

Welcome to

*The State of Native Housing: Programs, Policy, and
Practices on Tribal Lands*

Sponsored by



State of Native Housing: NAHASDA and Beyond

1996 – Native American Housing and Self
Determination Act (NAHASDA)

- Created the Indian Housing Block Grant (IHBG) program
- Prior to NAHASDA tribes had limited control
- Single largest source for housing development.
- Third largest source of federal funding to tribes.
- Local control/decision making – Indian Housing Plan.
- Greater flexibility to leverage resources.

State of Native Housing

Indian Housing Block Grant Funding and its impact

Since 1998, funding allocations for the IHBG have remained constant; however, with inflation the buy-power has decreased.

What is the result of flat-lined funding?

- Con: new development decreases, while maintenance and rehab increases.
- Opportunity: tribes seek to leverage IHBG funds.

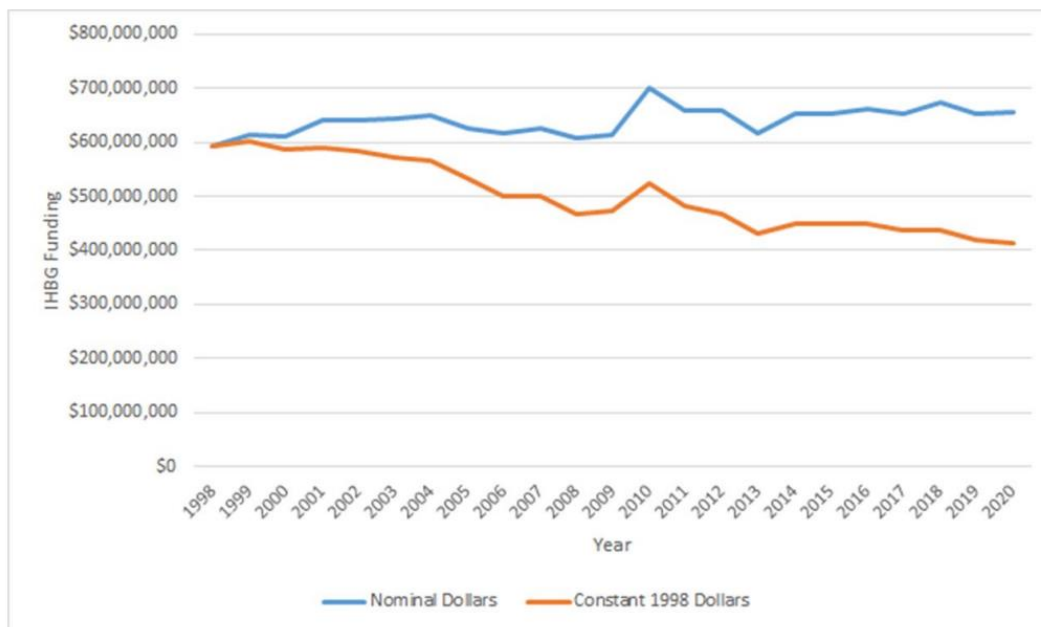


Table: Consulting, B. W. (2021, October 6). Assessment of Native Housing Needs: Findings and Lessons Learned. Washington: Housing WA Conference.

*Special Note: the final 2021 allocation added \$450M in ARPA funding, and funding did increase in 2022 to \$774.8M (~\$450M in '98 dollars). New federally recognized tribes added and service area/population grew.

State of Native Housing

Indian Country needs, “...33,000 new units to eliminate the overcrowding of the AIAN population in tribal areas and another 35,000 new units to replace units that were severely physically inadequate, yielding a total need of around 68,000 new units.”

Housing Needs of American
Indians and Alaska Natives in
Tribal Areas:

A Report From the Assessment of
American Indian, Alaska Native, and
Native Hawaiian Housing Needs

U.S. Housing and Urban Development, January 2017

There are **574**
American
Indian and
Alaska Native
Tribes in the
United States



Tribes are Diverse

- Each tribe and tribal community has a distinct culture, language and way of life, including governance system.
- 325 American Indian reservations
- 618 legal and statistical areas
 - Twenty-two percent of American Indians and Alaska Natives live in American Indian or Alaska Native statistical areas.
- Twenty-one percent of American Indian and Alaska Natives speak a language other than English.

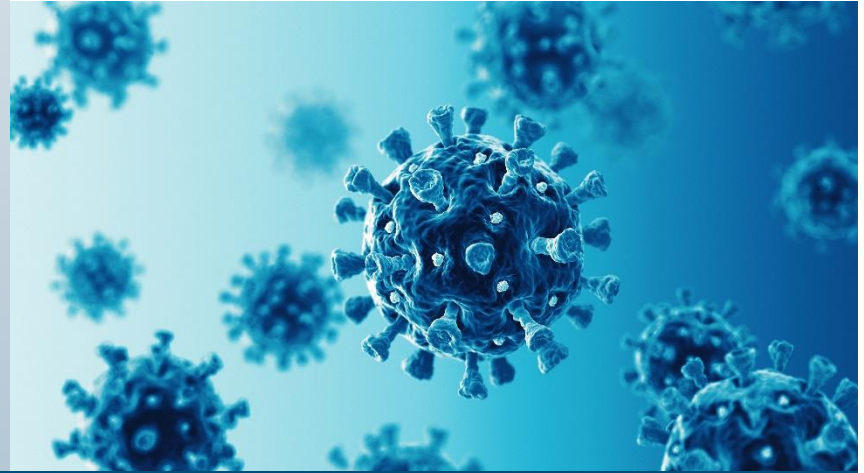


State of Native Housing

COVID

Impacts in tribal Communities

- What did we learn?
- Infusion of federal dollars: CARES, ARPA, ERA and HAF.
- Where do we go from here?



