# A Tribal Leader’s Checklist: Are You Ready to Support Homeownership in Your Native Community?

<table>
<thead>
<tr>
<th>Research and Understand Impact of Homeownership</th>
<th>Prioritize Governmental Functions to Support Homeownership</th>
<th>Foster Mortgage and Residential Construction Markets</th>
</tr>
</thead>
</table>
| □ Research and understand how homeownership impact the social and economic health of your tribal community:  
  o Provides shelter by increasing housing stock  
  o Strengthens sovereignty  
  o Stimulates tribal economies  
  o Promotes family stability and self-sufficiency  
  o Leverages scarce housing resources | □ Enact legal infrastructure:  
  o Mortgage and foreclosure code  
  o Residential building code  
  □ Identify a clear path for civil claims involving mortgage foreclosure and eviction  
  □ Negotiate access to government and conventional loan programs:  
    o HUD  
    o USDA Rural Development  
    o Veterans Affairs  
    o Private lenders  
  □ Define tribe’s role to help prevent delinquency, default and foreclosure:  
    o Set up program to provide early intervention counseling  
    o Identify another tribal member to assume mortgage  
    o Purchase the home to add to housing inventory  
  □ Develop land management program that supports mortgage process | □ Set the tone for homeownership by creating expectations:  
  o Require rental residents to pay full rental amounts  
  o Encourage residents to attend financial and homebuyer education courses  
  o Enforce timely payment of tenant accounts receivable  
  o Promote message that homeownership is possible for anyone committed  
  □ Identify lead entity to spearhead homeownership in community  
  □ Allocate financial resources:  
    o Down payment assistance  
    o Gap financing or subsidies for residential construction  
    o Homebuyer education  
  □ Provide opportunities to expand financial capability and homebuyer readiness:  
    o Provide financial skills courses as tribal employee benefit  
    o Embed financial education in tribal services, e.g. Head Start or workforce development  
  □ Develop relationship with lenders  
  □ Recruit private sector providers  
  □ Encourage tribal citizens to become residential construction professionals  
  □ Connect homeownership and economic development through:  
    o Tribal enterprises  
    o Employer housing  
    o Tribal citizen-owned businesses |