



REPORT ON THE

**NATIVE HOMEOWNERSHIP
LEARNING COMMUNITIES COHORT**



THANK YOU TO OUR SPONSORS

Thank you to every organization that contributed to the work here at Enterprise Community Partners and to our Native Homeownership Learning Communities Cohort. Your generous contribution made a difference and helped us increase capacity, connection, and opportunity for Native non-profits, TDHEs, and CDFIs across Indian Country.



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Capacity is built not by the smartest people in the room but by the many people in the room investing in the capacity of each other. Sharing screw ups. Screw ups is how you build capacity. Courage is how you solve challenges. So, when you have networks. When Faisha [of the Homestead Community Development Corporation] knows Star Means [of Thunder Valley Community Development Corporation] and can walk up to her and say, we were in the same cohort. That gives her courage so she can network and solve challenges.

- Robin Danner, Homestead Community Development Corporation
Native Homeownership Learning Communities Cohort Participant

Enterprise recognizes that the impacts of increasing opportunities for homeownership in Native communities can be far-reaching. Scarce housing resources can be leveraged to create additional housing, and homeownership can provide opportunities for tribal members to return to their communities and support tribal economies. Ultimately, homeownership can create more opportunity for children to benefit from deep ties to their family and culture in childhood and shape a solid foundation for their future. In the United States, homeownership is the primary means by which middle- and low-income households can build wealth and then pass that asset on to future generations. However, it is not a path that is easily accessed by all, as many Native communities face persistent barriers in implementing programs that work for their members.

In January 2020, Enterprise Community Partners launched its **Native Homeownership Learning Communities Cohort (NHLCC)**, a twelve-month initiative focused on building the capacity of participating organizations to deliver homeownership programming. The initiative was designed to provide training, peer learning opportunities, creative space, and resources to enable participants to tackle obstacles and create more homeownership opportunities in their communities.

The NHLCC builds on the ***Tribal Leaders Handbook on Homeownership***, a joint publication by Enterprise and the Center for Indian Country Development of the Federal Reserve Bank of Minneapolis and Enterprise's ***Enhancing and Implementing Homeownership Programs in Native Communities***, a companion training curriculum for practitioners. To support impactful work in Native communities, Enterprise saw the value in developing a peer learning cohort that could build on the curriculum and go beyond stand-alone training sessions to give participants the opportunity to dig deeper and work more intensively on the critical components of homeownership. A diverse mix of 18 organizations participated in the 2020 NHLCC Cohort,

EXECUTIVE SUMMARY

representing Tribally Designated Housing Entities (TDHEs), Community Development Financial Institutions (CDFIs), and other Native nonprofit organizations, and ranged from new, start-up organizations, to more mature, experienced organizations.

Originally, Enterprise planned a twelve-month initiative, which would include in-person convenings at the beginning, middle, and end of the twelve months. During the pandemic, this shifted to a fully virtual program, and was extended to May 2021. Cohort members met virtually each month, through sessions that provided homeownership content, as well as opportunities for peer-sharing, community teamwork, and reflection. In addition, Enterprise added new discussion topics to address emerging issues that cohort members were facing, including foreclosure prevention. Each cohort organization received grant funding to support their homeownership efforts.

As the NHLCC is a pilot initiative, Enterprise made a commitment to understanding program impact and identifying ways that the current and future cohorts could be improved. Enterprise's Knowledge, Impact & Strategy (KIS) team and Seven Sisters evaluated the initiative through a series of surveys and interviews over the course of the program. The evaluation considered key questions such as:

- ▶ Did participating organizations experience a growth in their capacity to provide homeownership programming?
- ▶ What were the successful elements of the NHLCC programming?
- ▶ What did participants accomplish through their participation in the NHLCC?
- ▶ What recommendations did participants have to strengthen future cohort initiatives?

The results of the evaluation were overwhelmingly positive, and 93 percent of participants would recommend NHLCC to a colleague. Key successes included:

- ▶ Opportunities for participants to connect with one another through networking, peer learning and workshopping;
- ▶ Strengthening partnerships among participating organizations and with local partners;
- ▶ Expanding capacity among participating organizations to implement homeownership programming (as measured by comfort level in key activities related to developing and expanding a homeownership program, plus any relevant interview findings); and
- ▶ Positive participant experiences with the way the cohort was implemented.

EXECUTIVE SUMMARY

The evaluation also highlighted opportunities for improvement, including providing more time for breakout discussions, convening a smaller cohort, adding advanced content, continuing to incorporate in-person gatherings, and ensuring that each organization participates with a regional partner. NHLCC might consider exploring a cohort for small TDHEs and increasing funding for participating organizations.

This report tells the story of this pilot initiative. It shares the following:

- ▶ NHLCC Program Design and Activity
- ▶ Impacts of the NHLCC Capacity Building Activities
- ▶ Cohort Accomplishments
- ▶ Lessons Learned and Recommendations Moving Forward
- ▶ Profiles of Participating Organizations

PROGRAM DESIGN AND ACTIVITY

After a call for participants process, Enterprise reviewed applications with thoughtfulness around ensuring a diverse cohort. The NHLCC was structured for the participants to participate as “community teams,” where multiple organizations from one tribe or region could collaborate on their homeownership programming goals, combining CDCs, TDHEs, and CDFIs. Native CDFIs were encouraged to apply to participate in the cohort as important members of these teams. A total of eighteen organizations participated in the cohort, coming from nine different tribal communities in seven states. Because of the focus on community teams and encouraging CDFI involvement, participating organizations reflected more diversity than typically seen in capacity-building programs, which are often limited to one type of organization (CDFI, TDHE, nonprofit) at one stage of growth (emerging or experienced organization). The NHLCC organizations ranged in size and brought different levels of homeownership experience to the initiative. The following organizations participated in the cohort (please see organizational profiles following this report):

- ▶ Akwesasne Housing Authority, Akwesasne Reservation, New York
- ▶ Cheyenne River Housing Authority, Cheyenne River Reservation, South Dakota
- ▶ Four Bands Community Fund, Cheyenne River Reservation, South Dakota
- ▶ Four Directions Development Corporation, Maine
- ▶ Homestead Community Development Corporation, Hawaii
- ▶ Interior Regional Housing Authority, Alaska
- ▶ Lakota Funds, Pine Ridge Reservation, South Dakota
- ▶ Mazaska Owecaso Otipi Financial, Pine Ridge Reservation, South Dakota
- ▶ Native Community Capital, Arizona
- ▶ Oglala Sioux Lakota Housing, Pine Ridge Reservation, South Dakota
- ▶ Oglala Sioux Tribe Partnership for Housing, Pine Ridge Reservation, South Dakota
- ▶ Pueblo of Jemez Housing Authority, Pueblo of Jemez, New Mexico
- ▶ Red Cliff Housing Authority, Red Cliff Reservation, Wisconsin
- ▶ Sicangu Wicoti Awanyakapi Corporation, Rosebud Indian Reservation, South Dakota
- ▶ Tantanka Funds, Rosebud Reservation, South Dakota
- ▶ Thunder Valley Community Development Corporation, Pine Ridge Reservation, South Dakota
- ▶ Umatilla Housing Department/Nixya’awii Community Financial Services, Confederated Tribes of the Umatilla Indian Reservation, Oregon
- ▶ Wisconsin Native Loan Fund, Wisconsin

PROGRAM DESIGN AND ACTIVITY

The program started with an in-person convening at Gila River where participants completed the twelve-module *Enhancing and Implementing Homeownership Programs in Native Communities* training. During the convening, the participants had multiple opportunities to work in their community teams and develop goals that guided their work together in the cohort. Participants then began to meet virtually on a monthly basis, attending a three-hour session that provided homeownership-related content as well opportunities for peer learning and community team work on agreed-upon goals. Initiative programming was planned and facilitated by a team comprised of Enterprise – Rural and Native American Program staff and Seven Sisters Community Development Group partners.

Enterprise provided up to \$30,000 in grant funding to each participating organization over the course of the program, with \$15,000 in grant funds allocated at the start of the NHLCC and the remainder available as needed.

Once the global pandemic hit in March 2020, the structure of the cohort was reevaluated to accommodate participants' need to focus on their communities and rethink their community engagement strategies. To support participating organizations' shifting priorities, Enterprise extended the initiative by several months (until May 2021), to give participants additional time to achieve organizational and community goals amidst the additional responsibilities and stressors that they faced due to the pandemic. Cohort activities became completely virtual, but participants shared in their interviews that the initiative was still impactful:

I definitely give acknowledgement to Enterprise and Seven Sisters—you were so flexible in adapting to the COVID-19 environment. Enterprise should give themselves and consultants credit for navigating this and doing it so well. The participants still had a great learning experience.

PROGRAM DESIGN AND ACTIVITY

After two monthly, three-hour virtual sessions, Enterprise shifted to providing two shorter cohort sessions each month. The first two-hour session provided opportunities for peer learning and connection, with time for community teams to meet, group discussions, and topic-specific breakout discussions. Two of these sessions also included a structured “workshopping” activity, where one participating organization would share a challenge they were facing, participants would work in break out groups to brainstorm strategies to address the challenge, and cohort members would then share proposed strategies with the presenting organization. Monthly cohort discussions focused on key topics, including foreclosure prevention, accessing tribal leaders support, goal setting and evaluation, and business and sustainability planning. A full list of session topics is provide in Appendix A.

The second, one-hour session covered presentations of homeownership-related content with primarily guest speakers. This second session was offered in a webinar format and was optional to cohort members depending on their interest in the topic, and was also frequently open to non-cohort members as well. Some webinars built on topics in the *Enhancing and Implementing* curriculum, while others focused on additional topics suggested by participants, including preparing for a housing needs assessment in a pandemic and frameworks for holistic community development. See Appendix B for full list of webinar topics.

IMPACTS OF THE CAPACITY BUILDING INITIATIVE

Collecting participant feedback on the NHLCC experience has been vital for Enterprise in evaluating the value of the pilot program and measuring impact goals. To this end, Enterprise conducted an in-person baseline survey of participants at the outset of the initiative, as well as follow-up surveys administered electronically at the mid-point and end of the program. The baseline and final surveys explored the impact of the NHLCC on participating organizations' capacity to develop or enhance homeownership programs, while the mid-point survey focused primarily on peer-to-peer learning and cohort partnerships.

To complement the survey data, the Seven Sisters team reached out to each participating organization to gather additional qualitative feedback on the initiative. Seven Sisters conducted an exit interview with each organization, looking at: Did participants find the initiative valuable? What were the highlights for participants? What did they accomplish with the support of the program? Would they recommend the program to others in the future? What changes to the program would they recommend moving forward?