“The pandemic has exposed significant gaps in our federal housing safety net. Housing inequities contributed to the spread of COVID-19 cases and deaths, and the lack of universal housing assistance placed tens of millions of renters at risk of losing their homes and with them, the ability to keep themselves and their families safe. We can build back better by closing gaps in our safety net so that our tribal governments and our nation are better prepared for the next crisis.”

Testimony of Sharon K. Vogel
Executive Director, Cheyenne River Housing Authority,
Before the U.S. Senate Banking Committee (July 2021)

State of Native Housing:

Broad Opportunities:

- IHBG leverage: building partnerships for homeownership.
 - *Tlingit Haida Regional Housing Authority is working with a diverse group of partners to meet the housing needs.*
- Tribes are diverse: partnerships with state, county and local (non-profit) partners to meet housing need.
- Strengthening data: build outlets for collection of tribal data on homeownership, homelessness, and social services.
 - *Center for Indian Country Development is meeting much of this need.*
- Native CDFI: creating empowerment. It works!
 - *Native CDFI Network is building this collaboration.*
- Coalitions: environments of collaboration. We are not alone.
 - *South Dakota Native Homeownership Coalition is doing this work, other state coalitions (Montana and New Mexico) are building.*
- Financial Education: Not only empowers tribal communities but empowers Native families.
 - *Oweesta Corporation is the first Native organization to serve as HUD counseling intermediary.*

NAIHC LIHTC Curriculum & Training Project

Research and Capacity Building in transitioning
LIHTC units to Homeownership after Year 15

- Funded by NeighborWorks America - \$100K
- Conduct outreach and data collection from tribal housing programs and other native housing stakeholders
- Offer in-person cohort convening during 2022 NAIHC Legal Symposium
- Analyze data to provide initial content, assess gaps of information and identify learning objectives (January –February 2023).
- Review existing curriculum
- Develop traditional cultural curriculum framework
- Develop manual, PowerPoint presentation and training aids
- Pilot curriculum during in-person session with focus group





- Example of partnership
- Various public/private agencies
- Share data and information
- Create strategies
 - 502 relending pilot project
 - Construction intern project
- Build unity and understanding
- Open and trustful relationships

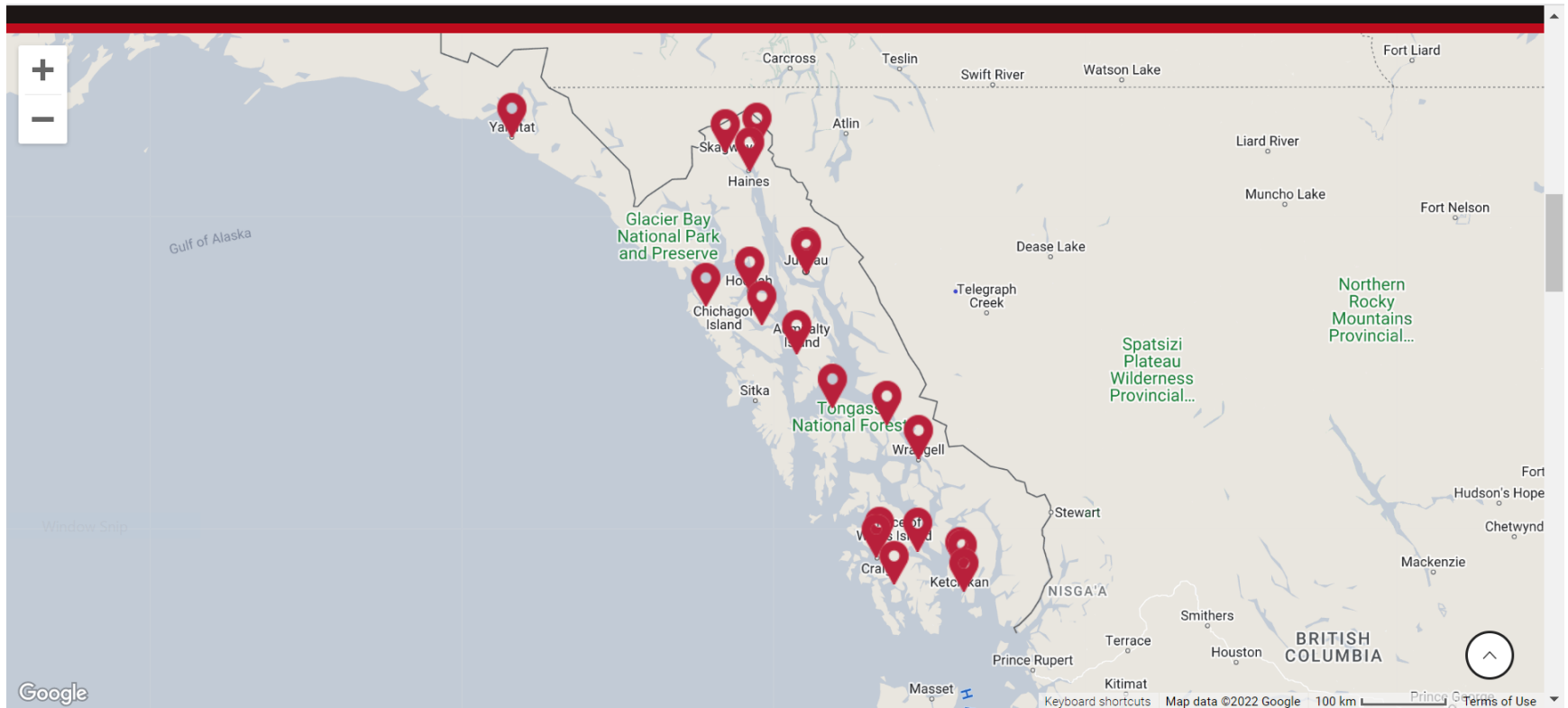


COMMUNITY DEVELOPMENT

As stated by Humboldt State University, Center for Indian Community Development,

“CICD continues to dedicate its staff, materials, and resources to support projects, programs, and goals **as defined by each American Indian community**”

SE Alaska Service Area



Strategic Partners



To connect southeast Alaskans with sustainable housing opportunities and innovative financial solutions.



