



# MONTANA NATIVE HOMEOWNERSHIP COALITION



## Come Join the Circle

Montana is home to thousands of tribal citizens from many tribal nations living both on and off the reservation areas, with inequitable access to adequate housing stock and Native homeownership opportunities. A group of diverse stakeholders has formed a statewide coalition to increase the flow of mortgage financing to Native Americans across the state and from the eight tribes in Montana. Hand in hand, we joined representatives of tribes, tribal housing authorities, Native community development financial institutions, lending institutions, nonprofits, and others. Together, we circle the entire state.

- We assessed our assets and data to release a report in December 2021 entitled [Native Homeownership in Montana: Exploring the Creation of a Statewide Coalition](#).
- In February 2022, we gathered to conduct strategic planning to prioritize our vision for our work together. We are guided by a representative steering committee which is building our organizational capacity through:
  - Subcommittees tackling fundraising, communications, and staffing.
  - Task forces exploring innovations in lending and homebuyer education.
  - Training topics of interest to our member organizations.
- NeighborWorks Montana has graciously offered to serve as our fiscal agent and a steward for the resources we are attracting.
- We are launching a statewide tribal housing needs assessment to better define the unique set of circumstances which are not present in other communities across the state as well as to uncover homeownership market opportunities.

## It Starts at Home

There are many benefits to homeownership as many reports and data will show: Economic, financial, and educational to list a few. What if we add Traditional and Cultural benefits when discussing the benefits of homeownership for Native Americans on or off reservation land.

Imagine a safe and supporting environment where traditional and cultural values, language, songs, and ceremonial activities could be taught and shared with the next generation. Because many Native American traditional language and cultural activities are taught verbally, it is vital to have a safe and supportive environment to pass on these invaluable building blocks of knowledge.

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c/o NeighborWorks Montana

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## It Starts at Home - Continued

[US Census, in 2016, only 52.9 % of all Native people were homeowners, a decline from 55.5 % in 2000.](#) Yet, still not even close to the national average due to many challenges and discrepancies Native Americans face with the home buying process. For example, the [2020 Census missed most housing units on Native American reservations.](#) Which affect the distribution of federal funds for Native American areas in rural America.

Throughout all the homeownership discrepancies and challenges Native Americans face in many areas, resiliency is still a cornerstone characteristic in every Native American community and will continue to be. Now more than ever, Native Americans and their communities in Montana are coming together in a coalition effort and using that same resiliency to withstand challenges.

## COME JOIN THE CIRCLE!



## We Reach Out to You

We reach out to you and invite you to join the circle. There are substantial housing development assets and capacity already at work in Native communities. The Native Homeownership Coalition seeks to build on this work to support more homeownership opportunities for Native people. We invite you to hear our heartbeat, reach out hand in hand, and join the dance.

To become involved, please contact Tonya Plummer at [tplummer@enterprisecommunity.org](mailto:tplummer@enterprisecommunity.org) or Hanna Tester at [htester@nwmt.org](mailto:htester@nwmt.org). Pináimaya (Thank you)

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