



NATIVE HOMEOWNERSHIP IN MONTANA:

COME JOIN THE CIRCLE

December 1, 2021 | 10:00 – 11:30 am MT





Welcome and Prayer



Del Laverdure
Attorney, Apsáalooke Nation



Today's Agenda



- Welcome and Prayer
- Logistics and Zoom Etiquette
- Setting the Stage
- Report Presentation
 - Methodology
 - Findings
 - Recommendations
- What's Next?



Chat Box Introductions

In the chat box, please share:

- *Name*
- *Organization*
- *Where you are based*





Zoom Etiquette

BE ON MUTE + VIDEO ON + GALLERY

- To reduce background noise + see all the beautiful faces.
- Drag your gallery to make it bigger when slides are running (side-by-side mode).

CHAT IT UP!

- Place thoughts, questions, suggestions in the chat.
- If the chat stream is overwhelming, ignore it.

CAMEOS ARE COOL

- Partners/roommates/pets/kids are welcome.

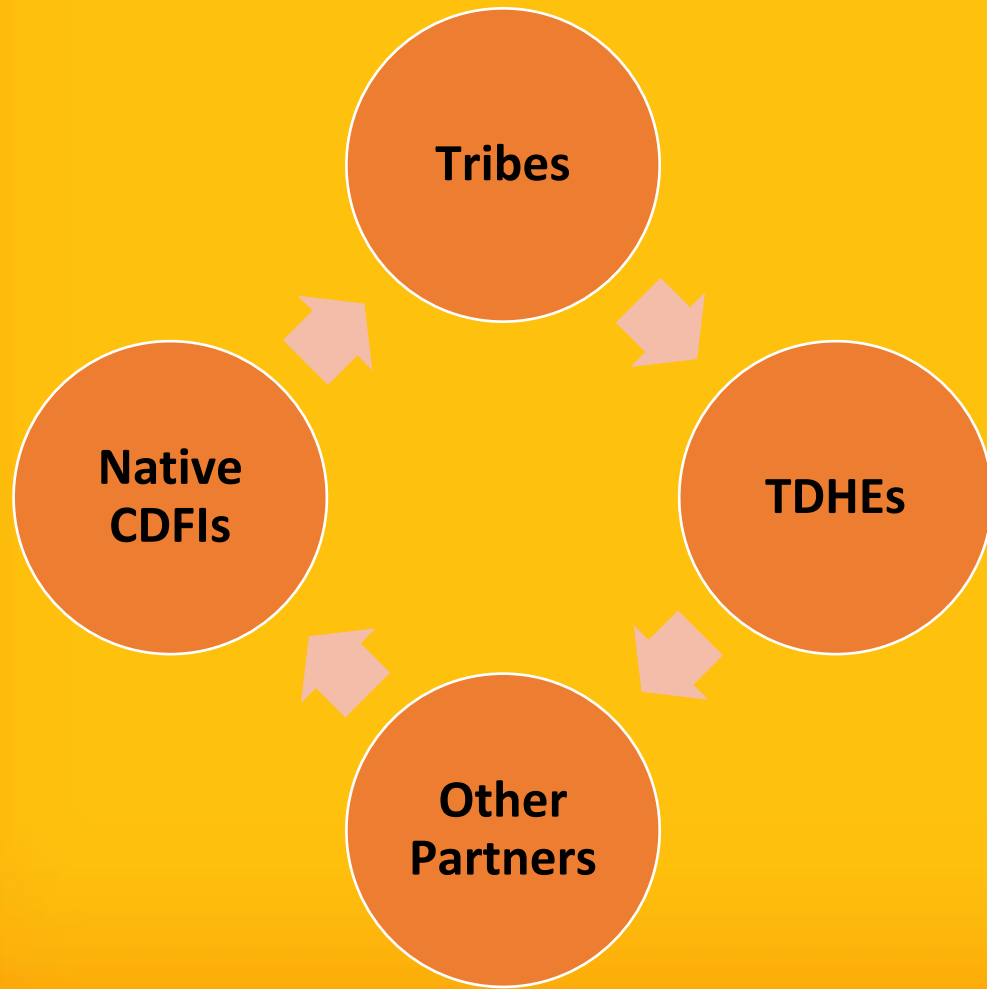
SELF-CARE

- Feel free to stand up, move around, use the restroom, eat as drink as needed.

REACTIONS + EMOJIS

- Use the Reactions buttons or Emojis in chat to celebrate shares or special moments.

Come Join the Circle





Tribal Councilman
Lane Spotted Elk
Northern Cheyenne Tribe



Audience Poll

Click on the link in the chat box
or
use your phone to capture
the QR Code to complete the poll.





