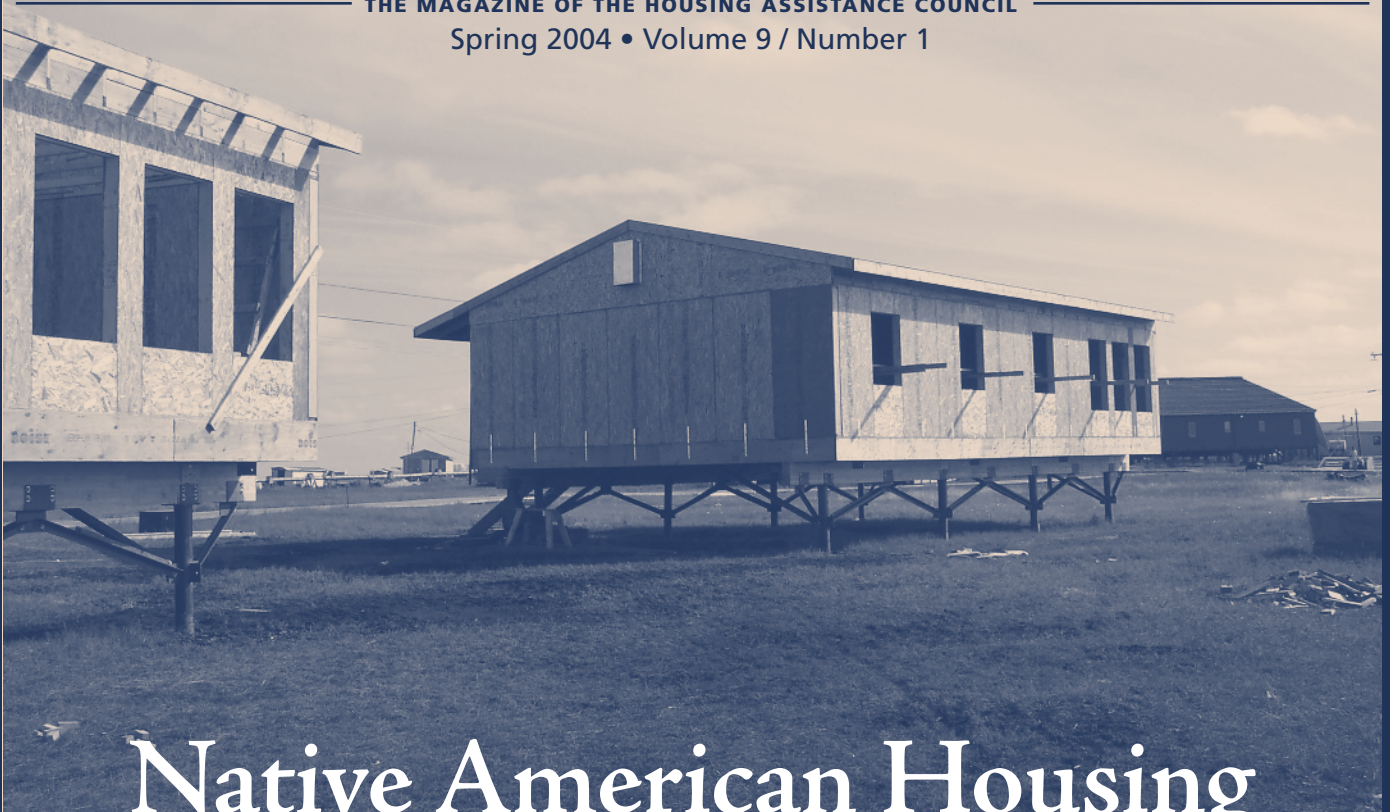


Rural Voices

THE MAGAZINE OF THE HOUSING ASSISTANCE COUNCIL
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Native American Housing



MESSAGE TO OUR READERS

Dear Friends,

The first Americans, many of whom are now represented by over 560 federally recognized tribes, trace their history back more than 30,000 years in what is today the United States. Despite their deep connection to the land, much of Native Americans' recent experience is tied to rural expanses that are marked by decades of poverty, neglect, and exploitation.

There are no truly reliable data on Native Americans' housing and income conditions. From small studies and anecdotal evidence, however, it is clear that housing conditions in Indian Country generally are poor. Incomes and employment levels are low, and public and private resources are inadequate.

This issue of *Rural Voices*, while keeping in mind the considerable challenges facing tribes and their housing organizations, focuses on the progress being made in Indian Country in improving the housing conditions of Native American people. Beginning with pieces by Senators Ben Nighthorse Campbell of Colorado and Tim Johnson of South Dakota, we are heartened to see prospects not only for better implementation of current resources, but for new resources as well.

Native American participation in Community Development Financial Institutions Fund and Fannie Mae programs is highlighted here, along with local efforts by Indian nonprofits and public agencies to develop housing and to prepare families for mortgage assistance only recently available to them. The National American Indian Housing Council's contributions to the magazine address some critical challenges in making housing improvement a reality, including infrastructure development.

HAC is proud to be part of the ongoing efforts in this area. HAC's participation in the improvement of Native American housing conditions is described in the HAC Facts section of this issue. Currently, HAC and NAIHC are planning a Native American housing development training to be held in Albuquerque in June. (Visit www.ruralhome.org or call 415-381-1706 for more information.)

Other resources can also help improve Native American housing. The Low Income Housing Tax Credit has generated financing for some rental developments in Indian Country, for example, and the Affordable Housing Program of the Federal Home Loan Banks has been useful as well. The articles in a single magazine cannot cover every possibility, but we believe this issue of *Rural Voices* is a good start. We hope that the stories you read here will inspire you as much as they have inspired us.

Sincerely,

Arturo Lopez, Chair

Moises Loza, Executive Director

David Lollis, President

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X **Preparing New Homeowners: The Navajo Partnership for Housing's Homebuyer Education Program**

by Roberta Drake

Financial literacy education has become a vital part of the homebuying process.

X **Building Tribal Coalitions: A Model from New Mexico**

by Eric Schmieder and Deborah Webster

A partnership among tribes, federal and state agencies, non-profits and development organizations, mortgage lenders, and other stakeholders is making efforts to improve Native American



HAC Facts

NOTES ABOUT SOME OF THE RECENT ACTIVITIES, LOANS, AND PUBLICATIONS OF THE HOUSING ASSISTANCE COUNCIL

Recent HAC Activity Helps Improve Native American Housing

The Housing Assistance Council's mission is to improve housing conditions for the rural poor, with an emphasis on the poorest of the poor in the most rural places. In the past three decades, HAC has placed particular emphasis on Native American communities and has devoted resources to improving housing conditions there.



Oti Kaga, Inc., a nonprofit housing organization on the Cheyenne River Sioux reservation, has received technical assistance and capacity building funding from HAC. Bill Picotte, the executive director, and Jessica Red Horse, who helps tribal members prepare for housing assistance, pose in the organization's conference room.

Loan Funds

HAC provides low interest pre-development loans and other forms of financing for the creation of affordable homes and water/sewer connections throughout the United States. Between 1996 and 2004 HAC committed 17 loans/grants to 14 organizations that are developing affordable housing in Native American communities. The commitments totaled \$1,470,000 to help fund 354 units of affordable housing for rural Native Americans.

Training and Technical Assistance

HAC provides hundreds of hours of training and technical assistance annually to those involved in the improvement of housing conditions for low-income residents in the rural United States. Between 1996 and 2004, HAC committed \$337,000 in technical assistance and training grants to 22 organizations that serve Native American communities [Need to get updated #s from Beatriz]. These grants provide much needed capacity building funds, so that local housing nonprofit organizations can improve their organizational and technical capabilities in the provision of affordable housing.

In April 2003, HAC held a Native American housing conference in Denver. Funded by the Ford Foundation and co-sponsored by the National American Indian Housing Council, the conference focused on ways to improve Indian housing conditions using nonprofit organizations and funding sources that are not targeted to Native Americans. The vast majority of the



HAC helped the Northern Cheyenne Tribe work with USDA Rural Development to improve reservation housing. As a result, the owners of this house in Lame Deer, Mont. received USDA funds to repair their home and make it wheelchair accessible.

over 100 participants were enthusiastic about how much they learned, and asked HAC to sponsor more training on Native American issues.

In response, HAC and NAIHC have scheduled a second Native American conference for June 23-25, 2004, in Albuquerque, N.M. More information is available on HAC's website at www.ruralhome.org or from Susan Peck at 415-381-1706 or susan@ruralhome.org.

Research and Information

HAC produces and distributes numerous publications, increasing national awareness of rural conditions and providing practitioners and policymakers with current information on rural housing. Some recent HAC publications on Native American issues include:

- **Barriers to the Development of Housing for Native Americans;**
- **Case Studies on Lending in Indian Country;**
- **Cost Based Appraisals on Native American Trust Lands;**
- **Lending on Native American Lands: A Guide for Rural Development;**
- **Native American Housing Conditions in Rural Areas; and**
- **Taking Stock: Rural People, Poverty, and Housing at the Turn of the 21st Century.**

Most of these publications are available free at www.ruralhome.org, and print copies of all of them can be ordered from Luz Rosas at HAC, 202-842-8600, luz@ruralhome.org.



TRIBES POISED FOR HOUSING, ECONOMIC GROWTH

by Senator Ben Nighthorse Campbell

After generations of bureaucrat-dictated housing decisions, in 1996 Congress enacted the Native American Housing Assistance and Self Determination Act to update and reform federal policies related to housing for Native people.

The goals of the act are simple: to put Indian tribes in the driver's seat when it comes to decisions on designing and building Indian homes and related infrastructure; and to encourage the use of creative and private sector financing in Indian housing.

By all accounts, and with NAHASDA just eight years old, we are seeing real progress. Prior to NAHASDA, tribes' decision-making was severely restricted as to the type of assistance they could offer, especially with regards to creative ways to leverage and make better use of federal funds.

