



# Standing Up for CDFI Funding: A Texas Summer Recess Action Guide Summer 2026

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## Summer and Fall Recess

Every few months, lawmakers return to their districts for recess periods, where they engage with constituents and hold public events, offering an opportunity to directly engage with lawmakers and their staff. This year is a midterm election year, and there are two long recess periods:

- **August 8-August 31**, and
- **October 3-November 7, 2026.**

Recess meetings can often be a more impactful engagement than meeting with lawmakers while they're in Washington. In the district, they aren't pulled away for meetings, hearings or votes; constituents are more likely to have longer meetings than the 10-15 minutes they would have in Washington. It is a great opportunity for CAMEO Network members to engage with their elected officials, and it's why we've developed this recess guide to help our Texas based members advocate on the ground while members are in the state and in their districts.

## **Why this matters to us: CDFI Fund**

Community Development Financial Institutions (CDFIs) are the mission-driven lenders that get capital to people mainstream banks often overlook — small business owners, first-time entrepreneurs, affordable housing developers, and rural and underserved communities. Many of the lenders and small-business support organizations in CAMEO's network are certified CDFIs or work hand-in-hand with them. When CDFI funding stalls, the loans and technical assistance that Texas small businesses count on stall right along with it.

Right now that funding is caught in a tug-of-war in Washington — and it's a fight where advocates have already shown they can win.

## **What's happening, in plain English**

Every year, Congress passes a law deciding how much money the CDFI Fund receives. For 2026, Congress approved \$324 million on a bipartisan basis — the same level as the year before.

Congressional approval of the money isn't the end of the story. Before the Treasury Department can spend it, the White House budget office — the Office of Management and Budget (OMB) — has to "turn on the tap" through a step called apportionment. Until OMB does that paperwork, the money sits there. Treasury can't touch it, even though Congress already said yes.

OMB has been refusing to turn on the tap for CDFI money, using budget technicalities to slow-walk and freeze funds Congress already approved. The administration has been open about wanting to shrink or eliminate the program.

**Advocacy has produced movement — but the money isn't flowing.** OMB spent all of 2025 refusing to "turn on the tap" for the \$289 million in FY2025 CDFI program funds, making it impossible for Treasury to send funds to CDFIs. After more than a year of sustained advocacy — including letters signed by over 100 Republican members of Congress — OMB finally apportioned those funds in April 2026, and the

money has now made it to the Treasury Department. But it still isn't reaching CDFIs. According to congressional staff, the remaining holdup is OMB itself: before Treasury can open the award round and actually distribute the money, OMB has to sign off on the official funding notice — and as of early June 2026, it hasn't. The dollars cleared one OMB gate only to get stuck at the next. A budget step on paper is not the same as dollars in communities, and until OMB approves that notice, the pressure has to continue.

### **The fight isn't over:**

- OMB still hasn't released the 2026 program money Congress approved.
- Two other CDFI accounts — the Capital Magnet Fund (affordable housing) and the Emergency Capital Investment Program — remain frozen and have not been released to Treasury.
- The President's 2027 budget proposes deep cuts to the CDFI Fund and would eliminate its discretionary grants.
- OMB's director has said publicly that the program is still a target.

**In short:** the same playbook that held up the 2025 money is now being run on 2026 and beyond. Summer recess — when members of Congress are home in their districts — is the moment to keep the pressure on.

## **The ask: what to tell your members of Congress**

When you meet with your representative or their staff at a town hall, district office, or local event this recess, ask them to:

1. **The FY2025 money needs to go out the door — now.** The funds are sitting at Treasury, but OMB hasn't approved the funding notice that would let Treasury open the award round and distribute them. Ask your member to press OMB to sign off on that notice immediately, so the money Congress approved finally reaches CDFIs.
2. **Release the rest.** Ask them to press OMB to apportion the 2026 program funds and the frozen Capital Magnet Fund and Emergency Capital Investment Program accounts.
3. **Protect the CDFI Fund from cuts** in the 2027 budget and the upcoming appropriations negotiations.
4. **Use their leverage** — sign or lead letters to OMB and Treasury, raise the issue in committee hearings, and make CDFI funding a priority in spending talks.