To provide financial opportunities for Southeast Alaska communities and to Tlingit and Haida tribal citizens wherever they reside.

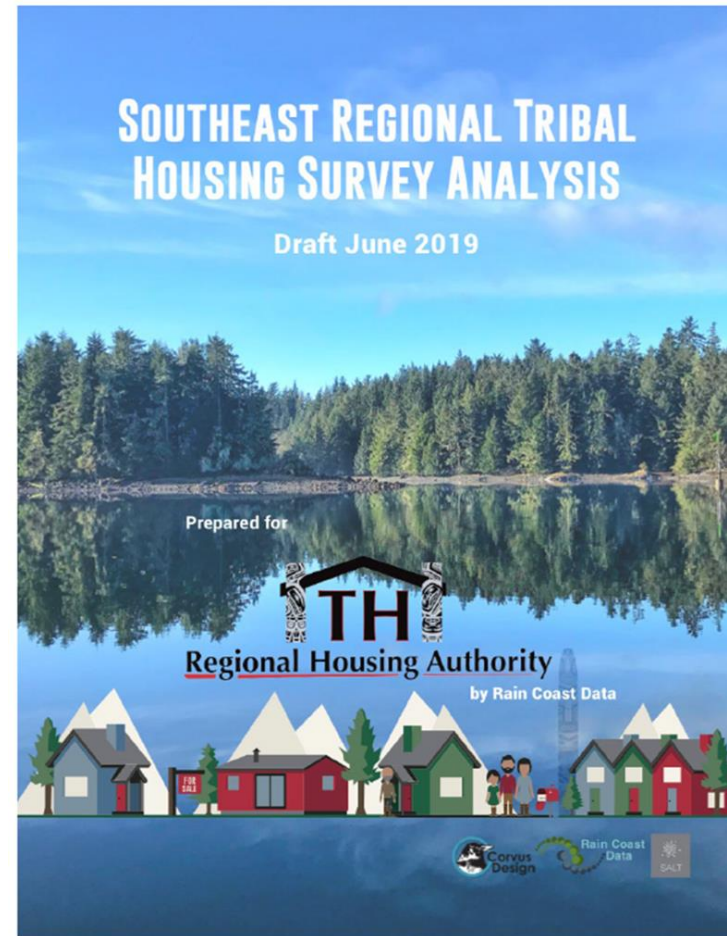
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THRHA GUIDING PRINCIPALS

- **Tribally Developed in 2019**
 - Produced 2019 Housing Reports
 - Tribal Partner Priorities
 - 10-year Guiding Principles
 - Decision Matrix



TRIBAL PARTNER PRIORITIES

1. Supported by Community Need Survey
2. Amount of Leverage it Creates
3. Project Readiness
4. NAHASDA Priority
5. Shared Regional Priority
6. Return on Investment

LOCALLY BUILT-LOCAL CREWS



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X̱aat Hít



Spruce
Root
House



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 NATIONAL
HOUSING
CONFERENCE



Free Heat Pump Installation Trainings

Students will be able to properly install and start-up Daikin Ductless Heat Pump Systems using preferred servicing equipment and procedures. The course thoroughly covers piping and wiring rules for each system family. Students will participate in hands-on exercises to practice with the tools and controls recommended for use by Daikin. Upon completion of this course, students will know the proper techniques for installation, as well as correct start-up procedures to ensure a fully operational Ductless 4-wire system.



Regional Housing Authority



Collaboration with Catholic Community Service

The mission of Southeast Senior Services is to "promote the health, independence and quality of life of seniors in Southeast Alaska through the delivery of quality services and the development of community resources."

Southeast Senior Services (SESS) works with local, state and national partners to offer home and community-based services such as hot and nutritious meals, door-to-door transportation, adult day services, care coordination, senior and caregiver counseling, a regional senior information and caregiver resource center.

Building Community Capacity



APPRENTICESHIPS

Paid

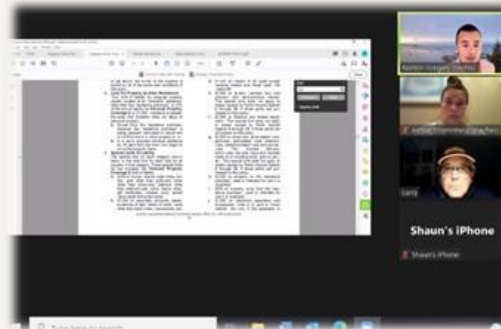
- Carpentry
- Electrical
- Plumbing



FINANCIAL LITERACY

Free & Online

- Budgeting
- Credit Essentials
- Home Maintenance
- Insurance
- *Now Offering* Retirement



INCOME TAX PREPARATION

Free & Socially Distant

- February – April 15th
- Certified IRS Preparers
- Filed tax refunds worth \$806,342



Resource:

Current Challenges and New Pathways for
Community Development in Indian Country -By
Gabriella Chiarenza, Federal Reserve Bank of San
Francisco (2013)

<https://www.frbsf.org/community-development/wp-content/uploads/sites/3/Seeking-new-path.pdf> -

Gunalchéesh, Thank you for attending!

We hope to see you at our upcoming Fall events!

CHALLENGES FACING HOMEOWNERSHIP IN INDIAN COUNTRY

LIBBY STARLING

NATIVE AMERICAN HOUSING WEBINAR
SEPTEMBER 29, 2022



ABOUT THE CENTER FOR INDIAN COUNTRY DEVELOPMENT

The Center for Indian Country Development supports tribes in reaching their full economic potential through actionable research and community collaboration to advance solutions in Indian Country.