Consistent with the principles of Indian self-determination and self-governance, NAHASDA now carves out a separate Indian housing block grant and affords tribes more authority and flexibility to run their programs. With separate funds and a separate program, tribes are not limited by the previous housing law's requirements, which were not always tailored to the specific needs of tribes.

With NAHASDA, tribes can offer their members services previously unavailable like housing rehabilitation, land acquisition, roads, construction of community facilities, mortgage assistance, homebuyer financial assistance, rental assistance, and other practical programs.

Tribes are also encouraged to take risks and be creative in leveraging their funds -- resulting in more tribal members receiving assistance and more tribal families owning a home. Depending on the expertise and creativeness of a tribe, a tribe that previously was able to build only 12 housing units per year can now use

NAHASDA funds and the NAHASDA framework to leverage funds for 100 units. That is a remarkable improvement.

NAHASDA also encourages tribes to think beyond homebuilding and conceive of community development. The act provides grants for tribes to finance community development projects such as housing rehabilitation, water and sewer infrastructure, community buildings, and economic development projects.

Even though tribes are afforded much greater freedom to design and tailor their programs for their specific environments, accountability required of the program is not sacrificed. Tribes are required to abide by the provisions of the single audit act and NAHASDA, which authorizes audits and on-site visits by the Department of Housing and Urban Development and the General Accounting Office.

Tribes also must submit annual performance reports based on objective measures developed by the Secretary of Interior. This type of accountability ensures that tribes fulfill their duties effectively and efficiently in compliance with NAHASDA.

Though the enactment of NAHASDA was a step in the right direction, any visitor to Indian country knows there is much work to be done. Approximately 40,000 homes in Indian Country are overcrowded and the housing stock is still characterized as poor and substandard. The housing situation is made worse by the economic conditions in these communities: approximately 45 to 80 percent of tribal members are unemployed as compared to the U.S. national rate of 5.6 percent. The annual per capita income for Indians is about \$8,284, far less than the \$14,420 for Americans as a whole.

Housing is a basic need and, based on these statistics, it is clear that despite some advances made by some tribes, American



Indians remain mired in poverty and substandard economic conditions.

In my mind the main hindrance to economic and housing development in Indian Country has been the lack of private sector involvement. Inside and outside Indian Country one thing is clear: it is the private sector -- not the government -- that creates jobs and produces wealth, income, and investment. Private sector involvement is critical to growing any economy, especially those, like Indian economies, that have historically been dominated by the federal government.

The lack of a private sector is attributable to a dependence cultivated by the federal government that goes back generations.


Similarly, capital inflows into Indian communities have been sparse due to many factors including a perceived political risk higher than many investors wish to take. However, as tribes become more sophisticated and gather more ways to develop and finance their own development, we are seeing a corresponding increase in economic activity on tribal reservations.

In terms of investor risk, in fact, previous housing programs failed to attract private investment, due mainly to the risks associated with pre-NAHASDA housing. With NAHASDA come added incentives for the private sector to broaden its investment and lending opportunities onto reservations and broaden tribal authority to use public funds to leverage private dollars. This lessens the risk for would-be investors.

Under Section 184 and Title VI of NAHASDA, loans for housing and community development on Indian lands are guaranteed. Though the tribes have been slow to utilize these guarantees, with increased knowledge by both tribes and the private sector, capital development for housing and economic development should increase significantly in the near term.

To build on the 1996 act and take the next steps in Indian housing, in 2001 I introduced the Native American Housing Assistance and Self-Determination Reauthorization Act (P.L. 107-292) which increased funding levels for NAHASDA programs, broadened the availability of loan guarantees for community development projects, and reduced the barriers for tribes to access these guarantees.

If Indian economies are to witness the kind of growth that is needed, the concepts of NAHASDA must be broadened and applied to development in general. The specific focus of NAHASDA has been housing, but the provisions allowing for community and economic development need to be extended and utilized.

It is my fundamental belief that Indian Country residents will not see an improvement in their economies with federal grants alone. By focusing on increased tribal authority and increased private sector activity on Indian lands, Indian economies will grow and the lives of Indian people everywhere will be improved. 

Senator Ben Nighthorse Campbell (R-Colo.) is a member of the Northern Cheyenne Tribe and Chairman of the Senate Committee on Indian Affairs.

ADDRESSING NATIVE AMERICAN HOUSING NEEDS

by Senator Tim Johnson



Native Americans, including those in my home state of South Dakota, experience some of the worst housing conditions in the country. The U.S. Commission on Civil Rights calculates that 90,000 Native families in America are homeless or under-housed. At the same time there are over 38,000 families who would immediately qualify for a home mortgage but have not been able to access financing.

The Native American Housing Assistance and Self-Determination Act of 1996 improved the way tribal people acquired housing; however, the Act is not perfect. Having listened to tribal housing authorities in my state and across the nation, I noticed that there are several legislative changes that can make a big difference in the tremendous goal of getting tribal people appropriately housed.

Therefore, in October 2003, I introduced the Native American Housing Enhancement Act of 2003. NAHEA was born out of conversations with tribal leaders and the National American Indian Housing Council and is one part of a larger group of initiatives aimed at improving reservation economies.

NAHEA is intended to foster housing development in Native communities and has five parts:

- It amends NAHASDA to ensure that participants do not pay more for housing than the fair market rate.
- It enhances NAHASDA by allowing reserve accounts. The bill allows Indian tribes and tribally designated housing authorities the opportunity to establish, manage, and administer reasonable reserve accounts so that they can set aside funding for projects such as infrastructure, maintenance, and economic development.
- It amends NAHASDA to prevent reduction of grants. The bill clarifies Congress's requirement that the Department of Housing and Urban Development give housing authorities the ability to retain program money for successive grant years, ultimately providing tribes and tribal entities more flexibility in planning.
- It amends the Civil Rights Act so it is clear that Indian tribes qualify for USDA funding without violating the Civil Rights Act. The Department of Agriculture has been a significant funding source for tribal housing projects. This bill would make sure that tribes are able to tap into all available sources to meet housing needs. The Act puts Indian tribes on equal footing with other groups that apply for USDA funding.
- Finally, it amends the Cranston-Gonzalez National Affordable Housing Act so that Indian tribes, tribally designated housing entities, or other agencies that primarily serve Indians can qualify for Youthbuild grants.




I don't pretend to have all of the answers or assume that a legislative fix is the cure-all. NAHEA is just one step in bringing flexibility to the process for the tribes so they have greater control over their housing needs and plans. While there are no easy answers, we must continue to break down the barriers tribes face as they move towards self-sustainability. The goal remains to bring a long-term efficiency and comprehensive planning to the building process -- rather than simple, short-term fixes.

I have introduced other legislation as part of my tribal economic development package. S. 1542, the Native American Economic Enhancement Act, was introduced in July 2003, and will create a wide range of tax, regulatory, and investment incentives in Indian Country.

Another bill I sponsored, S. 1126, the Native American Small Business Development Act, has now been incorporated into legislation re-authorizing the Small Business Administration. It will provide a stronger SBA presence on Indian reservations. This provision will help with the development of private business plans, as well as business financing.

Working with the tribes, we continue to highlight the critical housing needs, rather than bury our heads in the sand. For example, in the fall 2003 issue of *Rural Voices* an exciting initiative on the Pine Ridge reservation in my home state was highlighted. Yet Indian housing is getting the short end of the stick in the President's budget recommendations. The President proposes that we cut \$7 million from NAHASDA's budget, despite the fact that the program was already underfunded. Other Indian housing programs, including HUD's Section 184 program, the Bureau of Indian Affairs Housing Improvement Program, and USDA programs are not funded at appropriate levels.

We must make housing a priority. As a member of the Senate Budget, Appropriations, and Indian Affairs Committees, I will continue to fight against the shortcomings in the President's budget and work to advance legislative fixes. We must do better. 

Senator Tim Johnson (D-S.D.) is a member of the Senate Committee on Indian Affairs.



RURAL VOICES

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The Housing Assistance Council (HAC) is a national nonprofit corporation founded in 1971 and dedicated to increasing the availability of decent housing for low-income people in rural areas. HAC strives to accomplish its goals through providing loans, technical assistance, training, research and information to local producers of affordable rural housing. HAC maintains a revolving fund providing vital loans at below-market interest rates to rural housing developers. Developers can use these funds for site acquisition, development, rehabilitation or new construction of rural, low- and very low-income housing. HAC has a highly qualified staff of housing specialists who provide valuable technical assistance and training, and research and information associates who provide program and policy analysis and evaluation plus research and information services to public, nonprofit, and private organizations. HAC is an equal opportunity lender.

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Photos courtesy of NAHHC

New homes have been built in Kwillingok, Alaska.

CHALLENGES IN INDIAN HOUSING

by Raven Miller and Valerie Kit Seneca

The level of funding available at the tribal and federal levels is impeding necessary progress.



Photos courtesy of NAHHC

Good quality, affordable homes are under construction in Kotlik, Alaska.

Life After NAHASDA

Indian housing took a giant step forward with the 1996 passage of the Native American Housing Assistance and Self-Determination Act, which provided tribal self-determination over Indian housing programs. The Act provides block grant assistance to tribes for activities such as housing development; housing services including counseling, housing management services, crime prevention, and safety activities; and model activities including college housing.

From 1997 to 2002, tribes have facilitated the development or rehabilitation of approximately 25,000 housing units under NAHASDA, according to the Federal Housing Finance Board. The U.S. Commission on Civil Rights calculated in 2003, however, that 200,000 homes are needed immediately in Indian Country. Clearly NAHASDA cannot meet this need unless more funds are appropriated.

The Case for Funding

Although tribes have self-determination in their housing developments, the level of funding available at the tribal and federal levels is impeding necessary progress.

