

# NNHC Mid-Year Updates

August 23, 2017



National Native  
Homeownership Coalition

# NNHC Membership Sectors

Nonprofit intermediaries	Native & Non-native CDFIs	Banks	Federal Agencies
Bank Regulators	For Profits	Tribal Housing Authorities	Fannie Mae & Freddie Mac
Federal Housing Finance Agency	Native American Insurer (AMERIND)	Legal	Bank Regulators
	American Indian Membership Organizations (NCAI, NFOA, NAIHC)	Research Organizations	

# Homebuyer Readiness

Goal	Accomplishments
<ul style="list-style-type: none"><li data-bbox="204 504 832 608">❑ Facilitate local networks to support tribal housing</li><li data-bbox="204 675 915 836">❑ Establish regional, Native controlled HUD/USDA housing counseling intermediaries</li><li data-bbox="204 903 929 1118">❑ Establish a clearinghouse for culturally relevant materials on the CICD website publicized by webinars</li></ul>	<ul style="list-style-type: none"><li data-bbox="1006 504 1669 661">✓ Presented information at the 2017 NAIHC/Amerind Risk Conference</li><li data-bbox="1006 732 1721 832">✓ Launched efforts to gain 4 new HUD intermediaries</li><li data-bbox="1006 903 1744 1061">✓ Developed form to gather culturally relevant materials for inclusion online and via webinar</li><li data-bbox="1006 1132 1740 1232">✓ Hosted 7 monthly presentations on relevant topics</li></ul>

# Capital and Secondary Markets

Goal	Accomplishments
<input type="checkbox"/> Quantify market demand for mortgage capital on trust land	✓ Engaged in Duty to Serve process with Fannie Mae and Freddie Mac
<input type="checkbox"/> Stimulate secondary market opportunities for Native mortgage loans	✓ Facilitated new investor partnerships
<input type="checkbox"/> Identify potential private and public capital source for Native mortgage financing on trust land	✓ Exploring risk mitigation pool model.

# Lending Systems

Leasing & Title, Legal Infrastructure, Loan Products

Goal	Accomplishments
<ul style="list-style-type: none"><li><input type="checkbox"/> Encourage tribes to adopt the mortgage codes to act on defaulted loans</li><li><input type="checkbox"/> Educate tribal leaders on foreclosure and work with them to accomplish the transfer of a defaulted loan to another eligible borrower</li><li><input type="checkbox"/> Review existing legal documents</li></ul>	<ul style="list-style-type: none"><li>✓ Provided comments to BIA regarding Contact Guide for Mortgage Lending in Indian Country</li><li>✓ Drafted recommendations to improve tribal court jurisdictional issues to adjudicate foreclosures in tribal court</li></ul>

# Lending Systems

Leasing & Title, Legal Infrastructure, Loan Products

Goal	Accomplishments
<ul style="list-style-type: none"><li data-bbox="235 486 915 686">❑ Map the leasing and titling process for tribes and create a clearinghouse for this information</li><li data-bbox="235 753 948 853">❑ Develop a comprehensive list of mortgage products</li><li data-bbox="235 921 923 1063">❑ Develop a list of downpayment grants available through the Federal Home Loan Banks</li><li data-bbox="235 1130 857 1273">❑ Understand and respond to training issues for emerging lenders</li></ul>	<ul style="list-style-type: none"><li data-bbox="1000 486 1619 586">✓ Obtained models for tribal mortgage codes</li><li data-bbox="1000 654 1715 753">✓ Started mapping the HUD 184 Lending Process</li></ul>

# Data & Research

Goals	Accomplishments
<ul style="list-style-type: none"><li data-bbox="204 454 948 604">❑ Provide data and data analysis as required by the Coalition and its other work groups</li><li data-bbox="204 668 884 1032">❑ Develop a webinar or series of webinars to share important housing/HO data with TDHEs, tribes, federal agencies, etc. to show how homeownership contributes to economic development</li><li data-bbox="204 1096 884 1246">❑ Estimate potential demand for residential mortgages in Indian Country</li></ul>	<ul style="list-style-type: none"><li data-bbox="1000 454 1750 561">✓ Analysis of 502,184, and HMDA data highlights trust land issues</li><li data-bbox="1000 625 1673 832">✓ Concepts and anecdotes showing the importance of homeownership are in hand; detailed data work to come.</li><li data-bbox="1000 911 1740 1132">✓ Summary statistics suggesting strong demand have been used in presentations; more detailed modeling still needed.</li></ul>

# Tribal Leadership Working Group

Goal	Accomplishments
<ul style="list-style-type: none"><li data-bbox="204 396 962 554">❑ Develop messaging on the importance of homeownership in tribal communities</li><li data-bbox="204 625 962 839">❑ Develop a calendar or regional and national convenings which provide an opportunity to share message</li><li data-bbox="204 911 962 1068">❑ Develop homeownership tool kit/resource guide to educate tribal leaders on how to</li></ul>	<ul style="list-style-type: none"><li data-bbox="1000 396 1758 611">✓ Developed key messaging points for tribal leaders about home ownership on tribal trust lands</li><li data-bbox="1000 682 1758 782">✓ Tested key messages at two venues</li><li data-bbox="1000 853 1758 1125">✓ Initiated contact with Enterprise Community Partners to partner in the development of a national guide to Native home ownership and tool kit</li></ul>