Overall, the evaluation indicated that the NHLCC program was successful in advancing tribal homeownership efforts among participating organizations and in meeting the program's impact goals. At the completion of the program, 73 percent of respondents found the NHLCC to be "very useful" and 93 percent of respondents would recommend this program to other colleagues. The evaluation highlighted key program successes in the following areas of impact:

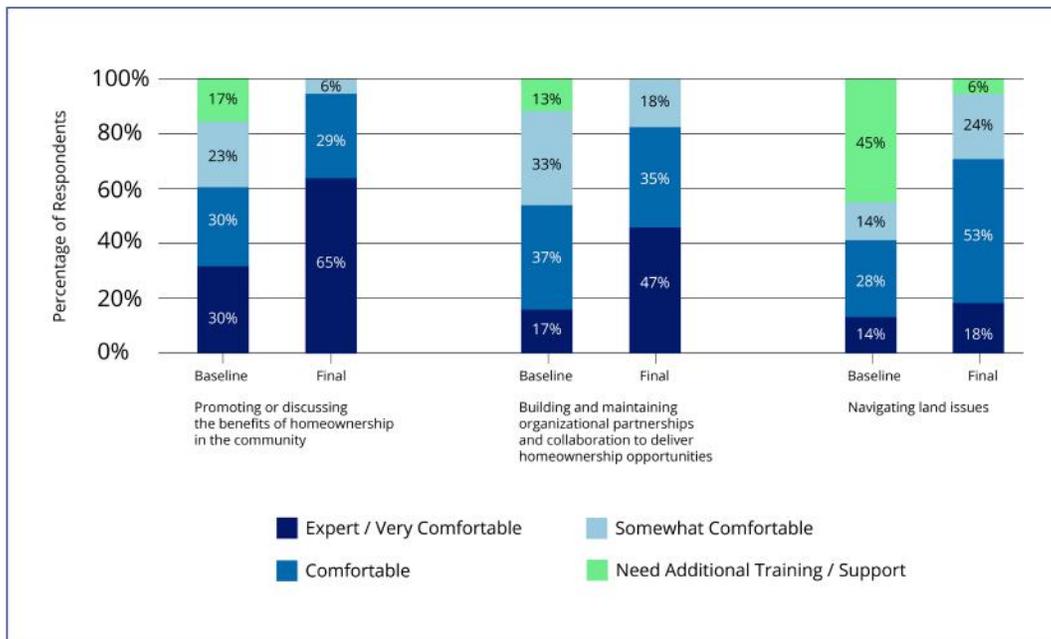
- ▶ Growth in Individual and Organizational Capacity
- ▶ Connecting to a Network of Peers
- ▶ Peer Learning and Development
- ▶ Cohort Diversity in Type and Experience
- ▶ Strengthening Partnerships
- ▶ Creating space for Research, Development, Reflection, and Planning

¹ The data in this report comes from the total number of survey respondents. In all the surveys completed, it was possible to have had more than one respondent from each organization. Baseline survey had 30 respondents and 100% of organizations represented, Mid-Point and Final survey had fewer respondents, representing 67% of organizations.

Growth in Individual and Organizational Capacity

In the exit interviews, participants indicated that the initiative increased their capacity to deliver programming. In the words of one participant, “Now I can provide better support to the community.” Another noted, “I got more confidence out of it, working with my clients.”

Chart 1: Program Activities Where Participating Organizations Reported the Largest Gains in Comfort Data source: Baseline Survey (30 respondents) and Final Survey (17 respondents)



As early as the mid-point of the program, survey respondents from each organization reflected growth in organizational capacity due to participation in the NHLCC program, particularly in feeling supported in their efforts to promote homeownership.

Participants also appreciated the eleven optional webinars on different topics (See Appendix B). One stated, “I loved the topics that were chosen. The topics were very spot-on in terms of housing activity in the country.” According to the final survey, the top-rated webinar sessions were:

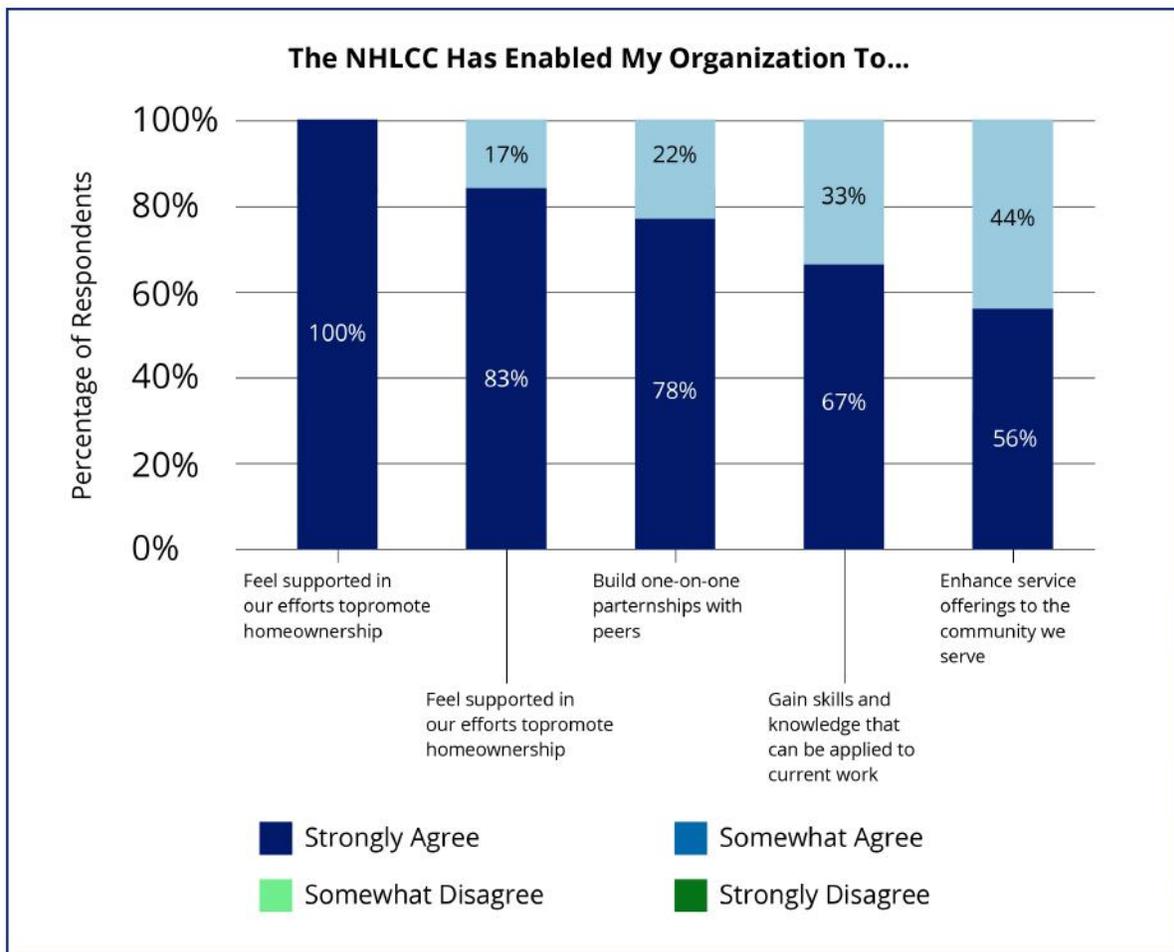
- 1) Building Our Lending Toolbox: Section 184 Lending
- 2) Conducting Trainings and Connecting in a Virtual World
- 3) Understanding the Secondary Market

IMPACTS OF THE CAPACITY BUILDING INITIATIVE

Participants also noted the impact of the Enterprise staff team on capacity building. Specifically, having Native staff on the team led to more connection and relationship building with participants:

On the principle of the matter, seeing that Enterprise went ahead and hired a Native staff person... It bothers me a lot when these other organizations are not fully committed to Native issues and hire consultants. It's like a one-time thing and something they can turn on and off which shows a real lack of commitment. Versus, having a position, a line item, we're going to develop our own capacity and learn.

Chart 2: Impact of the NHLCC Program at Program Mid-Point
Data source: Mid-Point Survey (18 respondents)



Connecting to a Network of Peers

From the outset, one of Enterprise's goals was to help participants expand their organizational networks and build peer relationships. Participants repeatedly shared the power of connecting with others, as reflected in the mid-point program responses in Chart 2 above.

Many homeownership practitioners in Native communities are very isolated, often the only homeownership staff in their organization, or even their community. This isolation is compounded by the remote, rural location of many of these communities, which was exacerbated by COVID-19. Given this isolation, many participants recognized the value in coming together (even virtually) with colleagues who are working towards similar goals, facing common challenges, and developing strategies to address these challenges. As one participant stated, "I know that I am not alone." Similarly, another participant stated, "I think the cohort provided reinforcement that I'm not alone – I can reach out to other people." Cohort members shared the real-time value of these connections, as well as their power in the future. In the words of one participant:

There is power in connections...This little cohort is going to serve Faisha Solomon [of the Homestead Community Development Corporation] for decades. Now she knows these people and she knows she is not alone. The organizations that she met in the cohort that look like her and have similar problems –

Many participants noted the value of the initial in-person session as a first step in building connections. In the words of one participant:

I liked the first training in Phoenix in person. It helped us build teams. It helped us recognize and respect each other as a member. We were all from different areas with the same goal of homeownership. We are all pursuing to build a program and Enterprise was there giving us that resource to build what we are trying to achieve - which is homeownership.

Similarly, another participant stated:

The first trip was really beneficial – the information shared and the networking that happened. It laid the foundation for the work we still need to do – even if we couldn't do some under Covid. We're still motivated to continue with the work thanks to the good group that we had.

In addition, looking at connections, cohort members also highlighted the value of the Native Homeownership Information Exchange Listserv that Enterprise developed for participants (as well as others working in the Native homeownership field). For them, the Listserv provides a way to stay in touch moving forward, to continue asking questions and sharing resources and information, “I like the email chain that Susan has put together, and that it's continuing to move forward.”

Peer Learning and Development

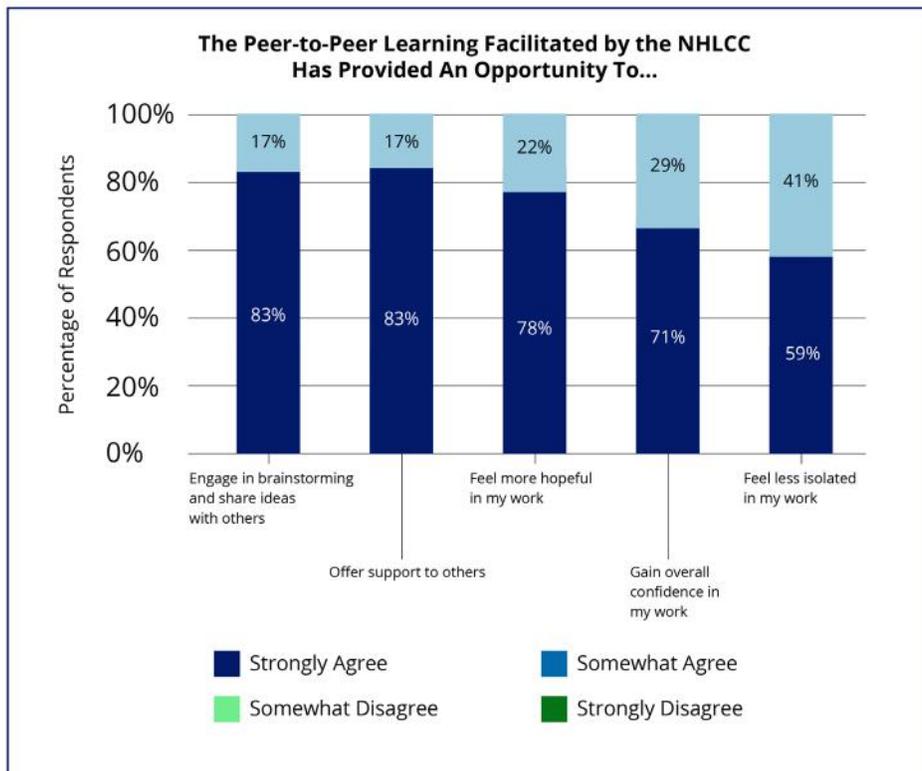
Participants repeatedly emphasized the value of peer learning featured through the cohort. Facilitators consistently worked to lift up the voices and experiences of participants, through both the monthly cohort sessions and topical webinars. One participant shared, “I really liked when they switched over to having the experts in the cohort take over and share what they've worked through and are experts in. Awesome to see people shine and share resources.” Another participant stated:

It is so much easier to put on a training seminar and hire a consultant, but you guys did not do this. You went the hard road that will build better results. Your cohort embraces peer to peer learning. It is better than one way training sessions. You need both.