In 2003, the U.S. Civil Rights Commission released a study on unmet needs in Indian country. The study covered numerous subjects. For housing, the study stated that the “basic standard of living of Native Americans remains well below that of the rest of the nation,” adding that these conditions are “unacceptable in 21st century America.”

For FY 2005, the president has proposed \$647 million for Native American Housing Block Grant (formerly the Indian

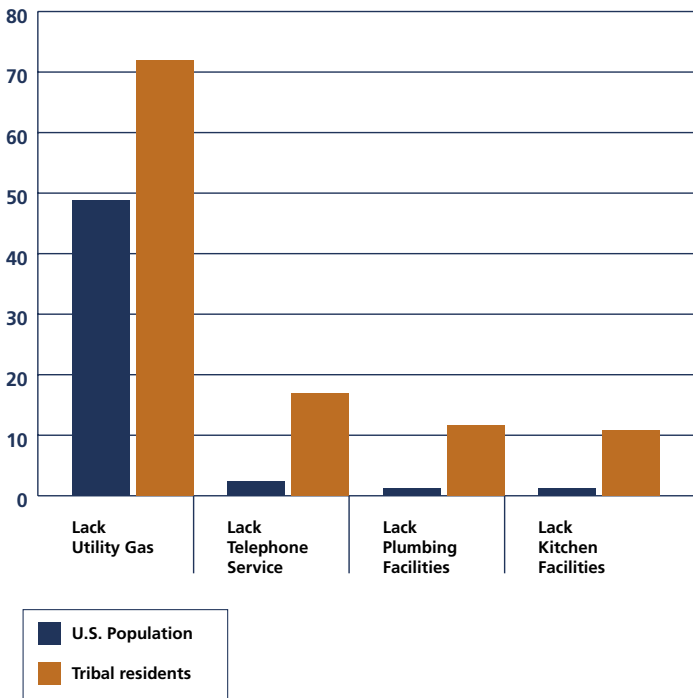
Photos courtesy of NAIHC



Many tribal homes lack adequate cooling or heating.

Housing Block Grant) funding. Yet in FY 2001, the actual amount received was \$648.6 million -- factoring in inflation and consecutive years of stagnant funding, Indian housing appropriations are losing ground and, because

of this, tribes continue to struggle to meet housing demands. In testimony before the Senate Committee on Indian Affairs on the proposed budget, National American Indian Housing Council Chairman Russell Sossamon stated that FY 2005 funding would have to increase to \$715 million simply to adjust for the impact of inflation, and that does not take into account population growth.



Resolving Inefficiencies at the Bureau of Indian Affairs

A large number of Native homebuyers seeking homes on trust or allotted land on reservations must have their leases recorded by Bureau of Indian Affairs regional offices in order to complete the homebuying process. However, due to underused technology and various inefficient procedures, the BIA has a backlog of 332,448 documents that the General Accounting Office estimated would take more than 110 years to eliminate. Records are being maintained in antiquated ways, causing long delays that can extend the homebuying process from weeks to years simply to obtain title.

Problems like these work against the creation of lending opportunities for banks and for tribes. Indian leaders and NAIHC have asked the BIA to standardize the land lease and title recordation process for all of its regional and local offices around the country to eliminate the problem of delays in mortgages being processed.

Need for Greater Lender Involvement in Indian Country

In addition to the numerous federal initiatives and programs already in place, underserved communities still have a need for lenders and other financial institutions to step up their mortgage



Photos courtesy of NAIHC

Native Americans have strong ties to the land. This house is on the Umatilla Reservation in Oregon.

loan activity to underserved areas, especially tribal areas. Furthermore, Native Americans often are unable to access financial institutions, since they are not conveniently located to tribal areas. Much of the Native community is in need of homebuyer training, financial literacy skills, or credit counseling. Without this assistance, Native homebuyers may continue to accept loans with high interest rates, excessive fees, and discriminatory or unscrupulous practices.

Capturing the attention of people and institutions with the power and commitment to improve Native American housing conditions is the goal of NAIHC's new capacity-building campaign, "Housing First for First Americans," which intends to assist tribes to develop 100,000 homes over 10 years. While in its infancy, the campaign has received support from some enterprising companies, banks, and other financial institutions.

Raven Miller is the communications specialist and Valerie Kit Seneca is the research analyst with the National American Indian Housing Coalition. NAIHC's report *Building the Framework: Housing Infrastructure Development in Indian Country* is available at www.naihc.net.

INFRASTRUCTURE WOES IN INDIAN COUNTRY

by Raven Miller and Valerie Kit Seneca

A study determined that before technological advances or even economic progress could take place in Indian Country, basic infrastructure had to be put into place.



Photos courtesy of NAHHC

The lack of infrastructure in tribal areas can affect the future of Native youth.

In today's world of modern technology, it is easy for much of America to forget that thousands of families in this country, particularly those who have low incomes and live in rural areas, endure living conditions similar to those of undeveloped countries. Also often forgotten are Native Americans, who have a serious and unmet need for basic forms of infrastructure, and live in homes lacking proper sewage and water systems, adequate roads, telephone lines, indoor plumbing, and electricity.

Understanding the Scope of Infrastructure Needs

For most Americans, the cost of basic infrastructure – like water, sewer, and roads – is an expense shared by a local community, or paid for by county and state taxes. In Indian Country, though, things are slightly different. Although tribes receive federal money for housing in the form of Native American Housing Block Grant funds, tribes are not able to build homes without putting infrastructure in place first. With limited funding, this leaves some tribes with housing waiting lists as long as five or six years.

In his 2003 State of Indian Nations Today address, Tex Hall, the President of the National Congress of American Indians, said that “states spend an average of \$4,000 to \$5,000 per mile for road maintenance annually” while the federal government “spends only \$500 per mile for roads in Indian Country.”

In recent years, the media has highlighted tribes with successful gaming operations; however, more than 60 percent of tribes are without gaming. Richie Plass, a Native American Studies teacher in the Pan-African Department at Kent State University, explained, “The general public assumes that tribes who have gaming on their reservations do not need funding and infrastructure assistance, but this is not always true. There are some tribes who earmark dollars for these specific needs, but many remotely located Nations need funding, technical assistance, and training.”

Tribes with profitable gaming operations determine their own priorities for which they designate their revenues. Money is typically reinvested into the gaming operation or into the community, supporting elder care, education, health care, or housing. For some tribes, housing and/or infrastructure rank high on the list of priorities, but for others they may not.

No Infrastructure = No Educational Parity

The situation can become more unacceptable and outrageous when children are factored in. A lack of adequate roads can make it difficult for children to get to school. Some Native

children walk miles simply because roads either do not exist or are impassable for buses.

Unfulfilled infrastructure needs can lead to other problems. For students in homes without electricity, it is difficult to study at night and impossible to bring computers into homes. Furthermore, without any immediate action to bring in telephone lines as well, a whole generation of Native children is missing out on skills that would serve them well when seeking employment.

Economic Opportunities

In 1998, when President Clinton asked the Departments of Commerce and Interior to report on the state of technology infrastructure in Indian Country, the severity of the conditions finally came to light. The study revealed that unlike most Americans, many Native Americans view personal computers as “luxuries” because so many families still need basic things such as food and shelter. The study also determined that before technological advances or even economic progress could take place in Indian Country, basic infrastructure had to be put into place. It would be a challenge to bring the Internet to some tribal homes, since 17 percent lack telephones, and installing telephone lines is not cheap.

“Essentially, infrastructure problems are contributing to the technological ‘digital divide’ in Indian Country, which hurts economic and educational progress,” said Gary L. Gordon, the executive director of the National American Indian Housing Council.

Motivated by the Clinton era study and by feedback from tribal housing staff, NAIHC issued a report on infrastructure in Indian Country in 2003. NAIHC’s report revealed that a small percentage of tribal communities have no infrastructure in place, while in other areas roads were described as “poor to fair” and sewer systems/facilities were described as “generally poor,” negatively affecting not only housing, but also much-needed business development as well.

With a large percent of the Native population in need of basic infrastructure, particularly as compared to businesses and schools in most of the United States, Native entrepreneurs are at a distinct disadvantage when it comes to successfully building or establishing a business.

Furthermore, should Native workers, particularly youth, without adequate job skills wish to leave their reservations, they may be forced to return because their skills are not on par with those of the mainstream public. Still, those who chose to leave



Photos courtesy of NAIHC.

Covered in plastic, this pump is outside of a Lumbee tribal member's home. Some reservation homes lack pumps entirely.

their tribal areas take what skills they have with them to urban areas, causing a “brain drain” of young, able-bodied workers, many of who have headed to the city in search of a better life, better living conditions, and more economic opportunities. With the median age of Native Americans at 30, this outmigration may have cultural and social effects that have not yet been realized.

“Some Native Americans living in urban areas do so for better opportunities, but they’re taking their skills with them,” Gordon said. “Therefore, if conditions on reservations start to improve, say, if decent housing, roads, electricity and jobs became commonplace, it’s likely that youth would grow up and stay on their reservation. And those who have expressed an interest in moving home would do so.”

Health Concerns

Last, but not least, are health issues resulting from a lack of basic infrastructure. Less than half of homes on reservations are connected to a public sewer system, making it necessary for some homes in Alaska Native Villages to dispose of sewage by using “honey buckets,” in which household waste is collected in containers and dumped on lands or even in lagoons near or on the reservation. Once rainwater washes the waste into water supplies and soil, this can mean serious contamination and poisoned crops.

According to 2000 Census data, 12 percent of Native American households lack plumbing facilities compared to less than 1 percent of the general U.S. population. And 11 percent of Native households lack kitchen facilities compared to less than 1 percent of the U.S. as a whole. These Third World housing conditions compromise the physical and mental health of Native American families.

