



Welcome to the Webinar

Today's event will begin
at 2:00 PM ET.



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**Housing
Assistance
Council**

Building Rural
Communities
since 1971

**LET'S BUILD
SOMETHING
TOGETHER**



Upcoming Events

USDA's Section 538 Guaranteed Program – Part I
Webinar
May 30, 2018

USDA's Section 538 Guaranteed Program – Part II
Webinar
June 6, 2018

Section 502 Packaging Certification
Liverpool, NY
September 25-27, 2018



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EXPANDING ACCESS TO HOMEOWNERSHIP IN INDIAN COUNTRY

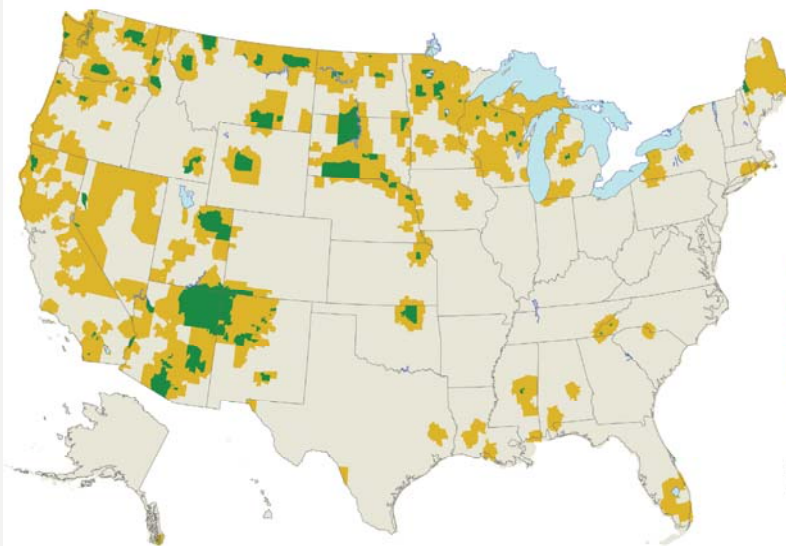
Exploring the Challenges and Opportunities

May 23, 2018
2:00 pm ET

AGENDA

Challenges
HMDA data findings
Federal programs
Recommendations
Practitioner's perspective
Q&A

Census Tracts by Proximity to Reservation Lands



Source: Housing Assistance Council

*All census tracts are classified based on their centroids / center points relationship to reservation lands. For example, census tracts labeled "On Reservations" have their centroids / center point within federal reservation or off-reservation trust lands.

CHALLENGES

- Poverty and Geographic Isolation
- Bureaucracy
- Land Ownership
- Mistrust

POVERTY AND GEOGRAPHIC ISOLATION



<http://trip-suggest.com/united-states/south-dakota/kyle/>

BUREAUCRACY



<http://www.cartoonaday.com/rube-goldberg-machine-cartoon/>

LAND OWNERSHIP



<http://www.valuationarticles.com/Residential-Appraisal/3-Appraising-Homes-on-Tribal-Land.html>

MISTRUST



<https://www.peaceproject.com/clearance/honor-native-treaty-rights-bumper-sticker-decal-875-x-225>

MORTGAGE LENDING TRENDS

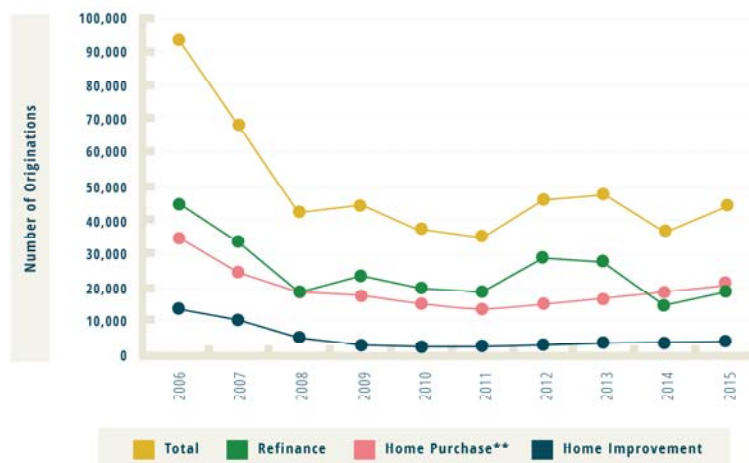
Under 1,000 mortgage loans are made on reservations annually

