

Four Directions Development Corporation Orono, Maine

Organizational Profile

Created in 2001, Four Directions Development Corporation (Four Directions) is a Native community development financial institution (CDFI) serving the four Wabanaki tribes in Maine: the Penobscot, Passamaquoddy, Micmac, and Maliseet Nations. While Four Directions has a small business lending portfolio, the majority of its work focuses on home improvement, home mortgage, credit-builder, and home equity/debt consolidation loans, as well as financial capabilities workshops and counseling. Its board of directors and advisory board are composed of tribal leaders, councilors, and directors of tribal government departments, as well as, non-Native members specializing in banking, small business, community development, and housing.



Key Facts

Service Area:	State of Maine
Number of Tribal Citizens:	8,700
Lending Portfolio:	\$5,864,478
Annual Budget:	\$650,000
Number of Employees:	6
Number of Mortgage Loans:	218 loans for \$11.5 Million



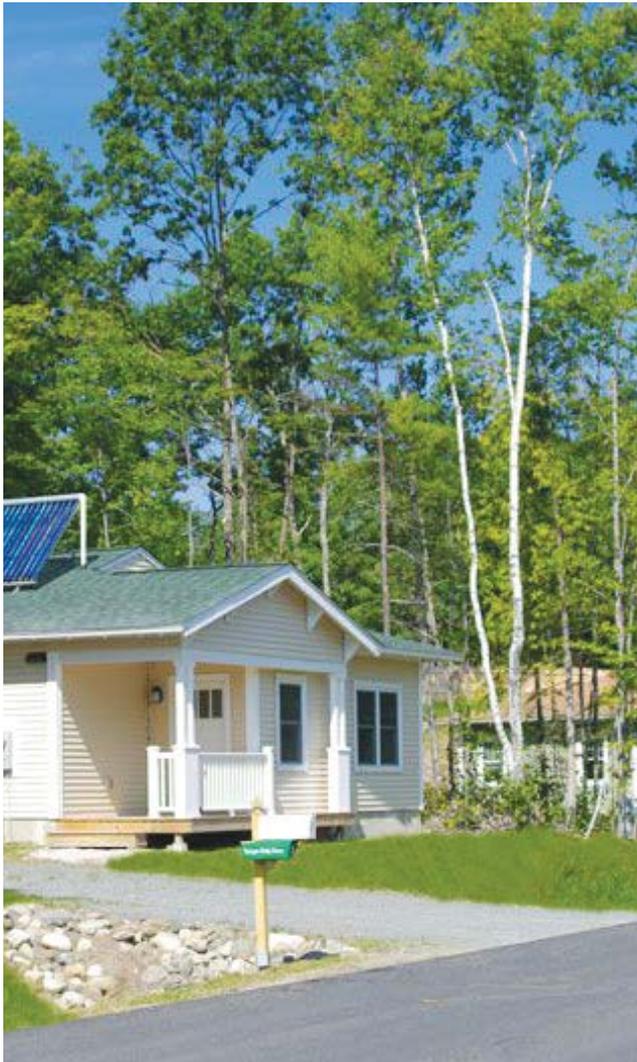
Project Description

Four Directions offers a direct mortgage loan program for new construction, home purchase, home improvements, or refinance. It also offers energy efficiency loan products. It is an approved Section 184 lender, but it has not yet participated in the program.

In order to minimize its risk exposure on trust land, Four Directions entered into agreements with two of the four tribes. For example, in the case of a defaulting borrower, a trust agreement with the Penobscot Nation provides that Penobscot Trustees will take title to the borrower's real estate by mortgage or deed, allowing the property to be transferred away from the Penobscot

member in default without transferring it away from Penobscot ownership generally.

In addition, Four Directions has a Memorandum of Understanding with the Passamaquoddy Tribe similar to the One Stop lending code used by the federal programs that provide lending products (HUD, UDSA, VA). This MOU provides the ability for Four Directions to take collateral assignments, and gives legal recourse, if necessary. It also provides that in the case of a default, Four Directions will work closely with the Passamaquoddy Housing Authority, which will purchase the property or assist in finding an eligible borrower.