Resolving the Problem


Although tribes exercise self-determination in housing through the Native American Housing Assistance and Self-Determination Act of 1996, before progress can be achieved adequate funding is needed. Experts have estimated at least \$1.6 billion



The physical geography of many reservations makes it difficult for residents to develop infrastructure. This photo was taken on the Lumbee reservation in Pembroke, N.C.

would be necessary to address infrastructure alone and another \$1 billion just for housing. Currently, the amount allocated for Native American housing needs is nearly \$650 million, which is then proportioned out through a formula process to 562 federally recognized tribal governments, including approximately 229 Alaska Native Villages.

“In the end, until additional funds are appropriated specifically for investment in infrastructure, this housing crisis will continue,” said Russell Sossamon, NAIHC’s chairman. “And, given the trust responsibility that the federal government has to Native Americans, more must be done for Native Americans.”

“Currently, tribal consultations are inadequate, in that they do not fully expose the true breadth and scope of infrastructure needs in Indian Country. More comprehensive and localized consultations with tribal governments are necessary, because local tribes know their conditions a lot better than anyone else. The result will be a better understanding of the appropriations levels to address the needs. Common sense tells us local problems require local solutions. Until tribes have the opportunity to fully participate in the formulation of these solutions, many Native Americans will continue living as second-class citizens in this country.” 



Raven Miller is the communications specialist and Valerie Kit Seneca is the research analyst with the National American Indian Housing Coalition. NAIHC’s report *Building the Framework: Housing Infrastructure Development in Indian Country* is available at www.naihc.net.

BUILDING HOMEOWNERSHIP INSTITUTIONS IN INDIAN COUNTRY

by Elsie M. Meeks

CDFIs can be flexible and create their own vision, yet strive to reach comparability with conventional lenders.



Photos courtesy of OSTPH.

The experience of the Oglala Sioux Tribe Partnership for Housing staff (pictured here) showed that it was possible to develop a mortgage lending program on Pine Ridge.

For almost 20 years, beginning in 1985 with the Lakota Fund, I have worked in housing and small business development for my home, the Pine Ridge Indian Reservation in southwestern South Dakota. Although the Lakota Fund's primary focus was business financing and technical assistance, it was not long before we were asked to assist people to access mortgages from the USDA's Rural Development Section 502 housing loan program. Our journey through the housing mortgage process led us to seek some alternatives for people who didn't fit the government's criteria.

Previously, there had never been any effort to help tribal members build homes on Pine Ridge Reservation. In many respects, building was necessary as there was virtually no housing supply or market. Being new to the process and subject matter, we were very excited about our prospects for success. It did not take long before we realized there were tremendous barriers to actually getting a loan approved. Rural Development's loan criteria are very stringent. For example, an applicant seeking a loan under the RD loan program cannot have a late payment on his or her credit report for the past 18 months. We as an organization could deal with these issues; in fact, it gave us a chance to help people work out their credit issues and provide credit counseling.

The next barrier was much harder to resolve – finding land that could be mortgaged. Although still difficult today, it was nearly impossible then unless the hopeful homeowner could find fee-patent (deeded, non-trust) ground on which to build. I will not elaborate on the process and the obstacles, but between the Bureau of Indian Affairs' numerous layers and Rural Development's requirements, it was a lengthy, time-consuming, and frustrating process. It wasn't unusual for the process to take so long that the applicants became discouraged and decided to buy a house trailer or modular home financed by a subprime lender.

Out of frustration with the delays, and seeing the choices that some families were making about their housing, I began to think that the only solution for tribal members to obtain a housing loan was to establish a loan fund that set its own requirements. After all, the Lakota Fund was already making business loans that conventional lenders could not make, and anyone in the lending business knows that business lending has more risk than any other type of lending.

My next experience with homeownership was with the Oglala Sioux Tribe Partnership for Housing. OSTPH was started by tribal members with a grant from HUD in 2000 to create a housing



Photos courtesy of OSTPH.

The owners of these homes on the Pine Ridge Reservation helped build their own homes through the self-help program run by the Oglala Sioux Tribe Partnership for Housing.

market on Pine Ridge. According to a study in 1998 by Prior & Associates, over half the households on Pine Ridge would be eligible to purchase homes priced at \$68,000, yet prior to the creation of OSTPH, only four conventional mortgages had been approved for Oglala Lakota tribal members. OSTPH acts as a housing developer and assists potential homebuyers to find financing. It can also provide “soft second” loans to subsidize purchases.

At this time, Wells Fargo bank developed an agreement with the Oglala Sioux Tribe to make mortgages on leaseholds. This development greatly improved the possibility of successful mortgages on Pine Ridge.

Still difficult, though, was the ability to obtain mortgages on individually owned trust land. OSTPH has closed a total of six loans for Rural Development, mostly for homebuilders in our self-help project, but the demand was much greater and private, conventional lending provided an alternative.

My experience at the Lakota Fund and OSTPH convinced me that we had to develop some mechanism that took less than a year to get people financing. I felt we could develop a loan fund that could make loans without a perfected mortgage (that is, a mortgage secured by an interest in land). My lending experience on the Pine Ridge Reservation showed me that there were people who might not have perfect credit, but were still credit-worthy. Other board members and I felt that we could develop criteria that gave us reasonable security and adequate assurance of repayment. At the very least, we wanted to provide temporary financing until a conventional mortgage could be obtained.


For the past three years I have been executive director of First Nations Oweesta Corporation, a national Community Development Financial Institution intermediary that focuses on assisting

tribes and Native communities to develop CDFIs. In these years, I have had the opportunity to learn about some innovative programs.

For instance, the Hopi Credit Association has been an agricultural and consumer lender for many years. Recently, the association realized many Hopi tribal members were purchasing mobile homes at high rates of interest. Land on the Hopi Reservation is particularly difficult to mortgage. The Hopi Credit Association began marketing its loans for this purpose and has since made several million dollars in loans at much lower interest rates, not only for mobile homes but for stick-built homes as well. The lesson is that Hopi Credit Association knows its community members and who is creditworthy, and makes the loan based on this information – something a conventional mortgage lender might never do.

A number of tribes and Native communities are experiencing the same difficulties as we have at Pine Ridge, and believe that starting a CDFI might be the best way to address homeownership. CDFIs seem to be in the business of “making loans in unconventional ways to unconventional borrowers.” Some may not provide 30-year mortgages, but will provide the credit needed during the gap between construction completion and mortgage perfection. CDFIs can be flexible and create their own vision, yet strive to reach comparability with conventional lenders.

The challenge in creating a CDFI is obtaining adequate capital. The U.S. Treasury Department CDFI Fund’s Native American programs can provide the funding necessary to develop a feasibility plan and establish a loan fund. They can also provide financial assistance for capitalization and operating funds. In addition, a number of national intermediaries provide loans to CDFIs for their capital funds. Some of these intermediaries are Rural Community Assistance Corporation, First Nations Oweesta Corporation, and the Enterprise Foundation, to name a few. There are also resources available to address the homebuyer and financial literacy needs in Indian Country, including the First Nations/Fannie Mae curriculum, “Building Native Communities: Financial Skills for Families.”

In conclusion, because of the complexity of mortgage financing in Indian Country, most families would be without financing opportunities if it weren’t for committed grassroots organizations willing to create innovative and flexible financing strategies. CDFIs may provide the best and quickest way to get these deals done. 

Elsie M. Meeks is executive director of First Nations Oweesta Corporation.

REACHING THE "POSSIBLE DREAM" ... THE NONPROFIT WAY

by Richard F. Kontz

Making homeownership possible on trust land comes down to "consultation," "cooperation," "focus," and a "can do" attitude.



Photos courtesy of NPH.

Wolf and Jennifer Watchman, with their children Tonya and Brandon, worked hard on their budgeting and finances to purchase their own home in St. Michaels, Ariz.

Your company logo, 'the Possible Dream,' is very much a reality for our family in Dennehotso, Arizona. We moved back to the reservation in 1998 with a dream to have a home of our own on our homeland. Through the Navajo Partnership for Housing, Inc., the Possible Dream has come true." These words came from Timothy and Lynne T. Benally in a letter addressed to me.

At the most recent NPH Annual meeting, Jennifer Watchman, who is married to a member of the Navajo Nation, Ralph "Wolf" Watchman, told their story of how hard it was to work toward getting a home in St. Michaels, Ariz. With tears in her eyes, she related how they had to make many adjustments in their life to deal with credit issues and, even after they got the home, they had to force themselves to budget and make the payments. Yet it was a dream come true for them and their two children, Brandon and Tonya, ages 11 and 7.

These are just two of the success stories that NPH can point to over its last five years of existence. NPH was created to assist and encourage Navajo families to reach their "possible" dreams. Through the end of calendar year 2003, NPH has made or arranged the closing of 200 loans and grants for low- to moderate-income Navajo families. In addition, nearly 6,000 people have attended NPH homebuyer orientation sessions and over 2,000 individuals have graduated from an eight-hour education class for first home buyers.

On the development front, NPH has successfully overseen the construction or renovation of 66 homes, and has begun an acquisition-rehab program to stimulate and activate a buy-and-sell market for Navajo families who wish to sell their homes so that other Navajo families who wish to buy will have that opportunity.

Considering the seemingly insurmountable barriers and constraints to private homeownership on federal trust lands you may ask, "How is this possible?" It basically comes down to "consultation," "cooperation," "focus," and a "can do" attitude.

In "consultation" with national partners like the Neighborhood Reinvestment Corporation, NPH provides an education and training program that imparts new knowledge, new skill sets, and a new way of thinking for Navajo families so that they may obtain homeownership through their own effort.

In "cooperation" with national partners and regional partners like NRC, Fannie Mae Corporation, Wells Fargo Housing Foundation, PMI Mortgage Insurance Company, the Housing Assistance Council, the U.S. Department of Housing and Urban Development, the U.S. Treasury Department, and the Rural

Photos courtesy of NPH.