The views expressed here are the presenter's and not necessarily those of the Federal Reserve Bank of Minneapolis or the Federal Reserve System.



THREE CHALLENGES FACING INDIAN COUNTRY HOMEOWNERSHIP



Land



Lending



Federal programs

INTEREST IN HOMEOWNERSHIP IN INDIAN COUNTRY IS HIGH



In a survey for a 2017 study, researchers found that 90% of renters in Indian Country would like to be homeowners



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CHALLENGE: TRUST AND TITLE FOR LAND



When land is available for housing, the unique status of land in Indian Country poses challenges to homeownership:

- About 60 million acres of American Indian lands are held in trust by the federal government and managed by the Bureau of Indian Affairs (BIA).
- Land held in trust cannot be conveyed or sold without the consent of the federal government.
- Clearing title for trust land is much more time-consuming than doing so for non-trust land.



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CHALLENGE: AFFORDABLE MORTGAGE LENDING



Native American borrowers on tribal lands are more likely to receive high-cost mortgage loans:

- ***Procedurally different:*** Home buyers on trust land generally use a leasehold mortgage (not freehold) due to difficulties in collateralizing trust land
- ***Non-conforming creates a weaker resale market:*** Often outside the typical requirements of resale to the government-sponsored enterprises like Fannie Mae and Freddie Mac
- ***Higher share of chattel loans:*** Greater use of manufactured housing in Indian Country

CHALLENGE: FEDERAL LENDING TOOLS ARE UNDERUTILIZED



Tools designed to work in Indian Country are underutilized, particularly on tribal trust land:

- HUD Indian Home Loan Guarantee Program (Section 184)
- USDA's Section 502 Direct Loan program
- VA's Native American Direct Loan program



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NATIVE COMMUNITY DEVELOPMENT FINANCIAL INSTITUTIONS IMPROVE ACCESS TO CREDIT

- Potential homebuyers have credit issues or aren't mortgage-ready
- Native CDFIs provide affordable and culturally informed financial services, credit, and capital to Native communities
- Trust between borrower and lender is critical for loan performance: Native CDFIs that design their services with cultural considerations in mind may be better suited to build that trust
- Native CDFIs on or near reservations can improve credit scores—especially if those individuals were in substantial credit distress



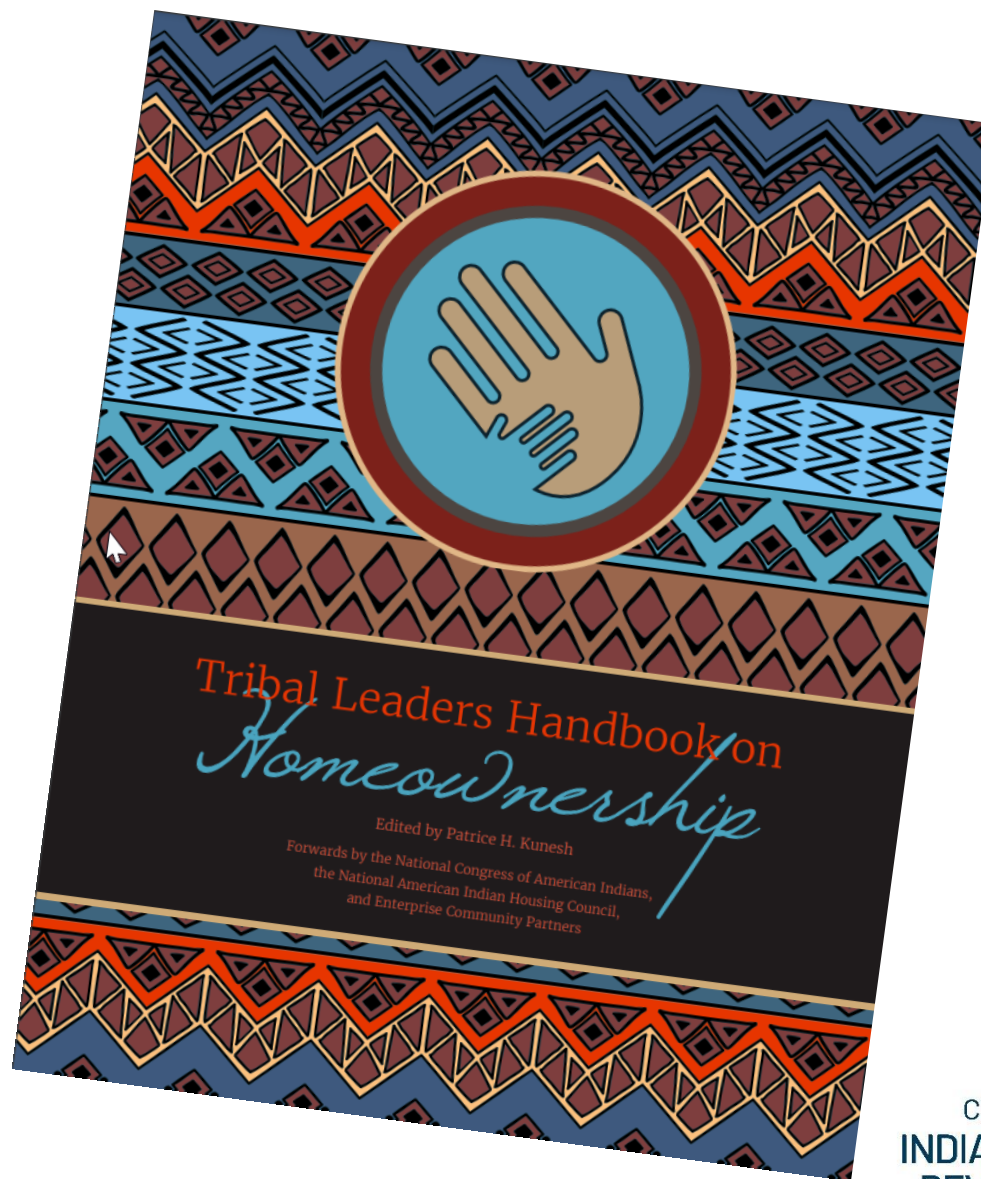
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FEDERAL RESERVE BANK OF MINNEAPOLIS