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Four Directions has nurtured and formalized strong relationships with each partner tribe and their housing authorities/departments.

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Promising Approach

Risk mitigation through collateral assignment and legal recourse. These model agreements provide Four Directions, as the lender, a mechanism for collateral assignment and legal recourse while respecting the tribe's sovereignty and control of its trust land.

Formalized relationships with tribal leadership.

In order to address the interests of all parties, Four Directions has nurtured and formalized strong relationships with each partner tribe and their housing authorities/departments. Each tribe has two representatives on the Four Directions board, one of which may be the tribal housing director.

Four Directions also supports the *Wabanaki Housing Circle*, a collaboration of Maine's Tribally Designated Housing Entities (TDHEs), federal officials, and other housing partners. Tribes take turns hosting the tri-annual meetings, which focus on addressing common housing issues, discussing resources and best practices, and touring the host community's housing developments.

Impact

- Increased access to mortgage capital for tribal members in Maine.
- New entrants to Maine's Native mortgage market now that Four Directions has shown private lenders that "it can be done."
- Enhanced Native community integrity as families are able to return home to the reservation as homeowners to live near and support one another.
- Improved credit scores of borrowers whose mortgage loan repayments are reported to a credit bureau by Four Directions.

Lessons Learned

- It is important to clarify and document the residential leasing process to ensure a common understanding of the steps and responsibilities of the borrowers, lenders, and all stakeholders.
- For mortgage lending in Native communities to succeed, strong relationships with tribes and tribal housing authorities/departments are critical.
- Financial education and on-going support for borrowers play a key role in successful mortgage lending.

Ongoing Challenges

- Accessing affordable, long-term capital to fund 30-year mortgages.
- Slow processing through the Bureau of Indian Affairs' lease and mortgage approval process.
- Private lenders' perceived risk of lending on tribal land.

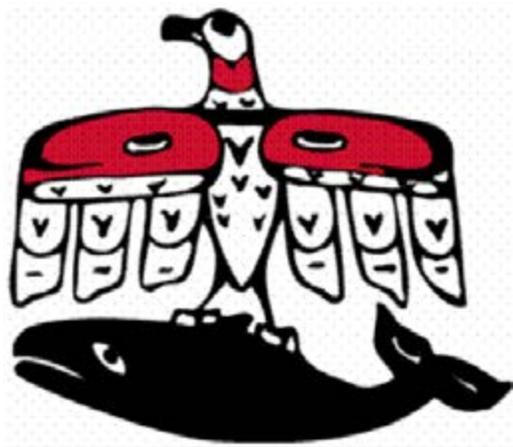
On the Horizon

Looking to the future, Four Directions plans to expand its model efforts by refining and strengthening its existing agreements with the Penobscot and Passamaquoddy tribes, and bringing these agreements to other tribes (Micmac and Maliseet) to make homeownership available on all of Maine's Indian reservations.



Makah Tribe Housing Department

Makah Reservation, Washington State



Organizational Profile

The Makah reservation, located in the Pacific Northwest near Neah Bay, Washington, is home to nearly 2,900 tribal citizens of the Makah Tribe. The Tribe created the Makah Housing Authority in 1967, which became part of the Tribe as the Makah Tribe Housing Department (MTHD) in 2007. Exercising its tribal self-determination, the Makah Tribe has actively worked to manage and improve its existing housing stock while introducing a new vision for housing options for its citizens. This community-driven approach includes market-rate rental townhomes for higher income professionals, supportive housing for previously homeless families and individuals impacted by addiction, and affordable single-family homeownership opportunities.

The long-term planning process for this work began in 2005, when the Makah Tribe became an authorized borrower under the US Department of Housing and Urban Development's (HUD's) Section 184 Indian Home Loan Guarantee. Two years later in 2007, the Makah Tribal Council adopted the Affordable Housing Assistance Program, which provides an array of homeownership resources, such as rehabilitation, weatherization, down payment, and foreclosure prevention assistance, all with the goal of sustaining privately owned homes on the reservation. These efforts laid the groundwork for a multi-income, multi-use Sail River Heights Subdivision.