The Navajo Partnership for Housing has made it possible for hundreds of Navajo families to own homes like this one.



Development housing program under the U.S. Department of Agriculture, NPH has been able to promote and provide flexible loan products and innovative methods for financing private homeownership on Indian lands like the Navajo Nation.

This cooperative spirit includes a host of private local lenders like American Financial Resources, Inc. of Phoenix, Ariz.; Citizens Bank, Farmington, N.M.; 1st National Bank of Colorado, Pueblo, Colo.; Gallup Federal Savings Bank, Gallup, N.M.; Office of Native American Programs – HUD (for loan guarantees); USDA Rural Development, St. Michaels, Ariz.; USDA Rural Development, Aztec and Gallup, N.M.; Suburban Mortgage Company of New Mexico; and Wells Fargo Home Mortgage Company-Arizona.

In addition, NPH, along with all of its partners, constantly maintains “focus” on strategies to eliminate the various barriers and constraints that inhibit private financing for homeownership on trust lands. Among these have been the age-old problems of a lack of land for development, a lack of capital for development, the negative impacts of politics and red tape, systematic or institutional constraints, a general lack of knowledge and understanding of mortgage financing, and cultural differences between the Navajo people and outside lenders.

Lastly, NPH is trying to promote a “can-do” attitude. NPH is fortunate to have – on our board of directors, on our staff, and among our many corporate and agency partners – individuals who believe in our cause. They continuously strive to build unity in our mission, and to promote an attitude of service, leadership, and teamwork for a worthy cause. 🤝

Richard F. Kontz is executive director of the Navajo Partnership for Housing, Inc. For more information please visit the NPH website at www.navajopartnershipforhousing.org.



INNOVATIVE ASSET-BUILDING PROGRAMS ON THE PINE RIDGE RESERVATION

A CONVERSATION WITH CINDY MARTIN-LAIWA

The sacrifice is worth it in the end, since we'll have our own house.

Cindy Martin-Laiwa, a member of the Oglala Lakota (Sioux) Tribe, is participating in two innovative programs on the Pine Ridge Indian Reservation: the self-help program and the Individual Development Account program. By participating in these programs, Cindy is working to make her family's dream of homeownership come true. In the conversation below, Cindy describes the two asset-building programs.

The Oglala Sioux Tribe Partnership for Housing, a five-year-old nonprofit working to promote homeownership on the reservation, operates the self-help housing program. Through the program, families have the opportunity to build their own homes under the supervision of experienced construction trainers. Cindy is working with the third group of families to build their homes through self-help; 17 families have constructed their homes to date. (See "Building Dreams on the Pine Ridge Indian Reservation," in the Fall 2003 issue of *Rural Voices* for more detailed information on the OSTPH self-help housing program.)

The Lakota Fund, an 18-year-old nonprofit organization focusing on microentrepreneurship and small business lending, operates the new Individual Development Account program. Through this matched savings program, participants have the opportunity to save for long-term assets: homeownership, education, or business development. Families save between \$25 and \$75 each month. The program is providing a 2:1 match for each deposit. Families will save for 24 months; thus, families will have the opportunity to save a total of \$1,800-\$5,400. Cindy is working with the first group of families to participate in the IDA program; 13 families are currently saving through the program.



Cindy Martin-Laiwa initially had no construction experience, but through her participation in self-help and Individual Development Account programs on the Pine Ridge Reservation, she learned enough to help construct her own home and saved money to lower her mortgage cost.

Q Tell me a little bit about you and your family.

MARTIN-LAIWA: Well, I was raised here on the Pine Ridge Reservation, in the Wounded Knee district. I work as a nurse at the Pine Ridge Hospital. I'm married to Bobby Martin-Laiwa, and raising seven children. We have our three kids, and we're raising four nieces.

Q Where are you living now?

MARTIN-LAIWA: Right now, we're living in rental housing at the Old Hospital in Pine Ridge. With lots of teenagers, it's hard having only one bathroom!

Q How did you hear about the self-help program?

MARTIN-LAIWA: I knew someone who built her home through the program, and Pinky Clifford, the OSTPH executive director, encouraged us to join the program and build our house.

Q How does the program work?

MARTIN-LAIWA: Families work together to build our homes. We have seven families in our group. Because we live in different parts of the reservation, we build together in the OSTPH

construction yard in Kyle, which is in the center of the reservation. When our homes are basically complete, we'll move them to our own sites, which we've chosen.

Q Did you have any experience with construction before the self-help program?

MARTIN-LAIWA: No, I never had any hands on experience. I was a little nervous, but we have good construction supervisors, who show us how to build.

Q Since you're working full-time, when do you have time to build?

MARTIN-LAIWA: We try to go out every weekend. Also, when my husband Bobby isn't working, he helps to build during the week. Plus, we have a lot of family that helps -- Bobby's family and then my family. My family really wants to see us in a house of our own. A lot of it, too, is that we help our family when they need it, so this is a way to help us and re-pay us in a way. We have a saying in Lakota, "mitakuye oyasin" which means "all my relatives." I think this saying really describes the self-help program, and the way that our relatives are helping us build our house, and the way that the families are helping each other. In the Lakota way, everyone is considered to be a relative.

Q What do you think are the benefits of the self-help program?

MARTIN-LAIWA: It's an affordable program, and it's a learning experience. Since we're putting in a lot of the labor, it will cost less. Plus, I think your house means more to you when you build it. We'll appreciate it more, since we know all the hard work that went into it.

And we get to put our house where we want it, out in the country. We found a really nice spot, just below the buttes, with a little creek that runs through there. We liked the spot so much that we even worked on our own to make the road wider -- we took out trees -- so it would be easier to get to.

It also seems like there are some sacrifices with the program. There are definitely sacrifices, like having to give our weekends up, and budget our hours better. But the sacrifice is worth it in the end, since we'll have our own house.

Q How do the kids feel about the new house?

MARTIN-LAIWA: They're really excited. They'll all live with us in the new house. And when the older ones leave to go to college, they'll come back to stay with us -- they'll always have a place to come home to.



Families work in groups to construct their homes through the Oglala Sioux Tribe Partnership for Housing self-help program. Many people from the seven families in Cindy and Bobby Martin-Laiwa's group helped raise their home's walls.

IDA Programs in Indian Country

While there are approximately 500 Individual Development Account programs around the country, according to a paper prepared by First Nations Development Institute, entitled "Sovereign Individuals, Sovereign Nations: Promising Practices for IDA Programs in Indian Country," there are currently 11 programs located in Indian Country or serving primarily Native American participants. These programs are located in California, Hawaii, Idaho, Minnesota, Montana, Oklahoma, Oregon, and South Dakota.

Nationally, many IDA programs have accessed federal funding through the Assets for Independence Act program, which is administered by the Department of Health and Human Services, or state funding programs. Funds are needed for both program administration and matching dollars. According to the First Nations study, however, the main sources of funding for most IDA programs in Indian Country are tribal funds and private sources, for a number of reasons.

The savings goals of most IDA programs in Indian Country match those of IDA programs nationally: homeownership, education, and business development. Two of the IDA programs focus on youth, while two programs allow participants to save for home repair.

Q And how do you feel about moving to your new house?

MARTIN-LAIWA: I'm anxious and I can't wait -- I want to hurry up and move in! We put in a lot of hours, and have our relatives come out and help us, so we can finish sooner.

Q Tell me about the IDA program.

MARTIN-LAIWA: Well, it's a program where we have a chance to save for certain goals: homeownership, education, or starting a business. They match our savings 2:1, so it's a great incentive to save. I try to save \$75 each month, so it's matched with \$150. At the end of the two-year program, I'll have \$5,400. Most of the people in my group are saving for homeownership.

Q How are you planning to use your savings?

MARTIN-LAIWA: I'm going to pay closing costs and lower the cost of my house.

Q What do you think are the benefits of the program?

MARTIN-LAIWA: First, the matching money is great. Also, we have classes on different topics, like budgeting and credit, which have been really helpful. The program has really helped me clean up my credit and get it back in good shape.

I also really enjoyed the classes taught by Philomene Lakota, on savings as a traditional Lakota value. She talked about how Indians have a history of saving and trading, going way back.

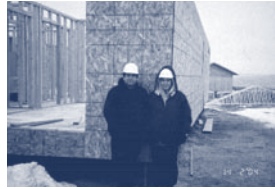
The program also helps me be responsible. I arranged it so my IDA deposits would come out of my checking account. So I always have to make sure that there's enough money in my account.

Q Do you think you'll keep saving after the program is over?

MARTIN-LAIWA: I think I'll keep saving, but it's hard. I like to go shopping, so I need to master that -- sticking to what's on my list, and what I really need.

Q And how do you feel about participating in both the self-help program and the IDA program?

MARTIN-LAIWA: I'm really glad I did both. In the beginning, it was hard, because some of the classes [homeownership classes and IDA classes] were repetitious. But then I didn't mind, because the information was reinforced. Also, each organization is really focused on its program, and they do a good job.



Cindy and Bobby Martin-Laiwa are helping to build their own home at a construction yard in Kyle, S.D. When the house is almost complete it will be moved to their lot.

Q Would you recommend the self-help program and the IDA program to friends and relatives?

MARTIN-LAIWA: Yes. My sister Karen is actually in the IDA program, but she's doing it to go back to school. I've also told the girls that I work with at the hospital about the programs, and they're really interested. 🙏

Leslie Newman, who conducted this interview, provides technical assistance to non-profit organizations focusing on affordable housing and community development. She has worked to assist the Oglala Sioux Tribe Partnership for Housing and the Lakota Fund in the development and implementation of their self-help housing and Individual Development Account programs.



PREPARING NEW HOMEOWNERS: SOME CHALLENGES AT STANDING ROCK

by Tonya White Mountain

Overextended and bad credit have become considerable obstacles to families seeking affordable housing.