RESOURCE TO SUPPORT TRIBAL HOMEOWNERSHIP

Available for
download at
minneapolisfed.org



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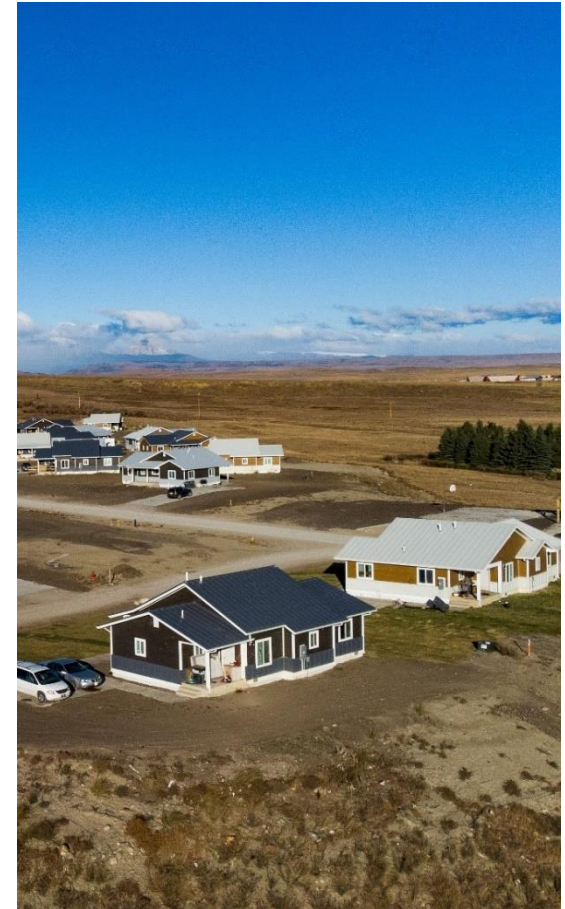
ADDRESSING THE THREE CHALLENGES FACING INDIAN COUNTRY HOMEOWNERSHIP



Land



Lending



Federal programs



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OWEESTA

C O R P O R A T I O N



Who is Oweesta Corporation?

- Native
- CDFI
- National
- Intermediary
- Mohawk word for money or item of exchange



Our Mission and Values

Mission

Oweesta Corporation's mission is to provide opportunities for Native people to develop financial assets and create wealth by assisting in the establishment of strong, permanent institutions and programs contributing to economic independence and strengthening sovereignty for all Native communities.

Values

We believe that when armed with the appropriate resources, Native peoples hold the capacity and ingenuity to ensure the sustainable, economic, spiritual and cultural well-being of their communities.

Our Work



Training & Technical Assistance

Creating Native CDFIs is becoming an increasingly popular way for Native people to build stronger, more self-sufficient communities and nations. Our training and technical assistance department offers expert training and customized follow-up assistance to support the establishment and sustainability of Native CDFIs.



Lending & Capitalization

We understand how crucial investment capital is to Native CDFIs; investing in the communities we serve is a priority. We make every effort to provide loans to qualifying organizations, enabling them to reinvest the capital back into their communities or to use as leverage to attract other capital.



Research & Policy Advocacy

It is within unity that we find strength. We serve as a voice for Native communities to help inform policy that supports Native community economic development. By speaking out on relevant issues, we affect change at state and federal levels to further not only our efforts, but the efforts of our clients.