Key Facts

Service Area: Neah Bay and Makah Reservation

Number of Tribal Citizens: 2,857

Indian Housing Block Grant: \$800,000

Annual Budget: \$1.6 million

Number of Employees: 22

Number of Units: 112

SAIL RIVER HEIGHTS OCTOBER 2011



Project Description

The vision for the Sail River Heights Subdivision became a reality in 2007 when the Makah Tribe set aside 51 acres of trust land from its timber inventory to develop the new subdivision. The following year, MTHD hosted a series of technical and community “charrettes” – intensive planning sessions where tribal citizens, designers, and other community members collaborated on the vision for the Sail River Heights development. An important component of these planning sessions was gaining the perspective of high school juniors and seniors who, by project completion, would be the young adults in the community ready to purchase their first homes.

In 2009, MTHD received unanimous agreement from the Makah Tribal Council to proceed with further development of Sail River Heights. From there, MTHD launched Phase I to install the necessary physical infrastructure to support the subdivision. Simultaneously, they also launched their homebuyer education program to help tribal citizens understand the benefits and responsibilities of becoming homeowners. MTHD is currently in Phase II of the project, a ten-year build out of 72 lots for single-family homeownership.

Because of careful and focused planning, MTHD is able to provide prospective homebuyers at Sail River Heights with a 75-year lease term on a subdivision lot equipped with an average of \$124,000 in pre-installed infrastructure. MTHD also provides up to \$15,000 in down payment assistance through an income-based sliding scale formula, paired with mandatory homebuyer education classes to help applicants through the loan pre-qualification and construction processes. So far, homes constructed by tribal citizens have ranged in cost from \$89,000 to \$225,000, and average monthly mortgage payments are \$700 per month.

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Promising Approach

Multiple and diverse funding sources. With only a small Indian Housing Block Grant (IHBG) averaging about \$800,000 per year, MTHD knew it would be necessary to leverage their existing resources. For example, for the required extensive infrastructure development, MTHD assembled \$9.1 million from 13 funding sources including Indian Health Service; US Departments of Energy, Agriculture, and HUD; the Bureau of Indian Affairs; the Makah Tribe; and Impact Capital, a regional community development financial institution serving nonprofits in the Northwest. A critical component of gaining the support of these funding sources was a deliberate effort to engage partners and investors through a “funders’ tour” that included meals and cultural interactions, and introduced the Makah community on a deeper, more personal level.

Community involvement. The Makah community has been closely involved in shaping this project since the very start. The “charrette” planning sessions not only helped support the community’s buy-in with the design of the subdivision and all of its components, it also helped ensure that the homes meet the needs of the community.

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If I had a magic wand, I would ask to increase the NAHASDA appropriations to help us leverage other resources better.

— Wendy Lawrence,
Housing Director

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Impact

- An achievable goal of increasing housing stock on the reservation by 25% by 2022.
- The ability of homeowners to realize and access their home equity due to the Tribe’s commitment to building relationships with private appraisers to document “comparables” for the community’s emerging real estate market.
- A feeling of community ownership and pride stemming from an initiative that offers mixed-income and mixed-use components, including housing options and community facilities.
- Spurred economic development driven by the housing construction process.

Lessons Learned

It is important to:

- Keep tribal leadership and other partners informed throughout the process.
- Assemble a strong development team that includes consultants and contractors, but ensure that the Tribe remains the expert on the project to monitor performance and delivery.
- Assume construction will take longer than planned and have a contingency if the budget goes over.
- Educate prospective homebuyers on all the requirements of becoming a homeowner.
- Realize that most off-reservation mortgage lending involves the acquisition of existing housing stock which means that the Tribe may need to educate lenders about the importance of providing adequate homebuyer readiness programs to help Native borrowers navigate through the construction process on trust land, repair credit after a history of being targeted by predatory lenders, build financial capability, and achieve affordability through down payment and closing costs assistance.

Ongoing Challenges

- Changing the mindsets in the community to shift from the familiarity of subsidized rental housing to embracing mortgage-based homeownership.
- Keeping all the stakeholders involved with the Sail River Heights Subdivision up to date and informed with current information about the development's progress.
- Balancing day-to-day operations of the housing department with the challenges of managing a new, long-term housing development.