Photos courtesy of Standing Rock Housing Authority.

Matt and Christine Lopez (left) graduated from homebuyer education classes at Standing Rock in order to purchase a house. Doug Peterson (third from left), manager of Northwest Farm & Home Supply, constructed their home, and Tim Wanner (right), community development manager at USDA Rural Development, helped the Lopezes get a mortgage they could afford.

When I began working at the Standing Rock Housing Authority over 12 years ago, I assisted people applying for USDA Rural Development Section 502 homeownership loans or Section 504 home rehabilitation loans or grants. The most frequent problem for people on our reservation trying to qualify for these programs was an inability to access credit because many paid their bills with cash.

In more recent years, it seems that overextended and bad credit have become considerable obstacles to families seeking affordable housing. The majority of people I counsel on credit do not fully grasp the importance of maintaining a good credit report. As a result, in homebuyer education classes I have made it a point to include, and stress, the importance of paying bills on time, all the time. Being Native American, and having sought a loan to purchase a home on the reservation myself, I have

experienced first hand the importance placed on credit history.

I can still recall an attendee from my first workshop, a woman with a large amount of outstanding and delinquent debt. Her first step after the workshop was to contact her debtors and set up repayment agreements. She kept in touch with me and almost two years later proudly told me that she had all but one debtor paid off. She is now shopping for a home loan.

This situation could have ended much differently if she had not attended the homebuyer education class. Like so many of our tribal members to whom I've spoken, she could have settled for a quick answer: a loan from a predatory lender. Many of our families *have* accepted these types of loans, including balloon payments, variable rates of interest, and interest rates that start at 5 percent above the prime rate.

When asked what her rate of interest was, one tribal member responded that she didn't know. She just signed where they told her to sign. Some families have paid a downpayment of as much as 50 percent, which should have guaranteed them a competitive rate of interest. However, the majority of these people received rates between 12 percent and 18 percent.

Discrimination contributes to the prevalence of predatory lending. For example, a coworker went to a bank in a border reservation community. As soon as she told the loan officer that the home she wanted to purchase was on the reservation, the lender responded that they didn't make loans there. It took me four years to find a lender who would make a loan to purchase my home on the Standing Rock Reservation – and I have good credit. It's not surprising, then, that when a family is eager to buy a home, the main question to the lender is "Will you help me so I can buy a home?" instead of "What terms are you offering me?" The goal of homebuyer education is to help Standing Rock families to ask this important question first.

Another aspect to predatory lending is the embarrassment and even shame that borrowers feel once they realize they have been taken advantage of. These people need to know that they have an advocate, someone in their corner who is not just there to do a job. It all comes full circle: education. People and families need to be aware that they have a right to a competitive loan.

There are also cultural aspects behind the need to provide education. On the Standing Rock Reservation, it is not uncommon to find third generation renters. Generations back, we were basically a nomadic people. The current generation is, for the most part, a first generation of homeowners. The knowledge involved in being a homeowner has not been passed down from parent to child.

Also, historically and culturally it was not a primary goal for the Lakota to build wealth. The focus of each tribal member was on the good of the community. It has been only in the last few decades that owning a home has become acceptable, even desirable. We as Native Americans place a high value on the next generation. For this reason, homebuyer education will continue to be a focus to better enable our tribal members to be successful homeowners both now and for future generations. 🏠

Tonya White Mountain is a housing counselor at the Standing Rock Housing Authority, serving the Standing Rock Reservation in North and South Dakota.



Photos courtesy of Standing Rock Housing Authority.

Carlita and Gary Little Bird (left and right), graduates of homebuyer education courses sponsored by the Standing Rock Housing Authority, posed with Mirna Reyes-Bible (center), loan specialist at the U.S. Department of Veterans Affairs.

PREPARING NEW HOMEOWNERS:

THE NAVAJO PARTNERSHIP FOR HOUSING'S HOME-BUYER EDUCATION PROGRAM

by Roberta Drake

One of the positive challenges in the homebuying process is the homebuyer education requirement imposed by some lenders for families, including Native American families, before they obtain a home. Studies consistently show that borrowers completing homebuyer education courses are less likely to be victims of predatory lending or to default on a loan.

To deliver homebuyer education courses effectively, trainers should be well prepared to deliver the curriculum in an environment the participants can relate to, so that they will stick with it. To accomplish this, homebuyer education is one of the primary services provided by Navajo Partnership for Housing, Inc.

The emphasis of NPH's program is to prepare families for hom-

ownership and mortgages. The course is a one-day eight-hour class covering six modules in the curriculum "Sheltering Our People." The modules cover topics such as Preparing for Homeownership, Family Budgeting, Credit, Owning a Home on Tribal Land, Mortgage Lending, and Life as a Homeowner. The trainers focus their time on the land situation and how getting a mortgage ties to the tribal land.

NPH takes our training responsibility seriously. We ensure that our counselors are certified by having them complete the Neighborhood Reinvestment Training Institute's "Home Buyer Education: Train the Trainer" course and pass the exam. Currently, we have three staff members dedicated to providing the homebuyer education course and four other staff who are certified to conduct the class as backups or co-trainers.

NPH educated 328 families during the 2003 fiscal year and graduated 86 families in the first quarter of FY 2004. NPH partners with the Navajo Housing Authority in providing HBE classes to their tenants as well as those of other local housing providers.

In using the new curriculum "Pathways Home" to train trainers, I have observed that the homebuying process is still very new to many Indian Tribes and is a learning experience. However, many of the participants have been excited about using the curriculum in their areas.

Financial literacy programs are becoming a vital part of the educational process. Through this program we are finding that there are families who may not have bad credit but are struggling with a lot of debt. The financial literacy component is also educating individuals on the basics of mortgage finance. NPH anticipates hosting regular sessions of financial courses at its three office locations. 🏠

Roberta Drake is director of lending for the Navajo Partnership for Housing.



BUILDING TRIBAL COALITIONS: A MODEL FROM NEW MEXICO

By Eric Schmieder and Deborah Webster

We hoped a coalition would bring everyone together to share best practices, find short cuts and common ground, learn from the experience, and speed up the process.

Issues of sovereign immunity and trust lands have long inhibited banks and investors from financing the development of homes on Native American lands. Section VI of the Native American Housing and Self Determination Act of 1996 and the earlier Section 184 were designed to address these concerns and provide a sense of security to investors.

NAHSDA replaced previous Indian housing programs with an Indian Housing Block Grant program. The IHBG funds for housing and community development are allocated to tribes based on Indian Housing Plans developed by the tribes or Tribally Designated Housing Entities. Tribes are encouraged to use IHBG as leverage and partner with federal, state, and private funding sources to increase their potential housing production.

During the IHBG's early years in New Mexico, many groups – tribes, TDHEs, federal and state agencies, banks, mortgage companies and nonprofits – quickly seized on the opportunity and began to implement new housing programs. However, each agency and lender or investor had to tailor existing financing products or create new ones, and then individually promote those products to tribal leadership. It soon became evident that developing “one-stop” mortgage documents would benefit everyone. Such a universal approach would streamline the mortgage loan process and allow lenders to consolidate the education and training required to learn the process. Leaders among New

Mexico's tribes and its housing and mortgage industries decided that a forum was needed to help everyone understand and reap the benefits of these new opportunities as well as prepare them to respond, as a united group, to the challenges that would arise in this new era in Indian housing.

"We were overwhelmed by the need for housing on tribal lands in New Mexico, but we were also overwhelmed by the prospect of working with 22 individual tribal governments and legal counsels," said Mark Vanderlinden, director of housing and community development for Fannie Mae and a founding member of the coalition. "We knew we needed to help put things in place to get ready for homeownership. We hoped a coalition would bring everyone together to share best practices, find short cuts and common ground, learn from the experience, and speed up the process. I think that is what the New Mexico coalition has accomplished."

Mission and Structure of the New Mexico Tribal Homeownership Coalition

The New Mexico Tribal Homeownership Coalition's mission is to promote homeownership opportunities on Indian reservations in New Mexico. It provides resources and technical assistance to pueblos and tribes interested in developing mortgage programs.

Formed in 1999, the coalition offers training and education to tribal governments and the private sector, serves as a venue for collaborating to streamline the new mortgage process, and addresses other barriers to homeownership. The ad hoc coalition was designed by Joanna Donohoe, who was then serving as HUD's Office of Native American Program Community Builder. She convened the first meetings to make introductions, identify strategic partners and objectives, and create a mission statement.

Membership in the coalition is open to all entities with a similar mission or program. It includes the tribes and TDHEs of New Mexico, several federal agencies, U.S. Senator Bingaman's office, Fannie Mae, and the New Mexico Mortgage Finance Authority. National, regional, and state nonprofit and community development organizations belong, as well as a number of mortgage lenders and private companies, such as law firms.

The coalition was created and still operates under an ad hoc structure. Members volunteer to host monthly meetings in informal rotations. They donate and raise funds for special training and activities. While they flow in and out of active participation based on the strategic goals and current projects, several members are able to rotate lead chair roles, to ensure continuity. Typically the host is serving as chair or co-chair of

the coalition. This structure has enabled the coalition to achieve important goals without incurring organizational overhead. More importantly, it has allowed the coalition to be both diverse and inclusive and to serve as an alliance among housing professionals.

The Coalition at Work

Collectively, the New Mexico Tribal Homeownership Coalition serves as a resource to tribes interested in developing homeownership programs on their reservations. Here are some highlights from its brief history.