23 Years of Proven Results

\$50MM+
revolved in Native
communities

182
housing units created

2,654
small businesses financed

12,453
jobs created or retained



Technical Assistance and Capacity Building

2,868

hours of Technical Assistance provided in 2021

3,583

people educated by TA visits, convenings, webinars, and conferences in 2021

205

new certified *Building Native Communities* trainers in 2021

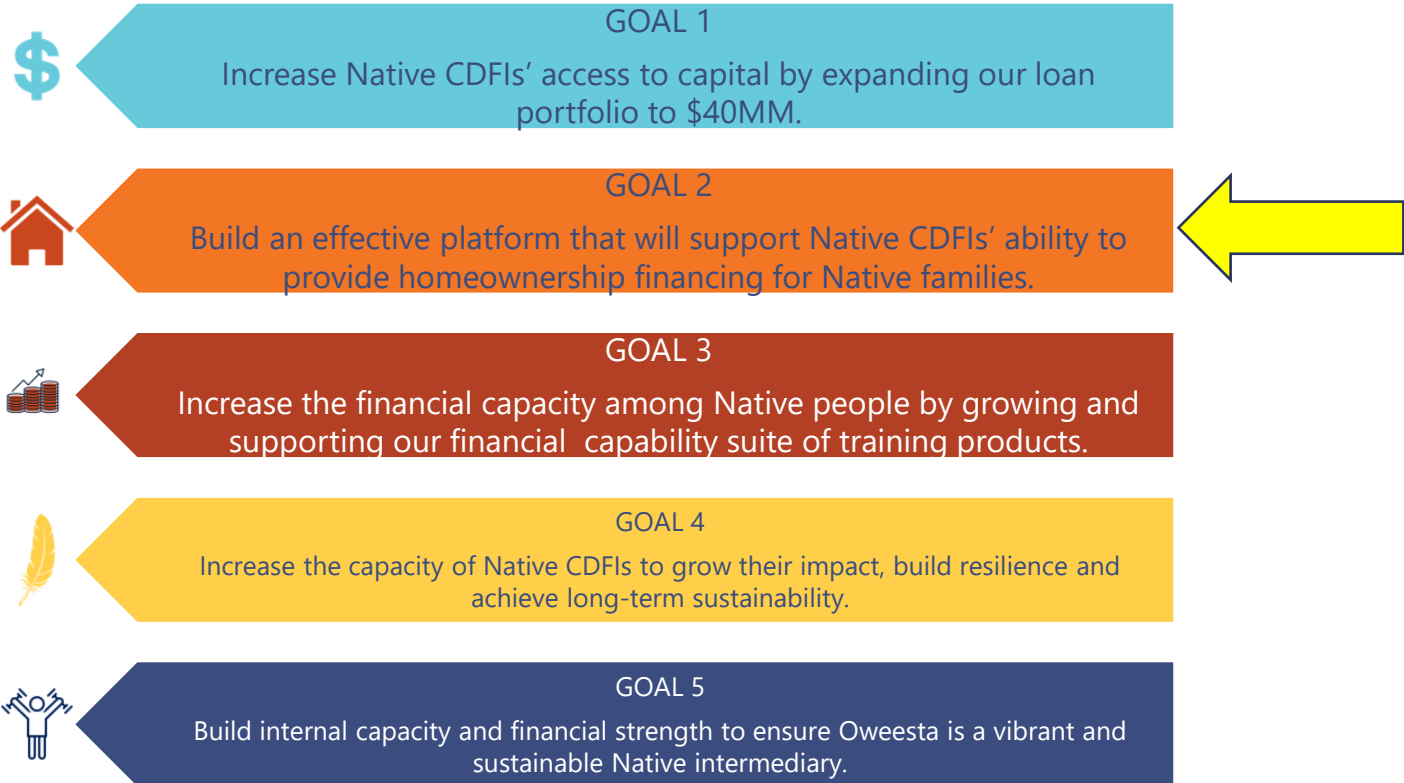
3,469

participants in financial education trainings led by BNC trainers in 2021

Why Housing?



Our Strategic Goals (2021-2023)



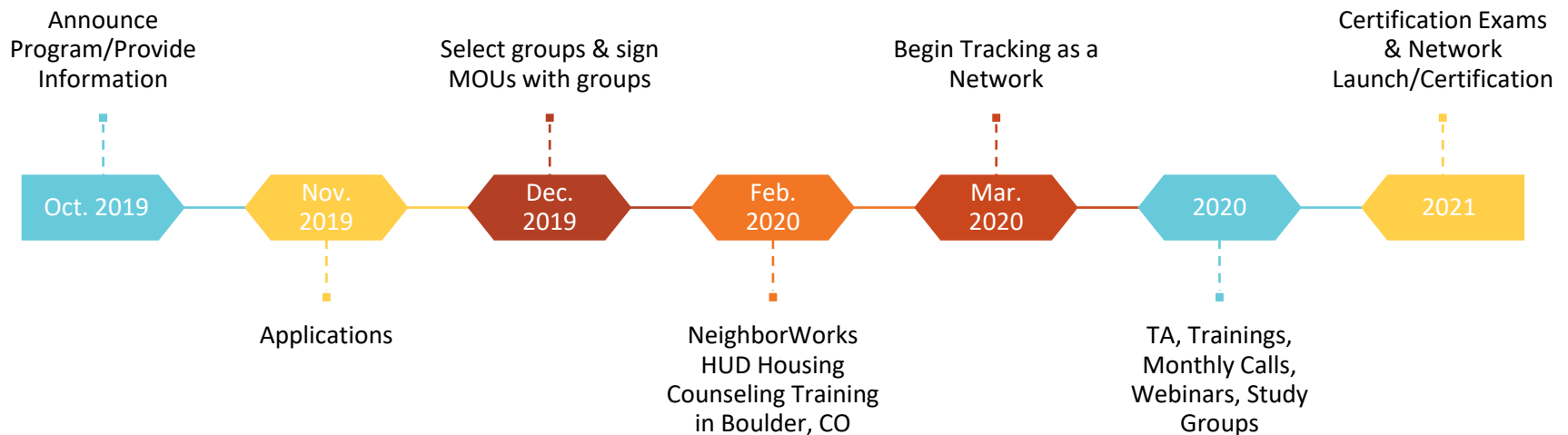
A Multi-Pronged Approach to Supporting Housing





Addressing Secondary Market Access Challenges

First Native HUD Housing Counseling Network





Future Opportunities:

- Policy
- USDA 502 Relending Program
- Federal: BIA & HUD 184 Challenges
- Insurance & Bonding
- More MOUs with Tribes
- Lack of Appraisers in Indian Country



Creating Homeowners

Thank You!



fern@oweesta.org



www.oweesta.org





Native CDFI Network in Action



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Challenges - Solutions – Policy

Native Americans have the highest poverty rate among all minority groups

The national poverty rate for Native Americans was at 25.4%, while Black or African American poverty rate was 20.8%. Among Hispanics, the national poverty rate was 17.6% (2018 Census).

Policy Advocacy

The Native CDFI Network was formed in 2009 to unify Native CDFIs serving Native trust land communities, American Indians, Alaska Natives, and Native Hawaiians. The Native CDFI Network seeks to create opportunities to share our stories, identify our collective priorities, and strengthen our industry. In addition, the Native CDFI Network works to ensure that Native peoples are represented in the national policy dialogue and innovative solutions created by CDFIs are spread throughout our Native communities. As a strong national network, the Native CDFI Network empowers its members to engage our best ideas, connect to one another, and collectively advance policy priorities that foster systemic and sustainable Native community and economic development.