On the Horizon

MTHD now focuses on helping homeowners understand the importance of protecting their investments in homeownership with insurance. This includes residents who became homeowners through conveyed mutual help units and those who purchased homes through mortgage financing.

MTHD also is focused on expanding the capacity of its staff through training opportunities in order to sustain its growth in the community.

Salish & Kootenai Housing Authority

Flathead Indian Reservation, Montana



Organizational Profile

In 1963, the Confederated Salish & Kootenai Tribes (CSKT) established the Salish & Kootenai Housing Authority (SKHA) as a separate tribal entity and deemed it the Tribes' Tribally Designated Housing Entity in 1996. SKHA oversees all of the Tribes' housing services and is a critical component of their self-determination approach to governance through its mortgage lending program on the Flathead Indian Reservation. Important partners in this work include the CSKT Tribal Land Department, which compacted the Bureau of Indian Affairs Real Estate and Title Plant services in the 1990s; the CSKT Tribal Credit program; and Eagle Bank, a tribally owned lending institution located in Polson, Montana.

Project Description

Since the 1940s, the Tribes have encouraged homeownership on the reservation by offering market rate mortgages through the Tribal Credit program. Building on this foundation, SKHA further implemented the **Flathead Finance Program**, which offers pre- and post-homebuyer education and counseling, assistance with finding a lender, site selection, water and sewer services, construction inspections, and homeownership maintenance classes. SKHA also assists homebuyers with down payment and closing cost assistance. It recently introduced a 3:1 matched savings program to help homeowners make necessary repairs on their homes.

Key Facts

Service Area: Flathead Indian Reservation

Number of Tribal Citizens: 7,900

Indian Housing Block Grant: \$4.2 million

Annual Budget: \$10 million

Number of Employees: 70

Number of Units: 514



Promising Approach

Homebuyer Readiness SKHA has developed a community-based homeownership pipeline. In the Mutual Help program, 319 units have been conveyed to residents through their Mutual Help Occupancy Agreements or through mortgage financing. Tenants in low-rent units who reach their rent ceilings receive a letter explaining the Flathead Finance Program. SKHA has found that these tenants are motivated to become homeowners because they want to escape SKHA's rental policies.

Liquidation Risk Mitigation CSKT maintains an umbrella leasing plan for leasehold mortgages on tribal trust land whereby it leases the land to the SKHA, which then subleases to the homebuyer. If an issue arises with the mortgage repayment, SKHA steps in to correct the default with the lender, thus mitigating the lending risk, and then sells the house to a new buyer along with a transfer of the sub-lease.

Leveraging Resources By promoting mortgage-based homeownership, SKHA has been able to use its Indian Housing Block Grant resources to meet the affordable housing needs of low-income, elderly, and special needs residents.

Impact

- A vibrant buy-and-sell real estate market on the reservation, with about 1,100 mortgage-financed homeownership units.
- A robust local economy stimulated by family businesses financed through home equity.
- A homeownership option for families who thought it was beyond their reach.

Lessons Learned

- To make homeownership work and to create a dynamic market, tribes should promote community values that instill the expectation of consumer repayment – from the low-income rental tenants to mortgage borrowers.
- In tribal communities with moderate- to high-income earners, or with anyone who can afford a mortgage, the tribe should actively cultivate homeownership opportunities for them.
- Lenders are motivated by market opportunities and profit. Tribes must invest in laying the legal and financial ground work to create an economic environment conducive to the flow of mortgage capital. Do not put the onus on lenders to figure out how to make mortgage lending on trust land work.
- Tribes should accept the mantle of self-governance, exercise their sovereignty, and be a part of the solution. Do not rely on the Bureau of Indian Affairs to address the land issues.

Ongoing Challenges

- Preserving the HUD Section 184 loan guarantee program and simplifying the mortgage approval process on trust land to make it more attractive for both lenders and tribal citizens.
- Identifying other mortgage products with the flexibility needed for Indian Country lending.