**Bring a local story.** Nothing moves a member of Congress like a concrete example from their own district — a Texas small business that launched because of a CDFI

loan, an affordable housing project that got built, jobs created. Specifics beat statistics every time.

## Who to contact: Texas lawmakers who can act

A handful of committees have direct power over the CDFI Fund and over OMB itself. If you or your members live in one of these districts, your voice carries extra weight — start with these offices.

### House Financial Services Committee

The House committee with jurisdiction over the CDFI Fund.

- **Pete Sessions** (R, TX-17 — Waco / East-Central Texas)
- **Roger Williams [Chair, House Small Business Committee]** (R, TX-25 — between Fort Worth and Austin)
- **Monica De La Cruz** (R, TX-15 — South Texas / Rio Grande Valley)
- **Al Green [lost recent primary to Rep. Menefee (D)]** (D, TX-9 — Houston)
- **Sylvia Garcia** (D, TX-29 — Houston)
- **Vicente Gonzalez** (D, TX-34 — Rio Grande Valley / Brownsville)

### House Appropriations Committee — Financial Services & General Government Subcommittee

This subcommittee writes the checks for both the CDFI Fund **and** OMB's own budget — the most direct lever in this fight.

- **Michael Cloud** (R, TX-27 — Corpus Christi / Victoria area)

### U.S. Senate

No Texas senator currently sits on the Senate Banking Committee, which is the Senate's committee of jurisdiction over the CDFI Fund. (This is the Senate counterpart to House Financial Services — it's "Banking," not "Finance.") Both Texas senators should still hear from constituents:

- **John Cornyn** (R) — also serves on the Senate Budget Committee, which oversees the federal budget process OMB is misusing here.
- **Ted Cruz** (R)

## Not sure who represents you?

Find your House member at [house.gov/representatives/find-your-representative](https://house.gov/representatives/find-your-representative) and your senators at [senate.gov](https://senate.gov).

## Bottom line

Congress approved this money with support from both parties. The job now is to make sure it reaches Texas communities instead of being frozen, cut, or quietly clawed back. Advocates have forced movement on the 2025 funds by refusing to be quiet — but a paperwork step isn't a check in hand. Recess is the time to keep pushing until the money is out the door and to protect what's still at risk.

## Ways to Take Action

- **Schedule in-district legislative visits with Representatives and Senators or their staff while they are in the district for recess**
  - Find your House Representatives and Senators [here](#)
  - See sample outreach letter below.
- **Attend a Town Hall or public event with your member of Congress**
  - Find sample questions below
- **Email or call your member of Congress**
  - Review CAMEO's latest actions alerts:
  - [Sign up to receive CAMEO Network news updates and action alerts](#)

## Sample letter/email to Congressional offices

**Subject: Meeting Request During [August/October] Recess**

Dear [Senator/Representative Last Name],

My name is [Your Name], and I am a [business owner/community leader/entrepreneur] in [City, Congressional District]. I am writing to ask for your help making sure the Community Development Financial Institutions (CDFI) Fund money that Congress has approved reaches the small businesses and communities it was meant to impact.

CDFIs are often the only source of affordable capital for entrepreneurs in rural, Native, and underserved parts of Texas. [Share one local example here — a CDFI

that helped your business, a project it financed, or the jobs it supported in your community.]

Right now that support is at risk on two fronts. First, even though Congress funded the CDFI Fund on a bipartisan basis, the Office of Management and Budget (OMB) has held up the money — and the prior-year funds that finally reached Treasury still can't go out, because OMB hasn't approved the notice needed to release the awards. Second, the FY2027 budget proposes eliminating the Fund's discretionary grants altogether.

I respectfully ask that you work to:

**Release the approved funds** — press OMB to get out the CDFI money Congress already approved, including approving the funding notice so the awards can finally move.

**Free the rest** — urge OMB to apportion the FY2026 funds and the frozen Capital Magnet Fund and Emergency Capital Investment Program accounts.