How NCN is Helping

Network

Only national network of Native CDFIs with members operating in 27 states.

Advocacy

National advocacy voice for Native CDFIs driven by Native CDFI executives through an appointed 9-member Policy Committee.

Training

NCN launched the NCN Institute to provide high-quality training for members.

Access to Capital

(New) Provides access to long term, low cost capital for NCN members

NCN Leadership Advocates For Indian Country & Native CDFI's in Washington DC and in Local Native Communities



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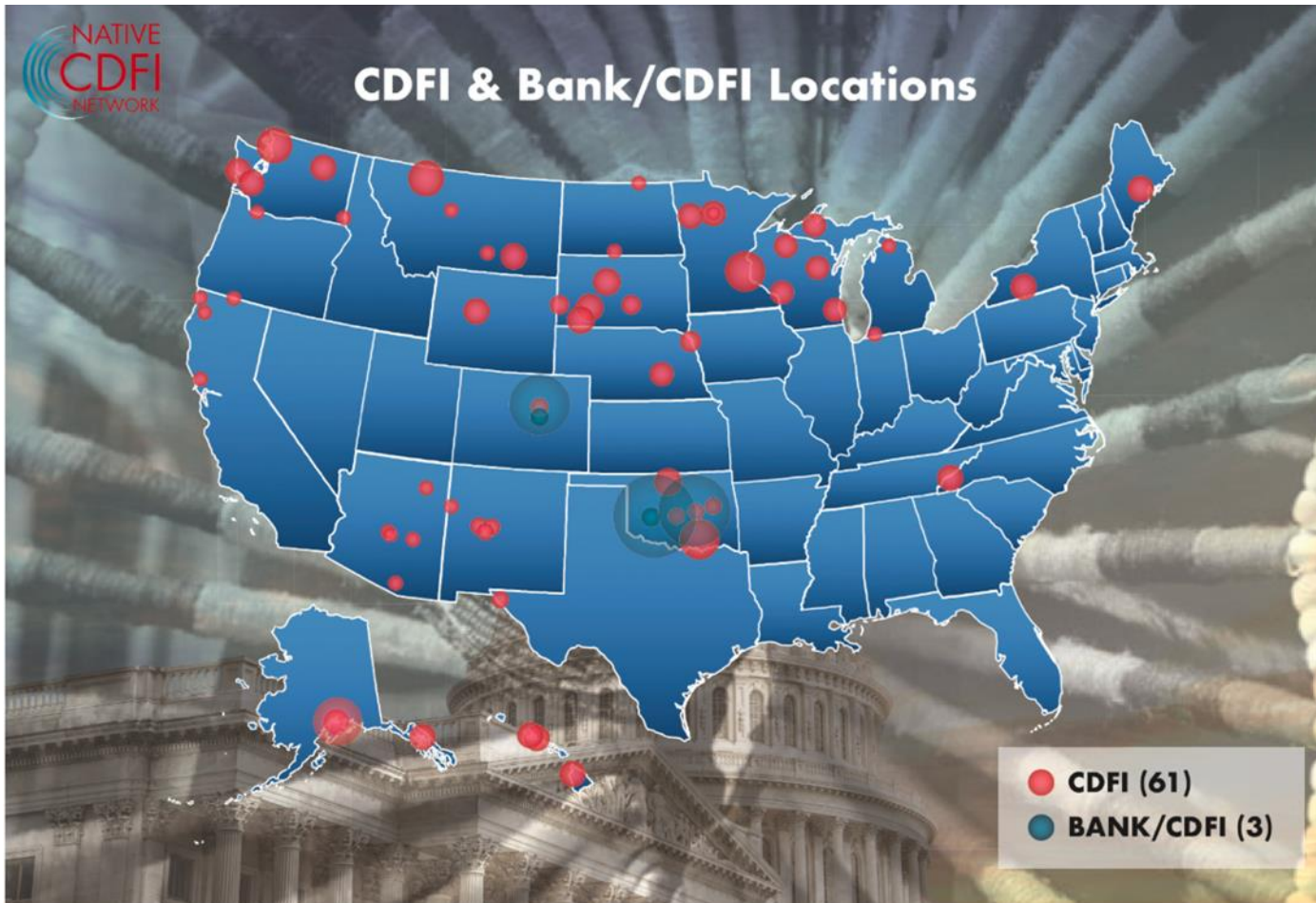
Collaboration & Networks To Support The Native Communities Native CDFI's Serve



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There are 73 Treasury-certified Native CDFIs active in 27 states, with more than a dozen emerging CDFIs.