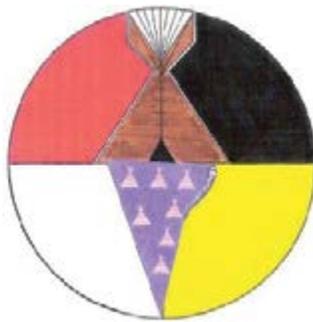
On the Horizon

SKHA plans to explore cost effective ways to utilize green, energy efficient products in order to lower utility costs for homebuyers and to leave a smaller environmental footprint on tribal land.



Sisseton Wahpeton Housing Authority

Lake Traverse Reservation, South Dakota



Key Facts

Service Area: Lake Traverse Reservation

Number of Tribal Citizens: 13,177

Indian Housing Block Grant: \$3,566,821

Annual Budget: \$4,500,000

Number of Employees: 50

Number of Units: 465

Organizational Profile

For nearly 50 years, Sisseton Wahpeton Housing Authority (SWHA) has been working to meet the housing needs on the Lake Traverse Reservation in northeast South Dakota. Early on, SWHA recognized the necessity of maximizing federal funds to create housing opportunities for their people.

Rental Housing. Today, SWHA manages 660 rental units financed through multiple funding streams, including the US Department of Housing and Urban Development (HUD) Indian Housing Block Grant (IHBG), US Department of Agriculture (USDA) Rural Development Rental Subsidy 515 Program, and the Bureau of Indian Affairs (BIA). Water and sewer infrastructure is funded through a 638 contract with the Indian Health Service (IHS). Funds are also accessed from the Federal Home Loan Bank. In addition, program income is utilized to purchase other rental and income generating opportunities, such as a recently acquired hotel with 29 units which is used as both transitional housing and as a commercial hotel.

Homeownership. In 2003, tribal leadership recognized the need to provide a wider variety of housing options in their communities and to capitalize on emerging opportunities to enhance tribal and individual assets through homeownership. According to former tribal chairman and current SWHA executive director, JC Crawford, "Homeownership was happening, but we knew we needed 1,500 homes. To do that with the current IHBG funding formula, it would have taken 100–150 years." Seizing the opportunity to leverage federal resources and make homeownership more accessible, the Tribe dedicated its own funds to create the Sisseton Wahpeton Oyate (SWO) Homebuyers Program, a first-time homebuyer program that offers homebuyers a \$5,000 grant for down payment assistance. With a growing housing stock, the Tribe then created the Dakota Nation Development Corporation (DNDC) to provide construction services to build and renovate homeownership units. DNDC assists with Low-Income Housing Tax Credits (LIHTC) opportunities as well.

Project Description

In 2009, the Tribe created T Yamni – Sisseton Wahpeton Oyate One-Stop Homeownership Program, a collaborative partnership between the SWO Homebuyers Program, DNDC, and the SWHA that brought together tribal housing programs and services and assisted tribal citizens achieve their dreams of homeownership. Realizing the enduring benefits of these services, the Tribal Council required all new homebuyers, as part of receiving tribally funded down payment assistance, to: 1) attend a homebuyer education class, and 2) permit the lender to notify T Yamni in the event of a delinquency of 30 days or more for intervention.

These changes, the collaborative work of T Yamni, and the homebuyer education and delinquency intervention, have been a catalyst for positive change within the community. What has emerged is an array of housing opportunities for both low-income families and an emerging Native middle-class to engage in the complex process of becoming a homeowner. From advocacy and assessment, to site selection and financial credit management, as well as loan packaging assistance, default counseling, and foreclosure intervention, T Yamni provides a safe, responsive atmosphere for families interested in homeownership and for those who are enjoying the homeownership experience.



Promising Approach

Collaboration. T Yamni’s ability to use multiple streams of federal and tribal funding sources innovatively to meet the dynamic needs of their community and to provide a diversified array of housing and homeownership opportunities is essential to their continued success.