Nearly half of mortgage loan applications on reservations are denied annually

Almost one-fifth of homes on reservations are manufactured homes

Two of the 20 largest-volume lenders on reservations are Native-owned institutions

The number of home loans made to Native Americans has decreased since 2006

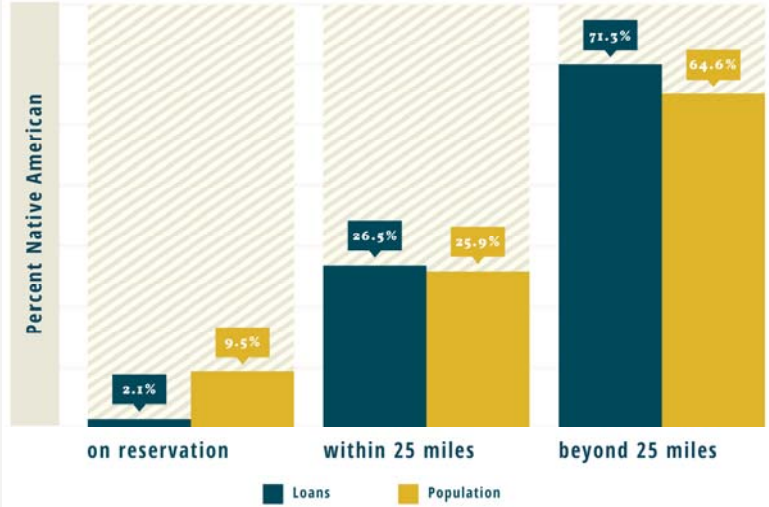


*Loans selected are loans where the applicant (exclude co-applicant) self-identified as either American Indian or Alaska Native alone or in combination with other races.

**Home purchase loans are limited to first lien loans.

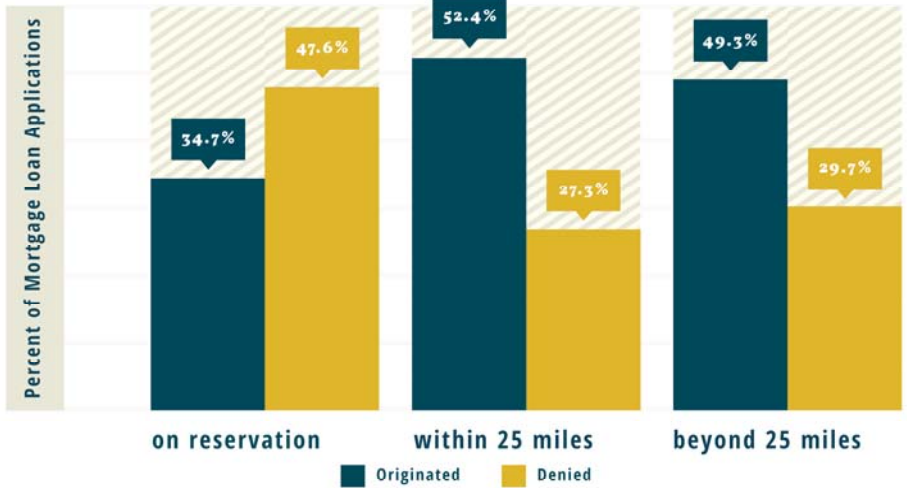
Source: HAC tabulations of HMDA data releases 2007 to 2016.