IMPACTS OF THE CAPACITY BUILDING INITIATIVE

The value of peer-to-peer connections is also reflected in the mid-point survey results, where cohort members indicated that these connections benefitted their organizations by allowing them to share ideas, offer support to others, build relationships, and gain overall confidence in their work. Please see Chart 3, below.

Chart 3: Impact of Peer-to-Peer Connections on Organizational Confidence
Data source: Mid-Point Survey



As part of the approach to building capacity, participants specifically highlighted the value of the workshopping sessions, where cohort members had the opportunity to brainstorm solutions to a challenge presented by one member organization. One participant shared:

I like the hands-on stuff. We did a case study for Pueblo of Jemez - where they had an issue, and the entire cohort took sections of their issue and brainstormed different solutions. We were all able to offer some kind of solution to the situation they are facing. It gave me confidence to be able to contribute and impact them a little bit in that way. What I am saying is valuable - I can offer something. That was a highlight. Anything that we did hands on where we engaged with each other to come up with solutions was helpful.

Similarly, another participant shared:

I really enjoyed the community partnership and the case studies, when groups shared what their challenges were, and other groups were able to offer support and share knowledge. I really liked the structure behind that – it didn't get too chaotic or off-topic (usually). I think we have a lot to learn from each other, and I really appreciate the method of case studies to solve that.

Cohort Diversity in Type and Experience

Participants highlighted the value of the diversity of the organizations which made up the cohort, in terms of type of organization and level of experience: "I think the diversity of the group brought a lot of different knowledge to the table." Similar initiatives typically bring together similar organizations (TDHE, CDFI, nonprofit) with comparable levels of experience. Significantly, both mature and younger organizations expressed that cohort programming was valuable and met their needs. An experienced TDHE noted, for example:

Overall, it was really great. For mature programs, it was really great to validate that what you're doing is right and help us be prepared to enhance our services. For us, we can build on what we have and make better.

A younger organization shared:

Since we're [an] emerging CDFI – the cohort helped us with a starting point and to develop strategies – we started a strategic management plan, and this really helped us with goal setting and seeing and evaluating where we are.

IMPACTS OF THE CAPACITY BUILDING INITIATIVE

One CDFI noted the value of CDFIs and TDHEs learning and partnering together:

We're new in the housing development space and would never have known half of those people -TDHEs and CDFIs don't share the same conference trail. But now it gives me another way to reach out to them virtually.

Another CDFI also emphasized the value of bridging the worlds of TDHEs and CDFIs:

Seeing where housing authorities' challenges are helps us see where we can be more supportive on the financing side... it gave me a deeper knowledge of the issues and what they have to overcome at TDHEs.

Strengthening Partnerships

Every organization that had the opportunity to work in a community team through the cohort shared that their partnerships were strengthened through the initiative. Starting at the initial launch at Gila River, community teams had the opportunity to meet together to develop joint plans and common goals. Even when many cohort members were working remotely during the pandemic, many of the monthly cohort session also provided the time for partners to meet through virtual breakout sessions. One participant noted, for example, "... we got to know them better, their particular needs and how we might help each other, so that was definitely a great partnership." Another participant shared, "We recently reached out to Mazaska, and Lakota Funds has been huge in helping us... they are really coming through for us to fill gaps." Another stated,

Coming together really allowed us to discuss projects that we wouldn't have taken on by ourselves. That really strengthened our working relationship. Now, we look for opportunities.

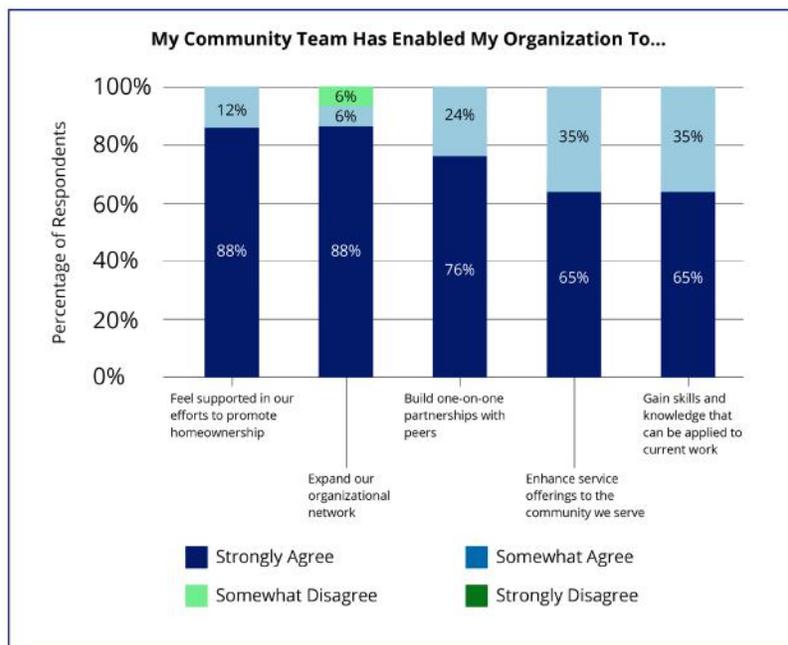
IMPACTS OF THE CAPACITY BUILDING INITIATIVE

One participant shared how their partnership helped in addressing challenges caused by the pandemic:

I've known Dave a long time, and this was an opportunity to keep building that relationship... We have that situation with that one participant who did our financial literacy program. They were at the verge of closing their loan and the casino shut down. At no fault of their own, they lost their job. Now they are trying to get ready to apply for a HUD 184 and they have to be on the job for six months and she just went back to work, and now it delays them from moving forward. Reaching out to Dave, since he's a CDFI, he's able to assist the family. I'm hoping our partnership can continue growing in that direction.

The value of working in community teams was also reflected in the mid-point survey, where 89 percent of respondents reported connecting with other cohort members outside of scheduled NHLCC meeting times. As shown in Chart 4 below, participants agreed that participating in a community team with NHLCC helped expand their organization's capacity in several ways.

Chart 4 Impact of Community Teams on Organizational Capacity
Data Source: Mid-Point Survey (17 respondents)



Space for Research, Development, Reflection, and Planning

Participants also noted how the cohort experience created valuable space to step away from day-to-day operations, to reflect on their homeownership work and develop plans for the future. Enterprise created this space by including time on session agendas for these reflections and planning, as well as providing funding for staff to focus on homeownership goals.

One participant shared:

I know a lot of times we are overworked but it gave us a place to come together and share what we want to do and what we'd like to see and all the fight that we are putting up for homeownership in these tribal communities.

Another participant shared the value of funding support:

The cohort gave us breathing room to dedicate staff to this really important issue to keep our families in their homes. The participation in the cohort which came with a modest level of funding allowed her [Faisha] to dedicate brain time and staff time to the topic. It created the space and unhooked the ringing of our hands, and now we have a little resource to take it farther in the research and development phase.

Finally, the value of funding support was echoed in the final survey, where 87 percent of respondents rated Section 4 grant resources “very useful.”

COHORT ACCOMPLISHMENTS

In addition to the highlights participants shared, many of which focused on developing connections and partnerships, they also noted the concrete accomplishments which came out of the cohort as a result of these stronger partnerships and funding support. Some of these concrete accomplishments include:

▶ **Red Cliff Housing Authority (RDHA) – Wisconsin Native Loan Fund (WNLF)**

WNLF is currently working with RDHA on the sale of their tax credit homes. According to WNLF, this partnership is happening much sooner than it would have if not for the cohort.

▶ **Akwesasne Housing Authority (AHA) – Four Directions Development Corporation (FDDC)**

Through this partnership, Four Directions (in Maine) has been able to assist the Akwesasne Housing Authority (in New York) with their homebuyer education through their e-homebuyer program and provide down payment assistance to qualified homebuyers. AHA and FDDC also worked together and collaborated with 1st Tribal Lending to make the HUD 184 mortgage product available to Native Americans residing in New York once again.

▶ **Pine Ridge Reservation Partners (Oglala Sioux Tribe Partnership for Housing, Oglala Sioux Lakota Housing, Lakota Funds, Thunder Valley Community Development Corporation, Mazaska Owecaso Otipi Financial)**

Working together through the cohort, the Pine Ridge partners have been able to revive a previous homeownership collaborative that had been dormant and are currently partnering to update a reservation-wide housing needs assessment.

▶ **Cheyenne River Housing Authority (CRHA) and Four Bands Community Fund (FBCF)**

Building on their work in the cohort, these Cheyenne River partners are exploring joint New Market Tax Credit ventures, with a mixed-used development featuring entrepreneurship opportunities on the first floor of the units and housing on the second floor. In addition, they are currently working plans where the Cheyenne River Housing Authority will be developing turn-key ready homes financed by Four Bands.

COHORT ACCOMPLISHMENTS

▶ **Homestead Community Development Corporation (HCDC) and the Sovereign Council of Hawaiian Homestead Associations (SCHHA)**

In partnership SCHHA, HCDC focused cohort efforts on developing a Foreclosure Prevention program designed to help native Hawaiians remain on their ancestral lands. This work included developing a myriad of foreclosure prevention forms and processes that encourage families with delinquent mortgages to access HCDC technical assistance; briefing Hawaii state legislators several times on various issues related to the unique foreclosure processes on trust lands to create awareness and understanding of challenges in pursuit of solutions; coordinating three legal clinics with local law firms (private and public interest) to build HCDC and SCHHA capacity on the foreclosure process including court related processes; coordinating multiple meetings with the state agency responsible for administration of native Hawaiian trust lands (equivalent to a state government level BIA agency); and developing the first and only Foreclosure Prevention Guide for Trust Land Families.

Through connections made by the Cohort with 1st Tribal Lending, HCDC worked with 1st Tribal to start the approval process to originate HUD 184a mortgages in the state of Hawaii. 1st Tribal Lending is now an approved lender in the state of Hawaii and is working with HCDC to provide the 184a loans as a resource for native Hawaiians.

▶ **Thunder Valley Community Development Corporation**

With support from the cohort, Thunder Valley redesigned their financial coaching program. Spurred by a cohort discussion led by colleagues from the Homestead Community Development Corporation (HCDC) which questioned the power dynamics and assumptions that underlie a traditional “counseling” approach, Thunder Valley began to closely examine their organization’s approach to counseling and coaching. This reflection led staff to explore “Change Machine,” a comprehensive coaching program with a strong visual component. With financial support from the cohort, Thunder Valley adopted the Change Machine model, which included transitioning their database to the Change Machine system.