- The coalition, through Joanna Donohoe's work, was a key part of the development of HUD's One-Stop Mortgage Model Documents, still available today on HUD's website at www.hud.gov/offices/pih/ih/homeownership/onestop/.
- Since 1999, the coalition has assisted more than 15 tribes in adopting mortgage ordinances, and its members have provided ongoing training on the mortgage process to new tribal administrations.
- In 2000, it was instrumental in organizing tribes and TDHEs to provide testimony and data to support the inclusion of tribes in the state's Consolidated Plan, enabling them to compete for HOME funding, a key source of financing for affordable homeownership projects.
- In 2003, the coalition facilitated the piloting of "Pathways Home," a train-the-trainer curriculum, now delivered through Neighborhood Reinvestment Corporation's Training Institute and the National American Indian Housing Council.
- In 2003, it published "How to Design and Operate Homeownership Programs on Indian Lands," a 46-page guide for tribal governments. It is available free at www.enterprisefoundation.org.
- The coalition has enabled its members to leverage staff by collaborating on training, program design and development, and agency regulatory review.

In 2004, the coalition will focus on three initiatives.

- It will help TDHEs analyze their organizational capacity (staff expertise and operating funding and support) and their housing production goals under existing and new programs. As a result, TDHEs will be able to identify a realistic allocation of resources to meet production and possible capacity-building solutions. To coordinate data collection, the information is being compiled through the Bureau of Indian Affairs' annual program surveys. This effort will also capture the impact of the IHBG program in New Mexico.

- The coalition will deliver informational sessions and prepare written recommendations on BIA's proposed leasing regulations. It will also assist tribal governments with implementing those regulations.
- It will provide homebuyer training, education, and counseling skills using intensive training and mentoring to select TDHE staff. This effort will help to fill a major gap in its members' current homeownership efforts – the lack of ready, credit-qualified homebuyers.

Can a Coalition Help You in Your Work?

The NMTHC was an intuitive next step in the evolving Indian housing arena. It was made easier by the large number of tribes and pueblos in the state as well as the proactive housing professionals representing them and other agencies.

The benefits of regular face-to-face meetings with the professionals concerned with housing development in Indian Country are enormous. Sharing information, including successes and failures, makes program development easier, less expensive and more likely to succeed. All partners gain from a better understanding of common problems. When issues arise that affect tribal housing, a coalition can be an enormous help in stating the case from the tribal perspective.

Another significant benefit is the low-cost dissemination of information and training that the coalition can provide to both members and non-members. Even side benefits, such as an up-to-date resource and contact list, make housing initiatives less costly and more effective.

Recommendations for Creating a Coalition

Call a meeting and test the waters. Getting to know the partners and each other's work is a great way to start a group like this. Is there an overwhelming or burning issue in your community? In New Mexico, the combined efforts of the coalition members helped organize tribal representation at the state HOME public hearings and helped prepare compelling testimony.

It will take initiative and persistence to create and maintain a coalition. Do not be discouraged by the ebb and flow of attendance – people will rally around issues that are important to them. It is important, however, to get consensus initially on the group's purpose, direction, and structure. A diverse membership, with public and private sector as well as nonprofit and for-profit participants, will promote a broader exchange of information. Also look for non-traditional partners to bring fresh perspectives.

“We know the home-buying process is a complicated and stressful procedure at its best,” said Terry Hudson, executive director of the Northern Pueblos Housing Authority. “Add to this the myriad and intricate cultural, legal, political, and economic issues that buying a home on Native lands brings, and you have a formidable challenge.”

With support from the New Mexico coalition, over the last two years Mr. Hudson has been building his agency's one-stop mortgage program to better serve the homeownership needs of the three tribes NPHA represents. “To the extent that a tribal homeownership coalition can educate and simplify the process fore everyone involved,” he said, “it can make a valuable contribution to expanding housing opportunities for Native Americans.”

Eric Schmieder is a rural housing specialist with USDA Rural Development. Deborah Webster is director of the Native American Program at The Enterprise Foundation.



NEED HI-RES

PMI Mortgage Insurance Co. and Fannie Mae announce housing investment for Acoma Pueblo in Sky City, N.M. Left to right are Ron McCord, CEO, First Mortgage; Roger Houghton, CEO, PMI Mortgage Insurance Company; Dan Mudd, Vice Chair & COO, Fannie Mae; Governor Fred Vallo, Sr.; and Lawrence Sanchez, Executive Director, Acoma Pueblo Housing Authority.

EXPANDING AFFORDABLE HOUSING ON TRIBAL LANDS GETS EASIER

by Bob Simpson and Pattye Green

Fannie Mae expands its American Dream Commitment and makes doing business easier on tribal lands.

Over the years, Fannie Mae has worked diligently to help underserved communities – including Native Americans on tribal reservations – overcome barriers to homeownership as part of its American Dream Commitment®. Having met its \$2 trillion American Dream Commitment and the company's previous Trillion Dollar Commitment launched in 1994, Fannie Mae along with its partners has provided more than \$3 trillion in funds for more than 28 million underserved families in 10 years. As part of this commitment, Fannie Mae made \$290 million in affordable housing investments on tribal lands in 2003. While the company's efforts to make homeownership more affordable for Native American families have been successful, more will be done in the years ahead.

Recently the company has expanded its American Dream Commitment to help shrink homeownership gaps and to further address the ongoing housing challenges faced by America's underserved communities. Under the next phase of its American Dream Commitment Fannie Mae will:

- expand access to homeownership for millions of first-time homebuyers and help to raise the minority homeowner-ship rate to 55 percent with the ultimate goal of closing the homeownership gap entirely;
- make homeownership and rental housing a success for millions of families at risk of losing their homes; and
- expand the supply of affordable housing where it is needed most – including for underserved Native Americans on tribal reservations.

Historically, providing mortgage financing on tribal lands has been challenging. High levels of poverty and unemployment, low income, poor credit, lack of assets, low levels of education, and the complexity of mortgage lending on tribal lands all present significant barriers to homeownership for Native Americans. Many lenders have been unwilling to provide capital because of the complex legal framework governing tribal lands and because many Native Americans lack traditional credit or an understanding of the loan qualification process and standards.

Fannie Mae's expanded American Dream Commitment will continue to tackle these housing issues in Indian Country through a new four-point strategic housing plan. The plan includes:

- developing and executing ten strategic tribal initiatives on Native American reservations;
- offering counselors Fannie Mae's Home Counselor Online™ technology to assist them in preparing families for homeownership;
- working closely with lenders and other partners to streamline and simplify the homeownership process for Native Americans; and
- offering training and resources to help tribes increase their expertise in housing and housing finance.

Additionally, Fannie Mae will invest \$1.25 billion for Native American housing efforts during the next decade, as part of its expanded American Dream Commitment.

Developing and executing ten strategic tribal initiatives.

Each Native American community has its own political, economic, and social institutions shaped by the environment, tradition, and history of the tribe. Fannie Mae will partner with tribal housing leaders, housing authorities, lenders, and state and local government entities to assess tribal needs and support the implementation of customized housing initiatives and programs.

The initiatives will involve a combination of single-family and multifamily housing and community development efforts. These efforts may include combating predatory lending; supporting financing for homes built with sweat equity ("self-help"); assisting in the development of tribal employer-assisted housing programs for hospital employees, casino employees, tribal law enforcement, tribal firefighters, or teachers; and providing financing for tribal housing authorities to rehabilitate existing stock. Other Fannie Mae investment solutions will be applied, including using the American Communities Fund™ (ACF®) for the support of infrastructure development and



Fannie Mae plans to make affordable housing more available for Native Americans living on reservations like the Acoma Pueblo in New Mexico.

leveraging the federal guarantee under Title VI of the Native American Housing Assistance and Self-Determination Act, and developing multifamily housing using Low Income Housing Tax Credits.

The Pine Ridge Reservation is an example of a tribal initiative underway that makes use of multiple investment solutions including:

- ACF - A pre-development loan was made through ACF to the Oglala Sioux Tribe Partnership for Housing to build housing units.
- Community Development Financial Institution (CDFI) investment - A CDFI investment was made to the Lakota Fund to create small business loans and new jobs on the reservation – the first step to creating new homeowners.
- Single-family investment - PMI Mortgage Insurance Company and First Mortgage Company partnered with Fannie Mae and the Oglala Sioux Tribe Partnership for Housing to make conventional mortgage financing available for single-family lending on tribal trust lands.

Offering counselors Fannie Mae's Home Counselor Online technology to assist them in preparing families for homeownership. Fannie Mae is also using technology to increase affordable housing access and readiness for underserved families such as Native Americans. As part of this effort the company will link more than 5,000 counseling agencies and lenders to its HCO technology – the company's free, automated client tracking and counseling support software. Additionally we will create direct electronic links between counselors and lenders, intended

to help ensure smooth transitions from counseling to affordable mortgages. The company's goal is to convert at least 100,000 of the HCO-assisted clients into first-time homebuyers.

Also as part of the company's technology solutions, Fannie Mae is expanding the availability of low downpayment products like MyCommunityMortgage™ in Desktop Originator® (DO™) and Desktop Underwriter® (DU™) – the company's automated originating and underwriting systems. Fannie Mae has also committed to offer underwriting based on non-traditional credit through DU™.

Working with partners. Partnering with government entities and other housing leaders is key to opening doors to affordable housing for America's underserved. Under the expanded American Dream Commitment Fannie Mae will also work closely with tribal governments, the Congressional Native American Caucus, the Department of Housing and Urban Development, and the Bureau of Indian Affairs to streamline and simplify the homeownership process for Native Americans.

Offering training and resources to help tribes increase affordable housing. Fannie Mae is also committed to offering training and resources for capacity building to help tribes increase their expertise in housing and housing finance. Recently Fannie Mae partnered with the National American Indian Housing Council on its *Housing First for First Americans Campaign*. This campaign will help bring quality, affordable housing opportunities to our nation's tribal areas by addressing tribal housing issues such as insufficient funding and housing services, the need for homebuyer education, research and technical assistance, expanding homebuyer services to tribes, and leveraging funds and government programs. Fannie Mae has committed to contribute \$1 million to NAIHC's campaign to develop 100,000 homes over the next 10 years.