About the Native CDFI Network Policy Committee

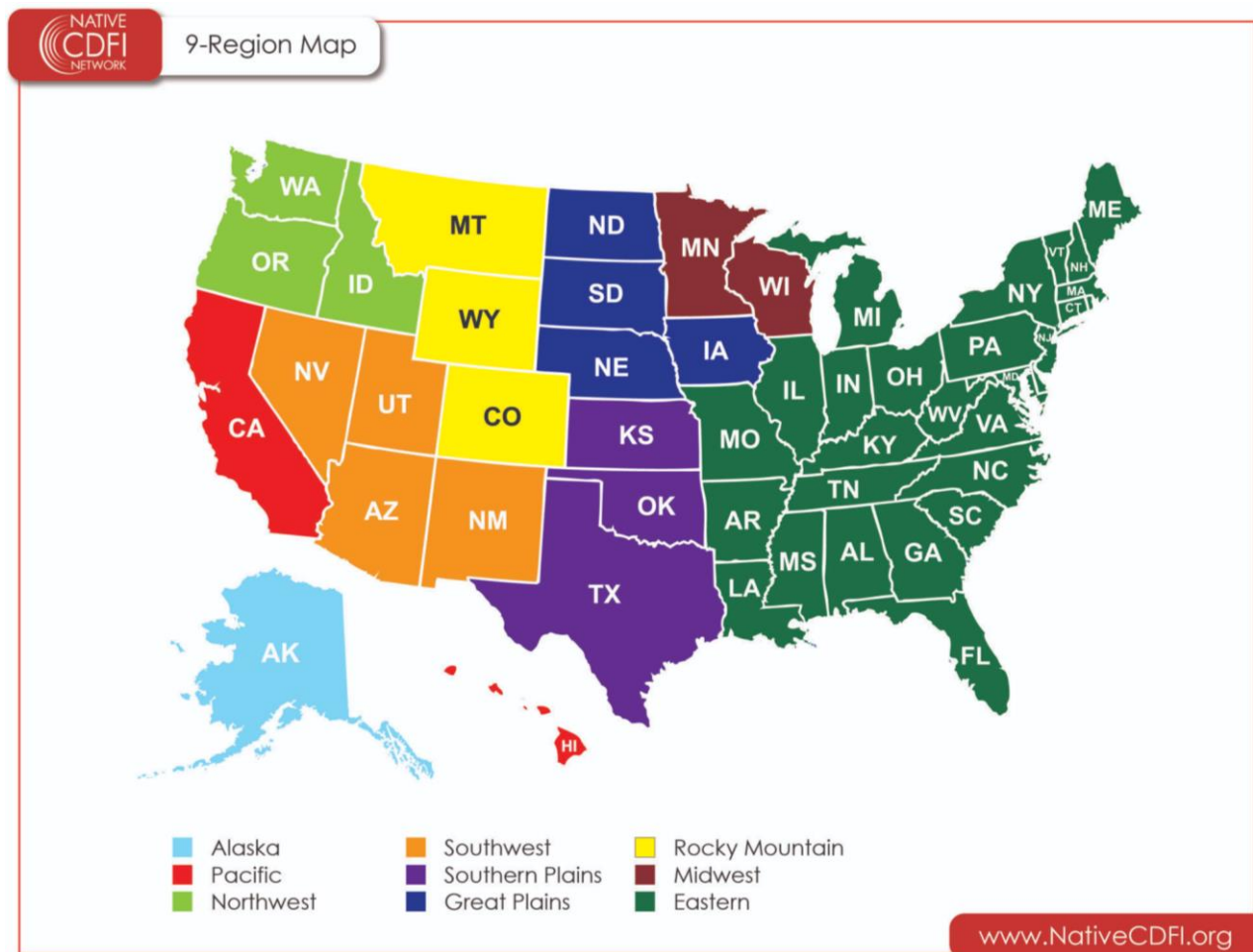
Created in 2021 by the Native CDFI Network Board of Directors, the Policy Committee works with NCN regions to ensure a continued national perspective for Native CDFI policy discussions. The board selected each of the nine Policy Committee Delegates to represent their respective regions.

The NCN Policy Committee serves the following purposes:

- **It ensures an inclusive national voice** by representing all regions in a priority setting
- **It strengthens local advocacy** by coordinating local response to regional issues
- **It increases regional capacity building** by facilitating local training and meetings
- **It supports fundraising on a local level** by coordinating local fundraising initiatives with regional philanthropists, social impact investors, and banks



Robin Danner
Policy Committee Chair
/Board Member
Homestead Loan Fund



SOLUTIONS - What NCDFI's Bring to the Table



Knowledge of Native
community & borrower
needs



Lending expertise



Compliance experience and
resources



An empowering platform for
developing a sustainable
lending in Native
Communities.



NCDFIs: Part of the Solution

- Native CDFIs are doing good for ourselves, for us, by us
 - Empowering & impactful model
 - Spectrum of services & products
 - Consumer, small dollar loans
 - Small and micro-business loans
 - Financial literacy
 - Credit building
 - **Homeownership loans & training**
 - Agribusiness training and lending





NCDFIs: Part of the Solution

2022 POLICY PRIORITIES

TREASURY

- Increase NACA Program Appropriations to at least \$30M – \$50M annually
- Establish a NMTC set-aside for NCDFIs at 10% of annual NMTC allocation
- Engage NCN Working Group to set NMTC deployment goals and strategies to build NCDFI capacity
- Establish Office of Native American Programs within Agency
- Strengthen NACA Eligibility Criteria (Native mission & governance) & Restructure PG&M to facilitate capital access to the full impact of the CDFI Fund program in Indian Country.



NCDFIs: Part of the Solution 2022 POLICY PRIORITIES

Housing & Urban Development – HUD and USDA

- Establish 10% set-aside of HUD Section 4 sole sourced funding for investment in Tribal areas
- End Redlining in Home Loan Origination, Servicing and Loan Loss Mitigations with HUD/CFPB
- Make Permanent & National, USDA 502 NCDFI Direct Lending Pilot Successful in South Dakota
- Engage NCN Working Group at USDA to Facilitate Agriculture Programs to Tribal Areas (FSA, etc.)



NCDFIs: Part of the Solution

2022 POLICY PRIORITIES

SMALL BUSINESS ADMINISTRATION & US DEPARTMENT OF INTERIOR

Small Business Administration – SBA

a. Engage NCN Working Group at SBA to facilitate new Navigators Program & strategies to facilitate SBA programming to Tribal Areas

U.S. Department of Interior – DoI

a. Engage an NCN Working Group to Support Tribal Areas & Funding Flow of Existing BIA Programs

b. Implement Partnership with NCDFIs to deliver financial literacy in BIA Schools

c. Implement Partnership with NCDFIs to support IEED mission and goals at BIA

d. Streamline Lease Processing/Recordation on Mortgages & Security Instruments

Thank you for attending!

We hope to see you at our upcoming Fall events!