Disproportionately Low Share of Native American Mortgage Lending Occurs on Reservation Lands



Source: HAC tabulation of HMDA data covering calendar year lending activity 2013-2015, annual averages used. HAC tabulation of ACS 2008-2012 population data.

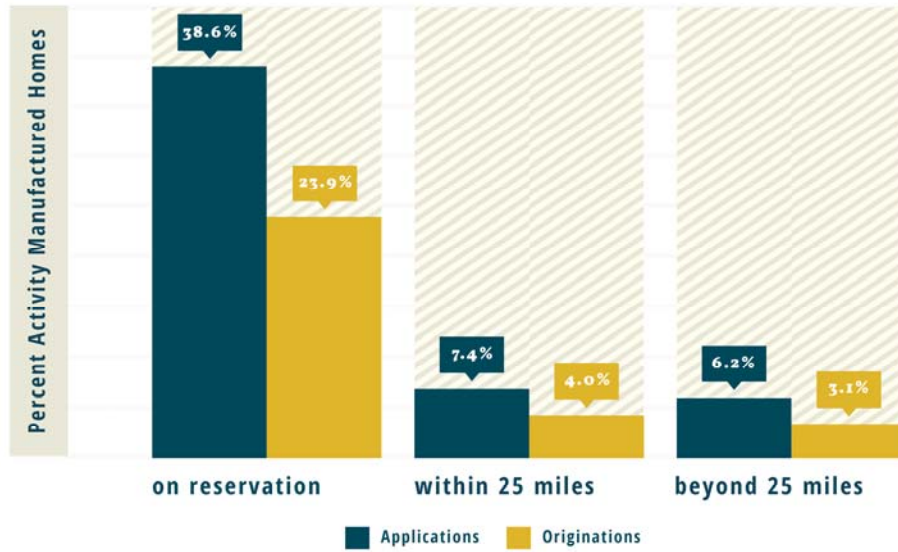
More applications are denied than originated on reservations*



*Includes all refinance and home improvement loans along with first lien, home purchase loans. Loans selected where the applicant self-identified as either American Indian or Alaska Native alone or in combination with other races. Geographies identified by locating census tract data in relation to federal reservation and off-reservation trust land boundaries with ArcGIS.

Source: HAC tabulation of HMDA data covering calendar year lending activity 2013-2015, annual averages used.

Manufactured home lending activity is common on reservations



Source: HAC tabulation of HMDA data covering calendar year lending activity 2013-2015, annual averages used.

TWO LENDER TYPES STAND OUT

- Manufactured Home Lenders



- Native-owned Banks



FEDERAL PROGRAMS

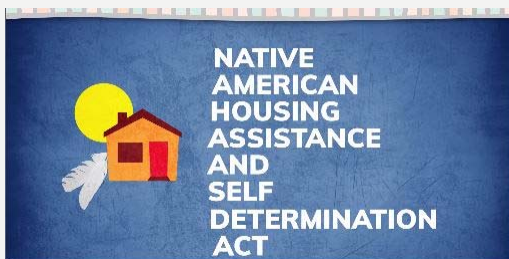
HUD

VA

USDA

HUD

- Indian Housing Block Grant
- I84 Loan



HUD Section 184 Loans by Land Type



Source: Analysis of HUD data by Richard Todd of Federal Reserve Bank of Minneapolis.

VETERANS AFFAIRS

- Home Loan Guarantee
- Native American Direct Loan



USDA-RD

- 502 Loan Guarantee
- 502 Direct Home Loan



RECOMMENDATIONS

Education

Capacity

IMPROVE EDUCATION

- Borrowers
- Lenders
- Stakeholders

INCREASE CAPACITY

- Lenders
- Nonprofits and CDFIs
- BIA's Land Titles and Records Offices
- Tribes

**PRACTITIONER'S
PERSPECTIVE**



ANY
QUESTIONS
?

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