Risk mitigation pool and foreclosure process. T Yamni understands that success may sometimes come through hardship. Heeding the Dakota customs of preparing for hard times, T Yamni worked with the Tribe to create and fund a risk pool to assist with the liquidation process in the event of foreclosure. The risk pool, established in 2015, directly addresses concerns of investors and lenders about collateralizing their mortgages on trust land. Now, if a mortgage loan on the reservation goes into foreclosure, the Tribe purchases the home using

its risk pool and resells it to an eligible tribal citizen. This program has a triple bottom line: it ensures that the housing assets remain within the community, it serves eligible homebuyers, and it mitigates the lender’s financial risks. Overall, risk pooling has been a successful model to provide greater security and mitigate liquidation risk for the tribe, lenders, and homeowners.

Infrastructure installation. T Yamni also developed a successful strategy to address physical infrastructure challenges, such as water and waste systems that often prevent housing development on rural lands and scattered sites. Now SWHA installs basic infrastructure and offers sites that are “development-ready” for new home construction, allowing eligible borrowers to readily sublease sites and prepare for homeownership.

Impact

- Forty-nine new homebuyers on the reservation since the T Yamni program began.
- Six of the ten home loans in the 2016 pipeline closed so far this year.
- Increased credit scores of T Yamni clients along with improvements in self-esteem, confidence, self-worth, and a sense of accomplishment, all of which is passed on to the children, solidifying the family unit and future tribal generations

Lessons Learned

- Showing people the possibility and benefits of homeownership.
- Identifying tribal citizens who are responsible renters and who can advance to homeownership.
- Harnessing multiple funding streams and diversified housing opportunities to meet different needs, preferences, and income levels of the community.
- Streamlining programs and services in coordination with tribal, state, and federal agencies to make the process easier for homebuyers.
- Creating a one-stop tribal homeownership program and holistic experience by providing familiarity, continuity, and consistency that often is lacking among tribal programs and mortgage lenders.
- Expanding homeownership opportunities by working with tribal leadership to enact appropriate recourse and foreclosure processes that provide greater security to lenders by mitigating risk.

Ongoing Challenges

- Ensuring that people who establish credit through T Yamni return for other services (currently, only 8% return for homebuyer services).
- Navigating the home site approval process with various tribal, state, and federal agencies efficiently and in a timely manner.
- Maintaining affordable construction costs while exploring options for custom home building.
- Being innovative to meet the needs of homeowners through available programs and resources.



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On the Horizon

T Yamni is a small operation with big achievements. In the next five years, the partners plan to build 500 homes—100 homes a year—through persistent and intentional efforts. The homes will be homeownership and rental, for single and multi-family use. Next year, SWHA celebrates 50 years of service to the Sisseton Wahpeton Oyate, and it intends to commemorate this anniversary with the construction of the 50th house of the proposed 500. With these milestones, certified housing counselors will join the SWHA staff to provide greater resources to the community and support T Yamni’s operations.

As T Yamni’s activities increase, so do their data and paper files. T Yamni currently is exploring new data tracking opportunities, as well as engaging in the South Dakota Native Homeownership Coalition’s statewide data collection efforts for tribal homeownership loans, trainings, and coaching/counseling.

In their first decade, T Yamni has experienced obstacles and persisted with innovation, mitigating risk and providing Native homeownership opportunities in a market once considered too laden with barriers. They plan to build on these successes in decades to come.

Zuni Housing Authority

Pueblo of Zuni Reservation, New Mexico



Organizational Profile

The Zuni Housing Authority (ZHA), located in Zuni, New Mexico, was established in 1963 for the purpose of providing safe, affordable, and culturally-grounded housing services to its tribal citizens. The organization has expanded its mission from a singular focus on low-rent housing assistance to providing a diverse range of housing and homeownership options to meet the needs of the Pueblo of Zuni.

Project Description

Zuni Housing Authority approaches its housing and homeownership programs holistically, and looks for opportunities to better support its community members and stimulate the local economy. ZHA actively seeks partnerships, maintains strong community relationships, and leverages multiple sources of financing to maintain existing homes and build new homes.