Fannie Mae's expanded American Dream Commitment will help more Native Americans and underserved communities achieve homeownership. By expanding homeownership for Native Americans, we can help provide families with better housing, increase their ability to raise capital and accumulate wealth, and help build stronger communities in America.



Bob Simpson is director of the Fannie Mae South Dakota Partnership Office and council chair of Fannie Mae's Native American Business Council. Pattye Green is business manager of the Fannie Mae National Community Lending Center. Fannie Mae's Home Counselor Online is available at http://www.efanniemae.com/hcd/single_family/tools_apps_services/apps/hco.html and MyCommunityMortgage™ is at http://www.efanniemae.com/hcd/single_family/mortgage_products/my_comm_mortgage.html.



The Standing Rock Housing Authority used HUD funds to construct the apartments in Fort Yates, N.D. where this boy and his family live.

HUD PROGRAMS IN NATIVE AMERICAN AREAS

In 1996, the Native American Housing and Self Determination Act -- NAHASDA -- changed the nature of HUD's direct assistance to tribes and tribally designated housing entities.

The Department of Housing and Urban Development has been providing housing assistance to tribes since the early 1960s, beginning with funding for rental and "mutual help" (rent-to-own) programs. In 1992, legislation created the Section 184 program providing HUD with resources to guarantee mortgage loans made by private lenders to Native American borrowers. Then, in 1996, the Native American Housing and Self Determination Act -- NAHASDA -- changed the nature of HUD's direct assistance to tribes and tribally designated housing entities. This legislation created the Indian Housing Block Grant and the Title VI loan guarantee program, which allows IHBG recipients to raise additional funds by pledging future block grants as security to repay HUD loan guarantee obligations.

Section 184 loan guarantees encourage private lenders to make mortgage loans to Native American families, tribes, and Indian Housing Authorities. According to data provided by the HUD Office of Native American Programs, from fiscal year 1995 through January 31 of this year, 1,455 loans were guaranteed by HUD, 630 of which were made on either tribal trust or individual allotted lands (the remainder were made on fee simple land). The dollar value of these loans is \$143,675,103. There were over 190 lender offices participating in the program through January 31, and 117 tribes.

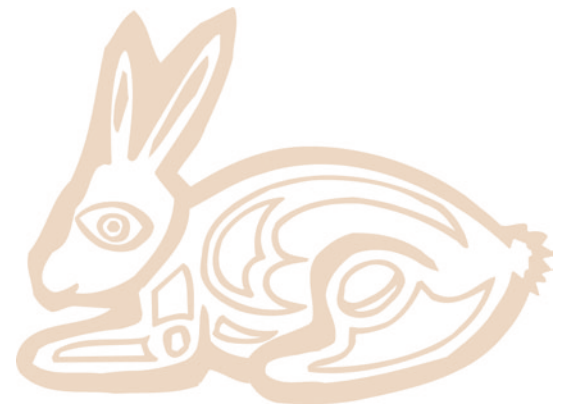


This home in McLaughlin, S.D., on the Standing Rock Reservation, was renovated by the Standing Rock Housing Authority.

A HUD news release from January 2004 describes a partnership of private and public lenders and tribal nonprofit housing development organizations that is bringing homeownership opportunities to many Native American families. The South Dakota Housing Development Authority, Wells Fargo Home Mortgage, ONAP, and such nonprofits as the Oglala Sioux Tribe Partnership for Housing are working together to make the Section 184 program prosper in South Dakota. As of January 2004, at least 132 South Dakota Native American families were able to “purchase homes on tribally-owned, allotted or individual fee land on the nine reservations throughout the state,” with the SDHDA selling bonds at lower rates than private lenders would usually charge their customers, so that these families could benefit from more affordable interest rates.

Title VI loan guarantee activity reached \$76,990,539 as of December 31, 2003, enabling 15 different tribes or Alaskan Native Villages to extend their affordable housing activities, with HUD guaranteeing repayment to the lender of 95 percent of unpaid principal and interest.

For more information about the Section 184 and the Title VI loan guarantee programs, contact the Office of Native American Programs, 1-800-561-5913.



USDA RURAL DEVELOPMENT IN NATIVE AMERICAN AREAS

In fiscal year 2003, American Indians and Alaskan Natives received 550 loans under the Section 502 direct and guaranteed programs.



USDA Section 515 funds were used, along with other sources of financing, for the Black Hawk Apartments. Oti Kaga, Inc. developed this complex and others in Eagle Butte, S.D. on the Cheyenne River Sioux Reservation.

The housing programs administered by the U.S. Department of Agriculture's Rural Housing Service and Rural Development are not designated exclusively for Native Americans, but they can be used in Indian Country. Agency involvement in Native American housing improvement has grown considerably since 1990 when statutory changes were adopted to protect trust land from alienation if USDA foreclosed on a loan, and to set aside USDA housing funds for underserved counties, including many with reservations.

Useful USDA RD programs include the Section 502 direct and guaranteed loan programs, which provide affordable mortgages for low- and moderate-income homebuyers. The Section 504 loan and grant program helps very low-income homeowners to repair, improve, or modernize their dwellings or to remove health and/or safety hazards, and to make dwellings accessible for household members with disabilities. Section 515 loans, especially when coupled with Section 521 Rental Assistance (or HUD's Section 8 rent subsidies) make possible the development of affordable rental housing for very low-income people.

In fiscal year 2003, USDA RD activity for Native Americans included the following.

- American Indians and Alaskan Natives received 550 loans under the Section 502 direct and guaranteed programs. For fiscal years 2000-2002, the program provided an average of 424 direct and guaranteed loans per year.
- Rural Development contracted with the Housing Assistance Council to update *Lending on Native American Lands, a Guide for Rural Development*. The guide is a tool for Rural Development employees and others involved in processing Section 502 and Section 504 program loans on tribal trust and allotted lands. This guide should make the single-family housing loan process on tribal trust and allotted lands easier to understand for Rural Development field staff and others using RD's products.
- Between 2000 and 2003, the self-help program expanded service to American Indians and Alaskan Natives, with six organizations receiving Section 523 funding for the first time, covering the costs of administering self-help programs. In the same time period, ten predevelopment grants were awarded to Native American organizations.

Native Americans and others are targeted by USDA Rural Development's Five Star Commitment to expand rural minority homeownership, instituted in 2002. The commitment's major goals are to:

- lower fees to reduce barriers to minority homeownership;
- double the number of self-help participants by 2010;
- increase participation in minority lenders through outreach;
- promote credit counseling and homeownership education; and
- monitor lending activities to ensure a 10 percent increase in minority homeownership.



The Ohkay Owingeh Housing Authority used USDA Rural Development Section 515 funding to develop rental homes on the San Juan Pueblo in northern New Mexico.

USDA Rural Development also finances a number of housing-related development activities, including community facilities such as health care, day care, schools, and fire protection. In addition, RD underwrites business and economic development and infrastructure, including water and waste systems, electric generation, and telecommunications. In FY 2003, RD invested over \$234 million in community and business programs to American Indian and Alaskan Native communities, organizations, and individuals.

Each issue of *Rural Voices* profiles members of the Housing Assistance Council's board of directors. A diverse and skilled group of people, HAC's board members provide invaluable guidance to the organization. We would like our readers to know them better.



BILL POWERS

Bill Powers has been a friend of the Housing Assistance Council since its earliest days, as an original staff member and now as a board member.

When Gordon Cavanaugh became HAC's first executive director in late 1971, he hired Powers, whom he had met while both men were working for the city of

Philadelphia's housing programs. Initially Powers helped start HAC's lending programs and later he took on responsibility for government affairs.

A true affordable housing advocate, Powers has devoted over 40 years of his life to the promotion of affordable housing and says that the subject has been "a lifetime interest." Powers is a graduate of La Salle College, Philadelphia, Pa. His extensive experience includes general program administration, legislative representation, community work, and tenant organization. As a housing program developer for the Rural California Housing Corporation, he was credited with raising over \$1 million in a single year to support housing development in that state.

"I think HAC ought to be proud we've survived this long and proud of the movement we helped create," said Powers. "As long as there is a need for housing in rural America there will be a desperate need for organizations like HAC."

Powers is now retired but donates his time to many organizations, is a board member of several local housing agencies, and works closely with the California Alliance of Retired Americans. He is also the recipient of the Congress for California Seniors Lifetime Achievement Award.



BENNIE G. THOMPSON

Congressman Bennie G. Thompson represents the Second Congressional District of Mississippi. He has been in Congress for ten years and has served as a member of the Housing Assistance Council's Board of Directors for over 25 years.

Congressman Thompson originally became acquainted with HAC in 1976

while participating in HAC's Small Town Housing Assistance Program as mayor of his hometown, Bolton, Miss. In 1977, he was elected to the HAC Board and his first HAC board assignment was to serve on the Loan Committee.

"Being elected to the board of HAC was an important milestone for me," Thompson said. "Serving on the Loan Committee afforded me the opportunity to work first hand with experts in rural housing, gaining specific development knowledge, which enabled me to help small struggling community groups back home to develop affordable housing."

Congressman Thompson currently serves on the House Agriculture Committee, is the ranking member of the Subcommittee on Emergency Preparedness and Response, Select Committee on Homeland Security, and is the Chairman of the Congressional Black Caucus Political Education and Leadership Institute. He still lives in Bolton and is a lifelong member of the Asbury United Methodist Church there. He has remained active in numerous civic, community, and professional organizations.

"Developing rural housing continues to be extremely difficult," he noted. "I am pleased to be on the board of HAC because of HAC's great accomplishments in monitoring critical housing issues, saving rural housing stock, and funding new housing developments for the neediest families in the area most frequently forgotten -- rural America."



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