LESSONS LEARNED AND RECOMMENDATIONS MOVING FORWARD

Recognizing that this was the pilot offering of the cohort, Enterprise collected feedback from both participating organizations and facilitators on how to strengthen the program moving forward. This feedback included:

Consider forming a smaller cohort

With eighteen organizations from nine tribal communities, at times it seemed like there were too many organizations. Both facilitators and participants suggested looking at reducing the number of organizations, which would facilitate the groups getting to know one another, and provide more time for deeper discussions. One organization shared,

I liked learning about the innovations people were making, and I wish we had more time to talk further about it. There were too many in the cohort, so it didn't allow us to have those kinds of conversations and discussions. [We] are used to small group discussions, and wish the cohort was smaller so every group could really get to know each other.

Provide more time for break-out discussion sessions

Group break-out sessions provided an opportunity for community teamwork and fostered collaboration. Because of full agendas for the monthly cohort sessions, the group break-out discussions were shortened or rushed at times. Participants suggested allocating more time for these discussions.

Consider increased funding for participating organizations to offset administrative burden

Participants noted the value of funding support for their homeownership efforts, and the way that funding enabled their organizations to grow, develop new resources, and make shifts that would not otherwise have been possible. One organization was able to implement a new client management tracking system, for example, while another was able to develop their new foreclosure prevention resource. However, a number of organizations shared that the administrative reporting burdens were significant in relation to funding levels. Given the real value of funding support, participants repeatedly recommended that Enterprise consider increasing grant support, as this would help offset administrative burdens.

Emphasize workshopping component

Future cohort design could include workshopping as a mandatory part of participation in the cohort. Promotional and application materials should clearly describe workshopping expectations and it would be helpful to offer support to each organization to help identify a good issue/ challenge for workshopping.

Provide more structure for cohort sessions

While participants appreciated the facilitators' responsiveness and flexibility in planning cohort programming, some participants indicated that they would have appreciated a more structured approach. One participant noted:

I'm a person that likes structure, like a build off the topic to the top is what I'd lean towards. This felt more like popcorn. So for me, as an individual person, I had difficulty with that. Yes, I had topics I liked, but I couldn't see the direction – you know, 'where are we going with this you guys?' It was like 'great topics, what are we getting at the end?' So if it was me I would change it, I would start with – just like we have in curriculum – we have a foundation, and we build off of here. That's what I would change – more organized structure that way.

Ensure that each participating organization is working with at least one partner

While there was a focus on working with community teams (based on one reservation or in one region), some organizations participated without partners. Facilitators noted that the program should consider inviting participants to apply as their own teams and include either all teams or all individual organizations. Moving forward, it was recommended that each participating organization has at least one partner from their region. As one participant noted:

If it was organized a bit differently, I would have gotten more out of it. It would have been nice if there were other groups that were also in my area, geographically related groups were able to come together. It would have been nice to have at least two other groups in closer proximity, or at least in the Northwest, so that we could have come together to develop some sort of connection. Let's try to get two or three groups in Oregon, Washington, Idaho, or even Montana in the future. Sometimes I did not find it very useful working with my team because I was just a solo member.

Consider breaking the cohort up into smaller groups for discussions

Consider inviting participants to apply as their own teams and include either all teams or all individual organizations. Depending on who applies, there could be a variety of ways to break up the group and have them work in smaller units. For instance, they could be put into teams/ groups based on their level of organizational development, etc.

Consider forming a cohort for small TDHE's

One participant noted that small TDHEs could benefit tremendously from a learning cohort with supplemental grant support. Small TDHEs often lack the staff to focus on homeownership, and the capacity to provide homeownership programming:

There are several TDHE's that are so small – I would like to challenge Enterprise to develop a cohort of small TDHE's, who are challenged because they can't afford the staffing. They could use the grant to hire staff, who would come on board and work with existing staff to go through the training... if you want to make an impact in Indian Country – you have to build the capacity of the small TDHEs -- they don't have the prerequisites to get started...

Consider opportunities to develop programming geared to different stages of organizational or staff development

While participants acknowledged the benefits of working with organizations and peers who were more experienced and the value of the diversity of cohort members, they also noted how diversity also resulted in content being too basic for mature organizations at times. Facilitators noted this trend as well. Some participants suggested providing the opportunity to explore more advanced content, including taking a deeper look at foreclosure prevention, forming homeowner associations on trust land, loss mitigation strategies, and preparing to work with the secondary market. Participants also recommended that Enterprise consider experimenting with different ways of breaking the groups up to support different goals and needs throughout the cohort experience, which could be achieved by making specific sessions geared toward organizational stage of development or staff housing experience.

Share organizational information at the outset

Participants suggested sharing more information about participating organizations at the outset of the initiative to provide a foundation for collaboration. This information could be shared through digital organization profiles or a directory, so that participants can reference the information throughout the duration of the cohort. One participant suggested:

I think it would have been nice to have information about where people were from up front. It got blurred: where was everyone from? What were some of the programs that they offer? Maybe something more like a directory – here are the programs that are going to be participating with you, here are the programs that they offer, this is who they work for/with. Just some more resources. The other thing is that it would have been nice to have photos of the communities they came from to see how our communities are similar/different. It's good to see the similarities and differences. Maybe every program could have provided a 15-minute presentation to the rest of the group to explain who they are.

Continue to incorporate in-person convenings

While the cohort plans for in-person meetings were impacted by the pandemic, participants encouraged Enterprise to continue planning in-person convenings when possible. Facilitators recommended a combination of in-person and virtual meetings for cohort participants as well. Future cohorts could consider holding at least some of the in-person meetings within a reservation setting with the opportunity to learn about the community, visit homeownership projects, and support local businesses.

One participant noted, “We need to meet in person. The human touch and sitting across the table should not be cast aside because of technology.” Although participating organizations made considerable progress on their homeownership goals and all cohort members found the primarily virtual experience valuable, participants were unanimous in seeing the value of the in-person gatherings. One participant shared:

It's too bad that COVID came along, and we weren't able to meet in person. In person is always better to me because you don't have the opportunity to sit and have a conversation with someone virtually unless you're in a break-out room. So that was the most impactful part to me – being able to connect with people in person. The personal one on one conversations is the most valuable way to learn information for me. The ability to trade a [business] card or anything like that isn't really possible over Zoom. In person, you can at least exchange cards to say 'Hey, can we talk about this later?'

CONCLUSION

Overall, participant feedback through surveys and exit interviews confirmed that through the Native Homeownership Learning Communities Cohort, Enterprise Community Partners successfully achieved its goal of building the personal and organizational capacity to deliver homeownership programming to community members. Participants saw tremendous value in coming together (even virtually) over an extended period to learn from one another, address common challenges, combat isolation, and dive more deeply into the essential components of homeownership. It is clear that this increased capacity will, in turn, lead to more Native families successfully achieving homeownership in the communities touched by this initiative. Moving forward, participants were unanimous in their feedback that Enterprise should build on this pilot, to offer similar cohort learning opportunities to additional Native organizations in the future.

NHLCC Session Topics

- ▶ Accessing tribal leader support for homeownership
- ▶ HUD-certified housing counseling agencies: Oweesta's strategy
- ▶ National advocacy update
- ▶ Foreclosure prevention
- ▶ Telling your team's story: an indigenous approach to evaluation
- ▶ Community team discussion: reviewing our goals
- ▶ Community workshopping: housing needs assessment challenges during a pandemic
- ▶ Community workshopping: balancing financial education with tradition and Family Obligations
- ▶ SD Housing Conference workshops
- ▶ Mid-point survey: reflections on the past year and looking ahead
- ▶ Team planning: what will we accomplish by June 2021?
- ▶ Business and sustainability planning
- ▶ Fundraising fundamentals
- ▶ Concluding session

Monthly Webinar Topics

- ▶ Foreclosure Prevention Methods During COVID-19 and How to Navigate the Paycheck Protection Program
- ▶ Preparing for a Housing Needs Assessment During a Pandemic
- ▶ Combining Ancestral Knowledge & Modern Science: An Indigenous Approach to Maintaining Self Care During a Crisis
- ▶ Building Our Lending Toolbox: Section 184 Lending
- ▶ Building Codes: Why We Need Them and Working with Contractors on Trust Lands
- ▶ Training and Connecting in a Virtual world: Tools, Practices, and Tips
- ▶ Long Distance Partnerships to Increase Homeownership Opportunities
- ▶ Building to Heal: A Framework for Holistic Community Development
- ▶ Indigenous Home Design
- ▶ Understanding the Secondary Market: Freddie Mac Home Possible Product
- ▶ Implementing the HEARTH Act: What it Takes
- ▶ Legal Codes to Support Homeownership on Trust Lands



**NATIVE HOMEOWNERSHIP
LEARNING COMMUNITIES COHORT
ORGANIZATIONAL PROFILES**



ORGANIZATIONAL DESCRIPTION

The Akwesasne Housing Authority (AHA) is Tribally Designated Housing Entity (TDHE) for the Saint Regis Mohawk Tribe in Franklin County, New York. Established in 1984, AHA serves approximately 10,000 tribal members in the surrounding area by providing guidance on homeownership options and rental opportunities as well as assistance with counseling and training relevant to housing programs benefiting eligible families. AHA is responsible for the direct administration and monitoring of all HUD-funded grants awarded, including the NAHASDA Indian Housing Block Grant. AHA has built over 430 homes for low-income families and presently manages 267 single family homeownership units, and 59 low-rent elderly and supportive housing for elders and homeless veterans. Construction is underway for an additional 25 low-rent elderly units to be completed by years end.

HOMEOWNERSHIP MISSION

AHA is committed to enhancing its homeownership efforts due to expanding tribal membership and future growth of the local community. Impending land claims settlements will bring opportunities to expand Akwesasne's land base for new homes and neighborhoods. With partnerships established through collaboration with the Enterprise's Cohort, AHA is working on expanding homeownership opportunities for its community. AHA currently has 22 community members on a waitlist for the Section 184 home loan program. Once it is able to obtain funders, banks, or a CDFI lending partner, it will be able to assist tribal members in accessing the HUD 184 loan guarantee program. This year, 2021, the AHA was successful in accessing 1st Tribal Lending for the Section 184 home loan program.



Akwesasne Housing Authority

HOMEOWNERSHIP PROGRAMMING

AHA's homeownership programming includes education, counseling and support for loan products such as USDAs 502 and 504 loans, Section 184 home loans and VA Native American Direct Loans (NADL). Support is provided both in-person and virtually.

VISION FOR HOMEOWNERSHIP MOVING FORWARD

AHA is working to establish its own homeownership program. Currently, AHA is in the initial stages of developing a mixed-use property with a neighborhood that includes both residential and commercial space as well as educational facilities such as daycare and Boys and Girls Club. AHA will continue to partner with Four Directions Development Corporation for support with downpayment assistance as well as homebuyer education and counseling as it moves forward supporting more community members to attain homeownership. The beneficiaries of the project will not only be the current homeowners and tenants but also the future homeowners and tenants of the Akwesasne community. Based on data gathered through its community survey, there is a need for 800 homes.

INGREDIENTS TO MAKE THIS VISION A REALITY

AHA ability to actualize its vision will require:

- ❖ **Continued collaboration and partnership with other Native American Tribes in New York State**, who are part of the Six Nations Confederacy, in pursuit of accessing Section 184 loans and creating a Native CDFI in New York State. This endeavor will continue to be sustained and will be part of the Indian Housing Plan for 2022.
- ❖ **Working with local governments around issues of racial equity** to support community needs and homeownership priorities.
- ❖ **Continued partnership with Four Directions Development Corporation** to support homebuyer education and counseling as well as Section 184 home loans.
- ❖ **Continued internal capacity building** to develop skills to support future homebuyers as well as the new development that is underway.



