

Mortgage Lending in **Indian Country**:
Foundational Investments & Future Pathways to Homeownership

Leading Strategies for Improving Homeownership and Lending

Strategy Circle I



Leading Strategies for Improving Homeownership and Lending

1. Improving Access Credit and Capital Flow
2. Mitigating Risk – Collateral and Recourse on Trust Land
3. Serving Indian Country and Building Community Assets



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Improving Access to Credit and Capital Flow

Group 1 – Top Three Priorities	Group 2 – Top Three Priorities
Ensure access by lending to CDFIs first who then lend to individuals	Look at existing programs that fail to meet our needs and trust land friendly
Build state-wide homeownership coalitions	Create a Native American Financing Authority (NAFA) for Homeownership
Leverage Tribal dollars through targeted strategies	Create Native American Trust Pilot with hard dollar commitments
	Define data reform strategies

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Mitigating Risk - Collateral and Recourse on Trust Land

Group 1 – Top Three Priorities	Group 2 – Top Three Priorities
Encourage Tribes to initiate their own legislation to come into HEARTH Act and enforce it	Training for BIA agencies and other agencies
Build Tribal capacity for homeownership	Data collection as a priority
Invest in technology and online applications to assist	Land Surveying
Tribes contract or compact their own records	



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Serving Indian Country and Building Community Assets

Group 1 – Top Three Priorities	Group 2 – Top Three Priorities
Education	Homebuyer Education
Housing as Entrepreneurial	Tribal leader focus on homeownership with MOUs
7 th Generation Homeownership	Invest in outreach and development as service providers