Like many Native communities, the harsh economic realities of reservation life lead to challenges when promoting homeownership as a way of building assets and creating wealth. The poverty level on Zuni is 36.8%, compared to the state level of 21.8%, and the national level of 12.3%. The per capita income on Zuni is \$10,883. New Mexico's per capita income is \$23,537. Child poverty is a serious concern with 48% of Zuni children living below the poverty level. Twenty-six percent of Zuni children reside in households in which no parent works full- or part-time. The task of preparing the community for homeownership could seem insurmountable, but to the ZHA, it is critical work to ensure safe and stable futures for Zuni families.

Key Facts

Service Area: Pueblo of Zuni Reservation

Number of Tribal Citizens: 11,770

Indian Housing Block Grant: \$2.8 million

All Sources of Funding: \$17.4 million

Number of Employees: 38 Permanent
80 Force Account

Number of Units: 307 in Current Assisted Stock (CAS)
80 Lease Purchase
15 Mortgage

ZHA has accomplished this work – and created an array of affordable home options – by taking calculated risks and using all available public and private funding sources. For example, ZHA uses Low-Income Housing Tax Credits, fully deploys the Indian Community Development Block Grant program, leverages Bureau of Indian Affairs (BIA) grant funding, and earmarks tribal funds as a springboard for increased community development. Funding and services from the US Department of Agriculture Rural Development also have been vital resources in designing a homeownership program grounded in Zuni culture.

Culture and tradition are essential elements of Zuni life, and ZHA intentionally incorporates those elements into its programs. One important tradition is Shalako, a Zuni ceremony that celebrates the harvest and blesses newly built homes constructed collectively by community members. Drawing on this tradition, ZHA developed

the Zuni self-help (self-build) housing program through a grant from Rural Development’s Section 523 Self-Help Technical Assistance Grant, a program that helps low-income households construct and purchase their homes using sweat equity. This program harkens back to a time when the Zuni community built its homes as a community in preparation for the Shalako ceremony. The modern-day version of this traditional practice involves several families working together to complete 65% of the construction of each other’s homes.

Each family participating in the self-help housing program qualifies for an individual mortgage under the Section 502 mortgage program. All families build together, help one another under the supervision of a construction manager, and the culmination is a community celebration with all the families as they move into their new, single-family mortgage-based homes together.



Promising Approach

Housing as an economic driver. ZHA’s role in the community goes well beyond providing basic shelter and affordable housing. Realizing homeownership is an economic driver, ZHA incorporates housing as part of a larger economic development strategy that involves a successful in-house construction business and design services. Both businesses support the reservation economy and demonstrate ZHA’s responsibility to provide stable employment to community members.

Culture, partnerships, and community relationships as a foundation. Importantly, ZHA’s success is due to its strategic partnerships, close relationships with community members, and drawing on Zuni culture as the foundation for its program design and community outreach. Building a cohesive team that shares the organization’s values and mission has been a key factor for continued success.

Impact

- The most profound impact of ZHA's efforts happens when families turn the keys to their new homes and feel a sense of pride, belonging, and ownership.
- Another invaluable hallmark of ZHA's work is knowing that Zuni children have safe places to sleep, grow, learn, and prepare for school the next day. ZHA is making an impact in the community one family at a time.



Lessons Learned

- Ensure community members receive homeownership and financial education.
- Tap into diverse funding sources and reduce dependency on a single funding source.
- Take the time to build a strong team united by a shared vision and connection to the community.

Ongoing Challenges

- Losing the interest of buyers and third-party partners while waiting on the lengthy timeline for the BIA leasing process.
- Demonstrating the creditworthiness of a high percentage of self-employed community members.
- Conducting effective outreach to the community about the potential to be homeowners.
- Helping families understand the value, pride, and responsibility that comes with homeownership.
- Creating a community mind shift from dependency to self-sufficiency.

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On the Horizon

While expanding its Bluebird Subdivision, Zuni Housing Authority plans to develop a new community—complete with a community building for gathering, elder services, a daycare facility, and teen health center. Currently, there are 54 homes on a 159-acre site that includes a mixture of mortgage- and lease-purchase homes. Sixty percent of the land is currently undeveloped. Plans for further development involve building 20-25 new homes under HUD's Section 184 Loan program with ZHA as the lender. In five to ten years, the Bluebird Subdivision and community will be filled with Native homeowners.