ORGANIZATIONAL DESCRIPTION

Cheyenne River Housing Authority (CRHA) serves members of the Cheyenne River Sioux Tribal (CRST) Reservation. The reservation is located in north-central South Dakota and encompasses Dewey and Ziebach counties. CRHA was founded in 1963 under CRST Ordinance 28. CRHA works to provide affordable housing for members of the Cheyenne River Sioux Tribe, including affordable rental and homeownership opportunities. CRHA helps families facilitate and navigate the home buying process from start to finish.

HOMEOWNERSHIP MISSION

To develop partnerships with lenders to provide affordable opportunities for families seeking to own their own home.

HOMEOWNERSHIP PROGRAMMING

CRHA's homeownership programming for tribal members includes:

- ❖ CRHA provides down payment assistance funds, homebuyer readiness classes, education classes, loan packaging, credit counseling and post purchase counseling. In 2021, these classes were offered on-line. Additionally, CRHA has developed an on-line homebuyer readiness class exclusively for Veterans.
- ❖ 188 individuals have graduated from CRHA's 12-week homebuyer readiness training.
- ❖ CRHA has developed 160 acres named Badger Park Subdivision, with 35 lots dedicated to homeowners (11 of these lots have been assigned to date).
- ❖ CRHA has conducted a needs assessment focused on the homeownership needs of Native Veterans. The homebuyer education classes are tailored to veterans, whom are applying for the Native American Direct Loan and dedicated homeownership units for Veterans.

- ❖ CRHA has under development another subdivision, Courtyard, comprised of 120 acres that is dedicated exclusively for home ownership homesite lot assignments; Phase 1 of this subdivision will start construction in the Spring of 2022 and will offer 30 full developed (infrastructure) lots for mixed use homeownership, including used mobile/manufactured homes and newly constructed homes.

VISION FOR HOMEOWNERSHIP MOVING FORWARD

Looking to the future, the CRHA plans to build on its experience and success to continue providing critically-needed homeownership opportunities for tribal members:

- ❖ Continue offering homeownership education classes for tribal members who wish to purchase a home;
- ❖ Construct move-in ready homes for qualified homebuyers;
- ❖ Develop additional subdivisions across the reservation (outside of Eagle Butte) with affordable homeownership and rental units, building on the Badger Park model;
- ❖ Address the challenges in large-scale construction and development, and the lack of contractors, including internships to increase the construction work force labor pool, with the capacity to create stick-built options for homebuyers; and
- ❖ Develop a larger menu of options for homebuyers to choose their design and construction methods.



Established 1963

Established 1963



INGREDIENTS TO MAKE THIS VISION A REALITY

The following ingredients are needed to make this vision a reality:

- ❖ **A continued partnership with Four Bands Community Fund**, a Native CDFI on the Cheyenne River Reservation providing mortgages for qualified borrowers. Through the Native Homeownership Learning Communities Cohort, the CRHA deepened its partnership with Four Bands, where CRHA provides the infrastructure, housing stock, and homebuyer education classes, and Four Bands provides the mortgage financing. CRHA sees this partnership as vital to its success moving forward.
- ❖ **Infrastructure dollars** to offset the cost of infrastructure development in new subdivisions, to ensure affordability for homeowners and minimize its own debt. CRHA works to subsidize infrastructure costs rather than passing them on to homebuyers through their loans.
- ❖ **Capacity to meet the demand for homeownership** on the Cheyenne River Reservation. While the CRHA has an impressive history of helping families achieve homeownership, it has never seen the demand that currently Exists. The dream of homeownership is possible for tribal members – more people are reaching for this dream.

“Homeownership creates and adapts to native heritage in capturing the essence of our being, our hearts are with our family and in our home.”



Established 1963

Established 1963



ORGANIZATIONAL DESCRIPTION

Operating since 2000, Four Bands Community Fund is based in Eagle Butte, South Dakota, on the Cheyenne River Reservation. As a Native CDFI serving enrolled tribal members statewide, Four Bands works to create economic opportunity by helping people build strong and sustainable small businesses and increase their financial capability to create assets and wealth.

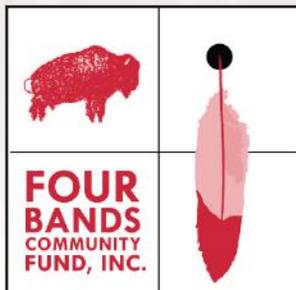
PROGRAMMING

Grounded in Lakota values, Four Bands programming targets entrepreneurs, consumers, youth, and potential homeowners. As a Native CDFI, Four Bands originates entrepreneurship loans and mortgages, supported by training and technical assistance as well as financial coaching.

HOMEOWNERSHIP PROGRAMMING

Four Bands launched its homeownership program in 2016. As of April 2021, it had deployed 43 home renovation loans and 32 mortgage loans, and delivered homebuyer education classes to over 600 people. Four Bands is one of two Native CDFIs participating in USDA's 502 re-lending pilot, where it is leveraging community relationships to deploy USDA's mortgage capital to qualified families.

“Four Bands sees homeownership as the key to closing the Native American wealth gap. We are proud of our families for committing to financial security for themselves and the many generations to come.”



VISION FOR HOMEOWNERSHIP MOVING FORWARD

Looking to the future, Four Bands is committed to increasing stock for homeownership, through the following strategies:

- ▶ Tackle the contractor problem – building up the capacity of individual contractors and the overall contractor environment;
- ▶ Continue to build our partnership with the Cheyenne River Housing Authority to build homes and neighborhoods, where the Housing Authority builds homes and Four Bands provides financing; and
- ▶ Work with an individual contractor to develop a model home on site that potential homebuyers can walk through, and then build out to scale.

INGREDIENTS TO MAKE THIS VISION A REALITY

The following ingredients will be needed to make this vision a reality:

- ❖ **A strategy** to develop a model to tackle the housing stock issue;
- ❖ **Exposure to other models that are occurring to develop the building trades**, looking at contractor capacity to build to scale;
- ❖ **Mortgage capital** to meet the demands of the growing pipeline of borrowers; and
- ❖ **A continued partnership with the Cheyenne River Housing Authority**, which leverages our organizational strengths and the resources we can access.



ORGANIZATIONAL DESCRIPTION

Founded in 2001, Four Directions Development Corporation (FDDC) has been supporting the four Native American tribes in Maine for more than 20 years. Based in Orono, Maine, FDDC is a Native CDFI primarily serving the 98,600 Native Americans in Maine from the Passamaquoddy Tribe, Penobscot Nation, Houlton Band of Maliseets, Aroostook Band of Mi'kmaq and any enrolled Native American from a federally recognized tribe in Maine, including non-member spouses, children and direct descendants. FDDC has a seven-million-dollar portfolio and has made more than 220 homeownership loans for a total of more than ten million dollars supporting Native homeownership in Maine.

MISSION

FDDC works to improve the social and economic conditions of the Native American tribes in Maine — the Maliseet, Micmac, Passamaquoddy, and Penobscot — through education and investment in affordable housing, tribal business ventures, and Native entrepreneurship. FDDC leverages their human resources, capital, services and knowledge to build the collective economic strength of Wabanaki communities through financial education, business advisory services, technical assistance and lending.

HOMEOWNERSHIP PROGRAMMING

In addition to financial and homeownership education, FDDC provides assistance to clients in accessing a variety of residential loan options to support homeownership including standard mortgages, HUD 184 loans, USDA 502 loans, construction loans and mobile home loans, mortgages, home improvement loans and down payment assistance.

“Four Directions is celebrating its 20th year and during that time we have lent out over \$10 million in housing loans. What we are doing works in Indian Country and is a reflection of the positive impact it has had for our tribal members. We are helping them build wealth as well as fulfilling their dream of homeownership.”

VISION FOR HOMEOWNERSHIP MOVING FORWARD

Looking to the future, FDDC envisions that it will continue to be a leader in homeownership for Native communities in Maine and the Northeast region. Based on organizational outreach, FDDC understands the gap in homeownership lending on tribal land and seeks opportunities to partner and support Native community members' access to homeownership. To this end, FDDC is piloting an initiative with Fannie Mae to bring mortgage products into Native communities that can be sold on the secondary market, which will support FDDC's liquidity and ability to get lower rates for its borrowers. Other partnerships include work with the Akwesasne Housing Authority where they will continue to offer virtual homebuyer education and down payment assistance funding as well as a partnership with 1st Tribal Lending to operate as broker supporting Native borrowers in Maine and New York.

INGREDIENTS TO MAKE THIS VISION A REALITY

To make this vision a reality, FDDC will continue to:

- ❖ Raise funds to support its homeownership efforts;
- ❖ Build the internal capacity to continue to support the educational and lending needs of Native people in Maine;
- ❖ Strengthen partnerships to support communities that are not yet providing homeownership opportunities;
- ❖ Support the Akwesasne Housing Authority by providing down payment assistance funding and homeownership education;
- ❖ Development of loan products that can be bundled and sold to secondary market lenders; and
- ❖ Strengthen partnerships with 1st Tribal Lending and operate as a broker to support the packaging of 184 loans in Maine and possibly New York.

“It was kind of one of those hidden blessings of COVID: learning to go completely virtual and reduce some of the barriers on staff, but also on our clients and our partners as well”



ORGANIZATIONAL PROFILE

Founded in 2009 in Anahola, Hawaii, Homestead Community Development Corporation (HCDC) is a statewide nonprofit developer governed by Sovereign Council of Hawaiian Homestead Associations (SCHHA) members, from Kauai, Oahu, Molokai, Maui, and Hawaii Island. HCDC was incorporated by SCHHA leaders to implement projects requiring the unique skills and knowledge necessary for success on or near the trust lands of the Native Hawaiian people, known as homesteads or Hawaiian homelands. There are currently 10,000 allottees and 28,000 Native Hawaiians on the waiting list for homesteads. HCDC actively promotes economic development, affordable housing and capacity building throughout trust lands in Hawaii. HCDC sponsored a HUD Counseling Agency and Native CDFI called Hawaiian Lending & Investments (HLI) to transition its lending programming to this sister trust land nonprofit by 2022.

AFFORDABLE HOUSING PROGRAMMING

HCDC's housing programming focuses on single family home development and rental projects. It has developed homes on two islands dedicated to Native Hawaiians on the waitlist, and provides technical assistance in tiny home, additional dwelling unit and bedroom additions to allottees statewide. HCDC also pursues multi-family rental projects on or near Hawaiian homelands, to ensure culturally relevant development designs, transitional and affordable rental stock serving Native Hawaiians. As a navigator that understands the complex rules and regulations surrounding trust lands, HCDC connects Native Hawaiians eligible for trust lands to its housing technical assistance, and referrals to access capital through HLI for mortgages, homeownership counseling and homeownership retention services such as foreclosure prevention programming.

VISION FOR HOMEOWNERSHIP MOVING FORWARD

HCDC will continue empowering Native Hawaiians to be successful homeowners, directly through its housing development activities, its technical assistance to families in tiny homes, in renovations and in home additions. Also, HCDC will continue to grow its capacity to build, purchase and operate rental housing projects, as a key component and stepping stone to home ownership.

