of the bill is a problem.