**Protect future funding** — oppose cuts to the CDFI Fund in the FY2027 budget and appropriations process.

This has long been a bipartisan priority — CDFIs operate in the vast majority of congressional districts and are an engine of local jobs, small business formation, and opportunity. I would welcome the chance to discuss this with you or your staff during the recess.

*[If you have a relationship with the representative, invite them to visit a client]*  
Alternatively, we can visit [business name] and see firsthand what the impact of the CDFI fund is in District [#].

Thank you for your time and your support.

Sincerely,

[Your Full Name]

[Title or Organization, if applicable]

[Email Address]

[Mailing Address, optional]

*\*This request can be revised to capture your priorities, or to reflect group meetings. This is meant to serve as guidance for you to reach out and engage with the offices of your elected officials during recess.*

*\*\*If you are contacting an office on one of the committees listed above (House Financial Services or House Appropriations), say so — it signals the member has direct power to act.*

## Sample Town Hall Questions

1	<p>Congress approved \$324 million for the CDFI Fund this year on a bipartisan basis, but the money still isn't reaching CDFIs. OMB spent more than a year withholding the prior year's funds, and even after sending them to Treasury, it still hasn't taken the steps needed for the funds to reach the community. On top of that, the FY27 budget proposes eliminating the Fund's discretionary grants altogether — even though CDFIs are often the only source of capital for rural, Native, and underserved communities. What is [Senator/Representative] doing to press OMB to release the money Congress already approved, and to protect the CDFI Fund in this year's appropriations process? <b><i>This is not a partisan issue.</i></b> Nearly every congressional district in America benefits from the work of CDFIs, with 92% of House districts having at least one CDFI. CDFIs are an engine of local resilience—supporting job creation, small business formation, and upward mobility.</p>
2	<p>Programs like Women's Business Centers, SCORE, and Small Business Development Centers provide essential technical assistance to small and microbusinesses. If the FY27 budget proposal to eliminate these programs moves forward, does [Senator/Representative] have a plan to ensure these services are replaced or supplemented—particularly in communities that rely on them the most?</p>
3	<p>The FY27 budget proposes eliminating several USDA programs that directly support rural entrepreneurs, including the Rural Microentrepreneur Assistance Program, Rural Business Development Grants, and Intermediary Relending Program. These programs are often the only source of capital and technical assistance in small towns across Texas. What is [Senator/Representative] doing to ensure these rural entrepreneurship programs are preserved in this year's appropriations process?</p>
4	<p>Programs like the Rural Microentrepreneur Assistance Program and Rural Business Development Grants are lifelines for small towns and rural areas. With</p>

the FY27 budget proposing to eliminate them, how is [Senator/Representative] working to ensure rural small businesses still get the support they need?

## How to Find Town Halls and Contact your Members of Congress

There is no public repository for Congressional town halls or public events. However, you can learn about these events in advance by signing up for your elected officials' mailing lists, listservs or monitoring their social media accounts for updates. Listserv signups can be found on your elected official's websites. Additionally, you can call your members' offices to inquire about upcoming events and whether members of the public are welcome to attend. Below you will find information about ways to find contact information to make a call:

### House of Representatives/Senate Look Up

- Type in your zip code or home address into [Congress.gov](https://www.congress.gov)'s "[Find Your Representatives](#)" tool. **Note** that several House members may populate the page, so it is recommended that you type out your full 7-digit zip code or home address for the most accurate results.

## CAMEO Network Policy Priorities

- Promote investments and policy that support and strengthen local entrepreneurial ecosystems
- Reduce barriers to entry for entrepreneurs and small businesses and expand market opportunities;
- Protect small businesses and entrepreneurs from extractive activities that stress small businesses; and
- Employ a racial and economic justice lens when evaluating and supporting policy.

## Additional Resources

- [CAMEO Network's Small Business Policy Guide](#)
- CDFI Impact:
  - [CDFIs Deliver: Explore Their Impact | CAMEO Network](#): CDFIs have a 30-year track record of responsible stewardship in every congressional district, leveraging \$8 in private sector money for every \$1 in public funding. Find out the impact in your congressional district using the CDFI Friendly America map.

- [Texas – CDFI Coalition](#) - Review these factsheets for specific data points on the impact of CDFIs in Texas, including state-wide and in your district