Moving forward, HCDC would like to develop specific technical assistance products in the field of county building permitting, connecting with contractors and building suppliers, to maximize the owner-builder opportunities to achieve new home construction. HCDC would also like to expand its knowledge and experience in rental housing financing programming, as well as property management systems for rural areas.

INGREDIENTS TO MAKE THIS VISION A REALITY

To make this vision a reality, HCDC will:

- ❖ Continue to build and strengthen a network of partnerships that support HCDC's mission, values and vision. And complete the transition of the HCDC lending division to Hawaiian Lending & Investments (HLI) to work in tandem and partnership.
- ❖ Work with funders to support Hawaiian-led initiatives to create housing and homeownership for Native Hawaiians.
- ❖ Build staff capacity as future leaders supporting housing for current and future generations of Native Hawaiians.
- ❖ Invest in developing the expertise to understand all aspects of developing homes and multi-family rental projects on Hawaiian homelands.
- ❖ Advocate for Native Hawaiians and their homelands at a state, regional and national level.

“Capacity is built not by the smartest people in the room but by the many people in the room investing in the capacity of each other. Our unborn. We have skin in the game. Everything we do now is for the future.”



H·C·D·C
 HOMESTEAD COMMUNITY
 DEVELOPMENT CORPORATION



ORGANIZATIONAL DESCRIPTION

Serving the Doyon Region of Alaska, the Interior Regional Housing Authority (IRHA) was founded in 1974 to provide housing opportunities and support self-sufficiency through housing to the 31 Alaskan Native villages in the region. IRHA also serves the city of Fairbanks, the second largest city in Alaska.

MISSION

IRHA's mission is to *provide tribal housing opportunities to foster and encourage self-empowerment.*

HOMEOWNERSHIP PROGRAMMING

In addition to homeownership education, IRHA provides a variety of homeownership programs for community members who do not qualify for a conventional mortgage. Programs include the tribal equity advantage mortgage (TEAM), homeownership program for the elderly (HOPE), a general homeownership program (HOP), rental assistance, rehabilitation of existing housing weatherization, and Emergency Assistance. Currently, IRHA is serving 300 community members in rent-to-own homes and provides wrap-around services to support their success.

VISION FOR HOMEOWNERSHIP MOVING FORWARD

IRHA would like to expand its capacity to serve and support the homeownership needs of Alaskan Native villages. With expanded staff, IRHA will be able to go to the villages and provide financial and homeownership education as well as other outreach services. IRHA is also exploring the possibility of developing a Native CDFI that can originate mortgages and support clients through the homebuying process.

INGREDIENTS TO MAKE THIS VISION A REALITY

To make this vision a reality, IRHA will need:

- ❖ Dedicated funding to support IRHA's homeownership program and outreach services;
- ❖ Additional staff to support current and future homeowners;
- ❖ Increased capacity through ongoing training and development support for IRHA team members to understand best practices in housing and community development;
- ❖ To invest in learning and training associated with launching a Native CDFI;
- ❖ Continued partnerships both within Alaska and the greater Native CDFI community; and
- ❖ Continued work with leadership to garner support for building IRHA's capabilities to support community needs.





ORGANIZATIONAL DESCRIPTION

Founded in 1986, Lakota Funds is a Native CDFI based in Kyle, South Dakota, on the Pine Ridge Reservation. Lakota Funds serves tribal members living the Pine Ridge Reservation and a fifty-mile radius beyond the reservation in the Southwestern corner of the state, including the neighboring Rosebud Reservation.

MISSION

The mission of Lakota Funds is *to promote economic sustainability on the Pine Ridge Reservation and geographic service area, through business loans, technical assistance, and wealth building education for families and businesses.*

OVERALL PROGRAMMING

As a Native CDFI, much of Lakota Funds' work focuses on providing capital access and economic opportunity for businesses owned by tribal members. In supporting local businesses with education, technical assistance, and capital, Lakota Funds specializes in Ag lending (specifically Livestock Production loans), but supports business startup and expansion from every industry ranging from art to residential and commercial construction.

HOMEOWNERSHIP PROGRAMMING

Lakota Funds is strongly committed to increasing homeownership opportunities for tribal members, providing financial education classes and credit coaching to prepare families on the road to homeownership. Lakota Funds also provides technical assistance surrounding the entire homebuying process from start to finish, partnering with local practitioners to provide needed services. Recognizing that homeownership efforts must also increase available housing stock, Lakota Funds has also developed its Eagle Nest Homes community, a 30-unit Low Income Housing Tax Credit project. The organization is currently working with families to convert from rental to homeownership, selling homes to families at affordable prices.

“Homeownership provides the foundation for generational wealth building in our Native Communities - it's a staircase to a brighter future for our younger generations. It provides stability, opportunity, and the space for our families to dream, set goals, and achieve.

VISION FOR HOMEOWNERSHIP MOVING FORWARD

Looking to the future, Lakota Funds is planning to:

- ❖ Explore the development of additional subdivisions/neighborhoods, looking at planning, infrastructure, and construction of new units;
- ❖ Build a pipeline of ready borrowers for lender partners (Mazaska and Lakota Federal Credit Union);
- ❖ Assist lender partners in developing new homeownership loan products;
- ❖ Support Eagle Nest residents in developing a homeowners' association, recognizing that the homeowners' association concept is new for many in the community;
- ❖ Support Eagle Nest residents in accessing funds to make improvements to their units;
- ❖ Provide post-purchase counseling and support for homeowners, highlighting the value of their home as an asset;
- ❖ Provide foreclosure prevention education, which has become more critical in the face of COVID-19; and
- ❖ Explore how to build on staff's HUD Housing Counseling Certification to support homebuyers.

INGREDIENTS TO MAKE THIS VISION A REALITY

The following ingredients will be needed to make Lakota Funds' vision a reality:

- ❖ **Funding** to cover the different elements of our vision: subdivision development, homebuyer readiness, product development, home rehab loans, and post-purchase/foreclosure prevention education;
- ❖ **Continued support from Oweesta and Enterprise** to navigate the HUD Housing Counseling Certification process;
- ❖ **NeighborWorks affiliation** that will connect Lakota Funds with best practices and resources in the community development field; and
- ❖ **Technical assistance** to support new subdivision development.



ORGANIZATIONAL DESCRIPTION

Mazaska Owecaso Otipi Financial (Mazaska) is a Native CDFI based in Pine Ridge, South Dakota, on the Pine Ridge Reservation. While Mazaska’s primary market is enrolled members of the Oglala Sioux Tribe, Mazaska is approved to lend to enrolled tribal members of federally recognized tribes within the State of South Dakota living within or near reservation boundaries. Originally created as a program of the Oglala Sioux Tribe Partnership for Housing, Mazaska became an independent organization in 2004.

HOMEOWNERSHIP MISSION

Mazaska’s mission is: *To create safe and affordable housing opportunities on the Pine Ridge Indian Reservation by providing loans, training, and financial insight to empower our Native people to build assets and create wealth.*

HOMEOWNERSHIP PROGRAMMING

Mazaska provides financial and homeownership education, financial coaching, and loans to support homeownership (mortgage, credit builder, rehab, and new construction).

VISION FOR HOMEOWNERSHIP MOVING FORWARD

Looking to the future, Mazaska is planning to:

- ▶ Advocate to make USDA’s 502 re-lending pilot program a permanent, nationwide program. Mazaska is one of two Native CDFIs participating in the relending pilot, through which USDA has provided 502 loan capital for Mazaska to lend directly to qualified families. The pilot has demonstrated the power of a community-based Native CDFI in deploying funds, and provided critically-needed capital for Mazaska. Legislation would make the pilot permanent, and enable Native CDFIs around the country to access 502 relending funds.

- ▶ Continue originating homeownership loans (mortgage, rehab, credit builder, and new construction) for qualified families.
- ▶ Shift away from five-year balloon note model, where Mazaska could hold its mortgages for a longer-term, rather than requiring borrowers to refinance with another product.
- ▶ Address the shortage of housing stock and severe overcrowding by exploring the development of small communities (five to ten homes). Even when a family qualifies for a mortgage loan through Mazaska, there are no homes available for purchase.
- ▶ Continue to provide education on the benefits of stick-built home construction.

INGREDIENTS TO MAKE THIS VISION A REALITY

Mazaska believes the following ingredients are needed to make this vision a reality:

- ❖ **Congressional support** to make the USDA 502 relending pilot a permanent program accessible to Native CDFIs around the country;
- ❖ **Board approval** to modify changes to Mazaska programming and the shift away from five-year balloon notes, as well as the exploration of the development of small subdivisions;
- ❖ **Funding** to continue originating mortgages for qualified homebuyers;
- ❖ **Technical assistance** to support new small subdivision development efforts, a new area for Mazaska.



“When a family closes a loan, and they’re younger adults – that’s just the best ever for me. They’re young and they’ve worked so hard for this.”



ORGANIZATIONAL DESCRIPTION

Native Community Capital (NCC) is a Native CDFI (NCDFI) that serves all Native people on and off reservations with a focus on the Southwest. Founded in 2010, NCC's mission is to advance tribal self-determination by working as a lender and as an honest broker for unlocking capital resources necessary to build tribal economies. NCC provides technical assistance and financial capital in the form of loans primarily to individual Native Americans for home loans and to support entrepreneurs. To date, NCC has supported borrowers in nearly all the tribes of New Mexico and Arizona as well as select Native communities in California and Hawaii.

HOMEOWNERSHIP PROGRAMMING

NCC's homeownership programming includes both technical assistance and financial products. Technical assistance support includes homebuyer education, credit counseling, and financial education which is provided both in person and virtually. NCC's homeownership loan products include down payment assistance, debt consolidation loans, construction loans and mortgage loans.

VISION FOR HOMEOWNERSHIP MOVING FORWARD

NCC's homeownership vision focuses on sending its clients through a smooth homeownership process that provides both education and funding. To support this goal, they have expanded their staff, increased production, and strengthened community educational partnerships.

NCC offers lending products that can be packaged and sold on the secondary market as well as portfolio products that are tribally funded. This creates a unique challenge since the guidelines these products are quite different.

NCC is committed to not being overtaken by the overly transactional nature of the lending business and staying focused on its mission while generating the revenue that is needed support its sustainability and growth.

INGREDIENTS TO MAKE THIS VISION A REALITY

The following ingredients are needed to make NCC's homeownership vision a reality:

- ❖ **Additional loan fund capital** from conventional lenders, PRI investors and tribes.
- ❖ **Continued partnerships** with community-based organizations and tribes will be critical to meeting clients' educational needs as well as identifying potential borrowers.
- ❖ **Continued partnerships with tribal leaders** to support projects that have added momentum from stimulus money that tribal communities have recently received.
- ❖ **Internal capacity building** by expanding the NCC team and building out their technology-based support for clients. A focus on team-based learning and cross-training, growing emerging CDFI industry leaders from within our ranks, and leveraging strategic partnerships supports this process.



**NATIVE
COMMUNITY
CAPITAL**



ORGANIZATIONAL DESCRIPTION

Founded in 1961, Oglala Sioux (Lakota) Housing (OSLH) was the first Indian Housing Authority in the United States. With headquarters in Pine Ridge, South Dakota, OSLH serves members of the Oglala Sioux Tribe living on the Pine Ridge Indian Reservation. It operates a site in each of the nine districts on the Reservation, with maintenance buildings, an intake specialist, and energy rental assistance programming.

MISSION

The mission of OSLH is *to obtain and maintain housing for the people of the Pine Ridge Reservation and assist with improvement of health, safety, and economic prosperity.*

OVERALL PROGRAMMING

OSLH offers a variety of services to provide safe, sanitary, and affordable housing to Oglala Sioux tribal members including emergency assistance, rental housing, homeownership opportunities, tenant services, and maintenance support. It also provides community wellness, healing, and prevention services.

HOMEOWNERSHIP PROGRAMMING

OSLH homeownership programming currently focuses on conveying properties to homeowners.

VISION FOR HOMEOWNERSHIP MOVING FORWARD

Looking to the future, OSLH plans to:

- ▶ Start working with tenants that can qualify financially for homeownership – looking at their credit, helping them apply for mortgages, and making referrals to partner organizations;
- ▶ Look at building more homes;
- ▶ Explore supportive housing development;
- ▶ Support youth-focused workforce development programming; and
- ▶ Reflect on where we've been and plan strategically for the future, with concrete goals.

INGREDIENTS TO MAKE THIS VISION A REALITY

To make this vision a reality, the OSLH has identified the following key ingredients:

- ❖ **Homeownership education** for new staff members;
- ❖ An **updated housing needs assessment** to verify the housing needs and preferences of tribal membership (OSLH is working in partnership with other Pine Ridge cohort members to make this happen);
- ❖ **Strong partnerships** that leverage and build on strengths of other housing, homeownership, and educational organizations on Pine Ridge and across the state;
- ❖ **Awareness campaign** that connects with our traditions to promote the benefits of homeownership; and
- ❖ **Creative workforce development strategies** to develop the local workforce while addressing the shortage of housing stock.

“Rentals shouldn't be a forever home, many of our families should be moving towards homeownership.”





ORGANIZATIONAL DESCRIPTION

Founded in 1999, the Oglala Sioux Tribe Partnership for Housing (OSTPH) serves members of the Oglala Sioux Tribe living on the Pine Ridge Reservation and within a 50-mile radius of the reservation in southwestern South Dakota.

MISSION

OST Partnership for Housing, Inc. provides affordable housing and community self-sufficiency opportunities.

HOMEOWNERSHIP PROGRAMMING

Working to provide homeownership opportunities for tribal members for over twenty-one years, OSTPH has a wealth of experience in homeownership programming, including:

- ▶ Providing homeownership education and counseling;
- ▶ Assisting families in applying for home mortgages and navigating the leasehold mortgage process;
- ▶ Offering a self-help new construction program, giving families the opportunity to build their own homes;
- ▶ Developing the Fraggie Rock neighborhood, which includes 32 homes on the outskirts of Pine Ridge;
- ▶ Increasing housing stock through managing the construction process and working directly with local contractors;
- ▶ Developing a tiny home program;
- ▶ Launching a new self-help owner-occupied program, where experienced contractors are working with families to carry out rehab and home renovation projects; and
- ▶ Implementing a Mobile Homeless Outreach Program to individuals and communities across the Reservation, providing food security, personal hygiene, clothing, and housing counseling through a mobile office.

“Our vision is to have develop a more balanced community – a mix of properties not only low-income rentals, but also homeownership units. We want to create affordable homebuyer opportunities, and support homeownership with home rehab/maintenance programs. That’s our vision for our community.

-Denise Mesteth, Chairperson, OSTPH Board of Directors

VISION FOR HOMEOWNERSHIP MOVING FORWARD

Moving forward, the OSTPH plans to build on its education, counseling, and development experience to achieve following goals:

- ▶ Continue offering homeownership education classes for tribal members who wish to purchase a home;
- ▶ Develop a new subdivision/neighborhood on 40 acres of fee simple land gifted to the organization;
- ▶ Engage in strategic planning with the Oglala Sioux Lakota Housing and Oglala Sioux Tribe to leverage and coordinate community development efforts focusing on housing stock, infrastructure, and land development;
- ▶ Improve existing housing stock through its new self-help owner-occupied rehab program;
- ▶ Continue to work to meet the needs of tribal veterans; and
- ▶ Create workforce development opportunities for tribal members through its “Digital Workforce” program and nonprofit internship program.

INGREDIENTS TO MAKE THIS VISION A REALITY

The OSTPH has identified the following ingredients to make this vision a reality:

- ❖ Funding to build the capacity of the organization;
- ❖ Capacity to develop and implement programs;
- ❖ Strategic partnerships on the tribal, regional, and national level to leverage resources and experiences; and
- ❖ Strategic planning to coordinate community development activity on the Pine Ridge Reservation.



Oglala Sioux Tribe Partnership for Housing



ORGANIZATIONAL DESCRIPTION

Based in Jemez Pueblo, New Mexico, the Pueblo of Jemez Housing Authority serves the Pueblo of Jemez which is home to more than 3,400 tribal members. The Pueblo of Jemez is a federally-recognized tribe located 50 miles northwest of Albuquerque, New Mexico. Jemez is one of the remaining 19 Pueblos of New Mexico, encompassing over 89,000 acres of land.

Established in November of 2019, the Pueblo of Jemez Housing Authority works to improve the quality of life while providing quality, affordable, safe housing and promoting self-sufficiency and neighborhood revitalization in the community. The Housing Authority offers a number of housing programs such as rehabilitation, new construction, and low rent. In addition, it works with housing programs such as HUD Section 184, USDA Section 504 Grant Program for Home Repairs, USDA Section 502 Direct Loans and USDA Guaranteed Loan Program, and Veteran Affairs Native American Direct Loan.

HOMEOWNERSHIP PROGRAMMING

The Pueblo of Jemez Housing Authority offers financial education, down payment assistance, and assistance in accessing home loan and grant products, including HUD's Section 184 mortgages, USDA's Section 504 grant program for home repairs, USDA's Section 502 direct and guaranteed loans, and the Department of Veterans Affairs' Native American Direct Loan product.

VISION FOR HOMEOWNERSHIP MOVING FORWARD

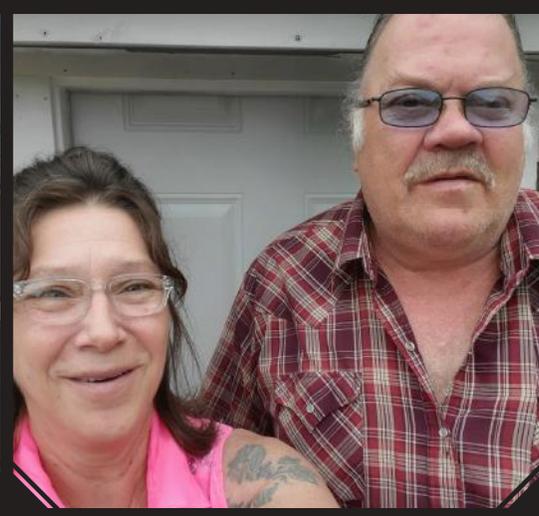
The Pueblo of Jemez has been working on a housing development for ten years, called Pueblo Place Subdivision. In July of 2020, control of the site was given to the newly established housing authority. The site encompasses 23 acres where the housing authority will oversee the current development of 22 lease-to-purchase homes in Phase one. The homeownership program was established with the goal of moving people into Pueblo Place and supporting their homeownership journey. Funding for the development was secured through the IHP competitive grant process. Moving forward, the Housing Authority's vision focuses on successfully developing the new site.

INGREDIENTS TO MAKE THIS VISION A REALITY

It has been a long time since new homes were built in the Jemez, and it may take some time and effort for families to understand the opportunity and the work that will be involved in becoming a homeowner. The following ingredients are needed to make the vision of homeownership a reality:

- ❖ **Eligible families who are serious and committed to the homeownership process** will be critical to the success of the homeownership program.
- ❖ **Homebuyer education and counseling** are needed to support families as they explore the opportunity and work towards homeownership.
- ❖ **Continued leadership support** is critical to the success of the homeownership program to encourage cross-departmental coordination and support. In addition, continued funding from leadership to support homeownership education and counseling will be an ongoing need and critical to the long-term success of the families living in Pueblo Place.
- ❖ The successful development of Pueblo Place will require **coordination between tribal departments** and programs and the Pueblo of Jemez Housing Authority is committed to transparent communication and partnership with the community and its leadership.
- ❖ The housing authority is currently looking for a **culturally grounded design and build team**. Building homes that are aligned with the Pueblo of Jemez's cultural roots and responsive to the community's needs and priorities will be an important aspect of the development's success.

“The health of families coincides with the home that they live in and supports the memories that they make. It's important for families to have their own homes to create their own memories. Health and housing are related. Families grow stronger in their own home.”



ORGANIZATIONAL DESCRIPTION

Based in Bayfield, Wisconsin, Red Cliff Chippewa Housing Authority (RCCHA) was established in 1963 to provide safe, sanitary, affordable housing for members of the Red Cliff tribal community; to provide employment opportunities; and to assist tribal members in acquiring housing that meets the housing needs of families within the reservation boundaries.

HOMEOWNERSHIP PROGRAMMING

Red Cliff Chippewa Housing Authority focuses on assisting renters in becoming homeowners and providing affordable homeownership opportunities within the Red Cliff Chippewa service area. They currently offer technical assistance to Tribal Members in their service area as well as support in completing and transmitting application paperwork to partner lending agencies for mortgage and home repair applications. They act as a liaison between buyer and lender and contractor, assisting Tribal Members with reaching homeownership goals. They also partner with lenders on conducting homebuyer education, operate a Down Payment Assistance grant program and are actively involved in developing new affordable housing.

“Our vision is to have develop a more balanced community – a mix of properties not only low-income rentals, but also homeownership units. We want to create affordable homebuyer opportunities, and support homeownership with home rehab/maintenance programs. That’s our vision for our community.”



VISION FOR HOMEOWNERSHIP MOVING FORWARD

Red Cliff Chippewa Housing Authority envisions more homeownership in the community over the coming years. Key components of this vision include:

- ❖ Transitioning of two tax credit rental projects encompassing 48 units to homeownership; one in 2024 & another in 2027.
- ❖ Developing ten additional housing units over the next two years for new homeowners; and
- ❖ Dedicating resources to home rehab projects and foreclosure prevention efforts.

INGREDIENTS TO MAKE THIS VISION A REALITY

RCCHA has diligently worked over many years to build their program and move families towards homeownership. Continuing this work to successfully promote homeownership will require:

- ❖ Continuing to develop strong partnerships with funders and organizations to support housing development and homeownership education;
- ❖ Building Red Cliff Chippewa Housing Authority's capacity by expanding and training staff;
- ❖ Accessing technical assistance to support program development;
- ❖ Developing policies and procedures in the community;
- ❖ Working with renters to support them on the path to successful homeownership;
- ❖ Accessing sustainable funding to support long-term success of homeowners; and
- ❖ Continuing to cultivate strong relationships with community leaders to support homeownership efforts and programming.



ORGANIZATIONAL DESCRIPTION

Sicangu Wicoti Awayakapi Corporation (SWA) is the Rosebud Sioux Tribe's Tribally Designated Housing Entity (TDHE). Based in Rosebud, South Dakota on the Rosebud Indian Reservation, SWA has been operating since 1962. SWA serves members of the Rosebud Sioux Tribe living on the Rosebud Reservation and surrounding communities.

MISSION

SWA's mission is to: *develop and support self-sustaining, desirable, affordable residential housing and communities on and near the Rosebud Reservation for individuals and families who want or need to live there.*

OVERALL PROGRAMMING

SWA provides affordable rental units and maintenance support for tribal members. Currently, SWA is developing a HUD VASH tax credit project for veterans (fifteen units) as well as an ICDBG renovation project. In addition, SWA is also conveying homeownership units on an on-going basis to families that have paid for these units.

“To be successful, we must respond to the needs of the people and the communities which they reside in, to provide a streamlined process to seeking cooperation and collaborations that ultimately improves homeownership for the people that reside on our tribal reservation.”

HOMEOWNERSHIP PROGRAMMING

SWA is working to develop its homeownership programming, and plans to access federal Homeownership Assistance Fund resources.

VISION FOR HOMEOWNERSHIP MOVING FORWARD

Looking to the future, SWA envisions:

- ▶ Continuing to convey homeownership units to families that have purchase these units;
- ▶ Continuing to produce housing stock through its manufactured housing plant (the Ojinjinkta Housing Development Corporation Housing Warehouse Factory) that can be purchased by qualified homebuyers; and
- ▶ Developing smaller subdivisions (communities or neighborhoods) for qualified homebuyers to purchase homes.

INGREDIENTS TO MAKE THIS VISION A REALITY

The following ingredients will be needed to make SWA's vision a reality:

- ❖ **Funding** to cover construction and development costs;
- ❖ **Infrastructure** for new subdivisions; and
- ❖ **A pipeline of prepared homebuyers** who have taken homebuyer education classes and understand the homebuying process.



**Sicangu Wicoti Awayankapi
SWA Corporation**



ORGANIZATIONAL DESCRIPTION

Founded as a program of the Rosebud Economic Development Corporation (REDCO) in 2015, Tatanka Funds was incorporated as an independent Native CDFI in 2019. Based in Mission, South Dakota, on the Rosebud, Reservation, Tatanka Funds serves members of the Rosebud Sioux Tribe and members of other federally recognized tribes living in the original boundaries of the Rosebud Reservation.

PROGRAMMING

Tatanka Funds' programming is grounded in Lakota values, which state that we are all related and it is our duty to create a better world for future generations. Tatanka Funds does this by empowering people through personal finance, business entrepreneurship, and homeownership.

HOMEOWNERSHIP PROGRAMMING

As a new CDFI, Tatanka Funds is currently developing its homeownership programming, focusing on homebuyer readiness, home maintenance classes, and small home equity loans.

VISION FOR HOMEOWNERSHIP MOVING FORWARD

Looking to the future, Tatanka Funds is committed to:

- ▶ Making homeownership more accessible;
- ▶ Exploring the concept of homesites in smaller developments to support intergenerational families and tiospaye living that can foster traditional Lakota lifestyle in today's world; and
- ▶ Helping to coordinate the efforts of different partners on our reservation and connecting the dots between the raw materials, the housing plant, and community members who need housing.

INGREDIENTS TO MAKE THIS VISION A REALITY

The following ingredients are needed to make this vision a reality:

- ❖ **Community engagement and input:** community buy-in is critical;
- ❖ **Outreach to increase community awareness** about our efforts: what is Tatanka Funds and what do we do?
- ❖ **A pipeline of potential homebuyers** that have a steady income and are able to afford a typical homeownership unit;
- ❖ **A clear, step-by-step process** for potential homebuyers which outlines the steps to purchase a home, including securing a site, the application, credit check, and coaching; and
- ❖ **Funding to conduct a needs assessment** to make sure that the programming we design meets the needs of our community members.

“Our [homeownership] story has just started, we’re just getting going. It’s exciting, but a lot of work to do – we’ll see what directions we go in, what gets put in motion.”



TATANKA FUNDS



ORGANIZATIONAL DESCRIPTION

Thunder Valley CDC is located in Porcupine, South Dakota, on the Pine Ridge Reservation. Since 2008, Thunder Valley CDC has been serving members of the Oglala Sioux Tribe living on the reservation and surrounding communities. Thunder Valley's mission is: *Empowering Lakota Youth and families to improve the health, culture, and environment of our communities, through the healing and strengthening of cultural identity.*

MISSION

Thunder Valley's homeownership mission is *to provide our people with the tools and opportunity to build community wealth through asset building.*

OVERALL PROGRAMMING

Thunder Valley is focused on building power for the community to create sustainable change and end poverty on the reservation. It uses a multifaceted approach that ultimately creates vibrant and healthy communities. In addition to housing and homeownership programming, Thunder Valley has programs focusing on food sovereignty, workforce development, regional equity, Lakota language, social enterprise, youth leadership, and arts and culture.



HOMEOWNERSHIP PROGRAMMING

Thunder Valley provides pre-purchase homeownership coaching and education, financial education classes, loan packaging, and assistance in accessing downpayment assistance. Thunder Valley is also working to increase housing stock, constructing new homes for qualified homebuyers in its community.

VISION FOR HOMEOWNERSHIP MOVING FORWARD

Looking to the future Thunder Valley plans to:

- ▶ Continue providing homes for families by building homes, selling them, and then recycling the funding to complete additional homes;
- ▶ Continue outreach and marketing to maintain a pipeline of interested families;
- ▶ Continue to provide credit coaching (which may cover increasing credit scores, paying off debt, buying a car); and
- ▶ Develop a new Individual Development Account (IDA) matched savings program in partnership with the Lakota Federal Credit Union to support vehicle purchase.

INGREDIENTS TO MAKE THIS VISION A REALITY

Thunder Valley has identified the following ingredients to make this vision a reality:

- ❖ More **down payment assistance funding** to reduce the purchase price of homes and ensure affordability for families;
- ❖ **Funding for new vehicle-purchase IDA program;**
- ❖ Families' **willingness to consider living in a development** rather than scattered sites, since the Thunder Valley builds on a comprehensive community development model.

“**There's more power in us working as a team, all of us that are pushing housing, credit, banking, lending – it will take all of us to put a dent in.**”



ORGANIZATIONAL DESCRIPTION

Based in Pendleton, Oregon, Nixya'awii Community Financial Services (NCFS) is an emerging Native Community Development Financial Institution (CDFI) serving members of the Confederated Tribes of the Umatilla Reservation (CTUIR) along with employees of tribal government and tribal enterprises. Originally a program of the CTUIR Housing Department, the emerging CDFI achieved its nonprofit 501c3 status in February 2020. At this time, the tribal governing body, the CTUIR Board of Trustees, approved the NCFS business plan and the consolidation of the Tribal Credit Program with the Housing Department's Homeownership Program and Wildhorse Resort and Casino's Business Development Services to create the new CDFI.

MISSION

The mission of the NCFS is *to improve the financial well-being of people in the Umatilla Indian Reservation community through loans and development services. "Financial well-being" means that a person has sufficient assets and financial management skills to feel secure and pursue one's life goals.*

HOMEOWNERSHIP PROGRAMMING

NCFS offers a broad range of homeownership programming that includes financial and homebuyer education; financial coaching; homeownership counseling; a savings match program for down payment assistance; loan packaging; assisting lenders with HUD Section 184 forms, BIA mortgage file approval, and construction draws; and site development assistance. NCFS has extensive expertise in mortgage lending and Section 184 loans.

VISION FOR HOMEOWNERSHIP MOVING FORWARD

NCFS will partner with CTUIR tribal departments (Finance, Planning, Housing, Tribal Education, Public Works, and Economic Development) to provide feedback and assistance as CTUIR works to provide homeownership opportunities to meet the community's future needs:

- ▶ Lucky 7: Upgrading and replacing manufactured homes for non-HUD rentals that are not market rate.

- ▶ Timime Way North: Market rate rentals of town-homes, duplexes and apartment building that is in the preliminary stages of development.
- ▶ Nixyaawii Neighborhood: First homeownership development on the reservation, where CTUIR will be using a 99-year lease for the subdivision.

In the coming years, NCFS will continue to continue teaching homebuyer education, providing homebuyer counseling and build its capacity as a mortgage lender.

INGREDIENTS TO MAKE THIS VISION A REALITY

The following will support NCFS's ability to make this vision a reality:

- ❖ Providing ongoing financial and homeownership education to community members.
- ❖ Developing a portfolio loan for tribal members to assess for the purchase of a lots under the 99-year lease at the Nixyaawii Neighborhood.
- ❖ Collaboration with NCFS's business services component. There is tremendous demand for both NCFS's business and homeownership programs, continued support and collaboration will enable the small team to effectively meet community needs.
- ❖ Continued support of the Tribe and community members to navigate purchase and management of the leases associated with the new subdivision being built. While the purchase and management of these leases falls under tribal jurisdiction, NCFS continues to be supportive of the process.
- ❖ Expanding the homeownership program to include loan products. NCFS's role in this process may be as Section 184 loan packager and intermediary and may the development of its own portfolio products.
- ❖ Raising capital to support building the capacity and programs of NCFS.



NCFS
NIXYÁAWII COMMUNITY
FINANCIAL SERVICES



ORGANIZATIONAL DESCRIPTION

The Wisconsin Native Loan Fund (WINLF) is a Native Community Development Financial Institution (CDFI) located in Lac du Flambeau, Wisconsin. Incorporated in 2007 and certified in 2013, WINLF serves Native Americans living in Wisconsin. There are 11 federally recognized Indian tribes and a population of over 69,000 people who identify as Native American in Wisconsin. WINLF focuses on providing financial education, credit counseling/ credit repair, home lending products, microbusiness loans, and emergency loans to tribal members.

MISSION

To increase the financial self-sufficiency of Wisconsin's Native American communities.

HOMEOWNERSHIP PROGRAMMING

The foundation of WINLF's homeownership program is homeownership education. By providing credit counseling as well as homeownership education, WINLF prepares clients for successful homeownership. In addition, WINLF assists homebuyers in accessing down payment assistance and offers various mortgage products, including home improvement loans and home mortgages.

VISION FOR HOMEOWNERSHIP MOVING FORWARD

WINLF intends to expand its mortgage lending to Native Americans throughout Wisconsin by supporting borrowers to get into the right home for their needs and financial situation. This work will be supported with a strong focus on homeownership education and building borrowers' financial skills.

WINLF provides financial coaching and loan services knowing the unique barriers Native American people face in pursuing homeownership on trust lands. WINLF's future goal is to become a HUD Certified Counseling Agency. This goal is becoming a reality through our partnership with the Oweesta Corporation. We will be the only Native American directed Hud certified agency in the state of Wisconsin. WINLF will continue to build partnerships with Tribal Nations and Native organizations to make homeownership the norm, rather than a dream for Native people we serve.

INGREDIENTS TO MAKE THIS VISION A REALITY

To make this vision a reality, WINLF will continue to:

- ❖ Raise **operational capital** to support capacity building,
- ❖ Become **HUD Certified Housing Counseling Agency**,
- ❖ Build capacity by hiring **additional staff**,
- ❖ Work towards **securing long-term funding** to support 10-20 year portfolio mortgages,
- ❖ Continue to work with leadership to **make the homeownership process on tribal land more streamlined**,
- ❖ **Continue to partner with community-based organizations** to create affordable housing programs,
- ❖ Continue to **dedicate resources to homeownership education**, and
- ❖ Support **tribal members planning to purchase homes off-reservation**.

“Our goal from the start is housing and to get people into their homes and help them build wealth, so that's a part of our core belief and our core obligation.”