Fannie Mae's Commitment

Sarah Edelman

Director, Affordable Housing Strategy



Fannie Mae





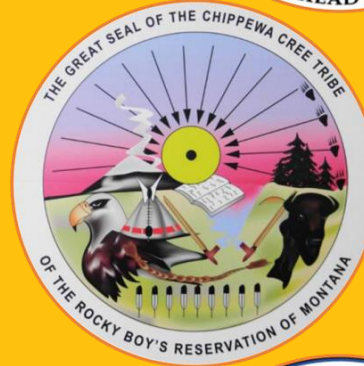
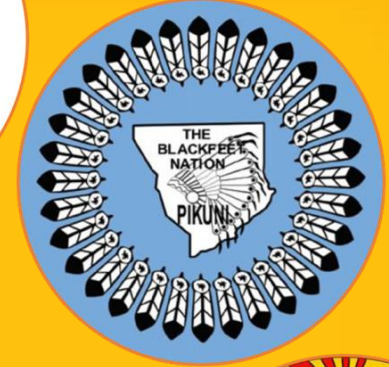
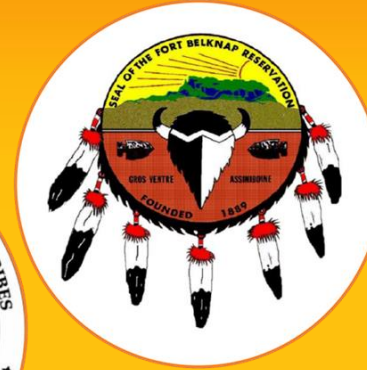
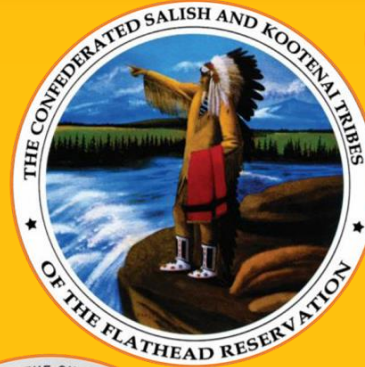
Steering Committee Members

- Jason Adams, ACE Housing & Development, LLC
- Susan Anderson, Enterprise Community Partners
- Dustin Baird, Enterprise Community Partners
- Charles Brown, Montana Board of Housing
- Cindy Coleman, U.S. Department of Agriculture, Rural Development
- Louella Contreras, Fort Peck Housing Authority
- Brenda Dennis, Valley Bank
- Sarah Edelman, Fannie Mae
- Bob Gauthier, United Native American Housing Association
- Diana Holshue, Montana Financial Education Coalition
- Angie Main, Native American Community Development Corporation Financial Services
- Harlan Mount, Executive Director at Fort Belknap Housing Authority
- Jody Perez, Salish and Kootenai Housing Authority
- Kaia Peterson, NeighborWorks Montana
- Tonya Plummer, Montana Native Growth Funds
- Joanie Rowland, Apsaalooke Nation Housing Authority
- Hanna Tester, NeighborWorks Montana
- Rachael Two Two, Northern Cheyenne Tribal Housing Authority
- Rod Trahan, Northern Cheyenne Tribal Housing Authority
- Katina Uecker, U.S. Department of Agriculture, Rural Development
- Sam Wall, S&K Business Services
- Jeffrey Zitelman, Fannie Mae

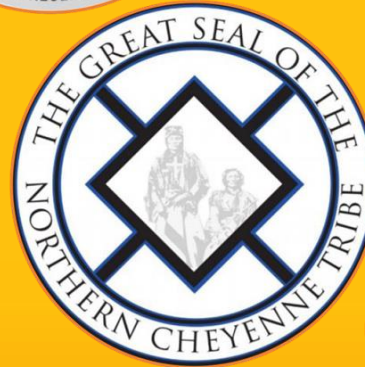
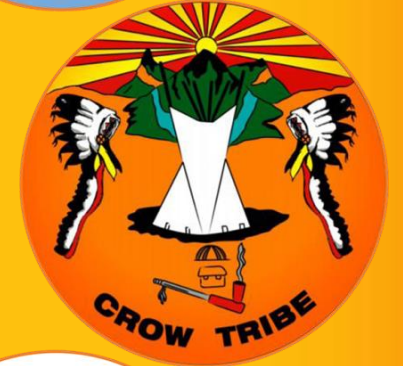
SAVE THE DATE!

Montana Native
Homeownership
Steering Committee
In-Person Meeting

February 24-25, 2022
Helena, MT



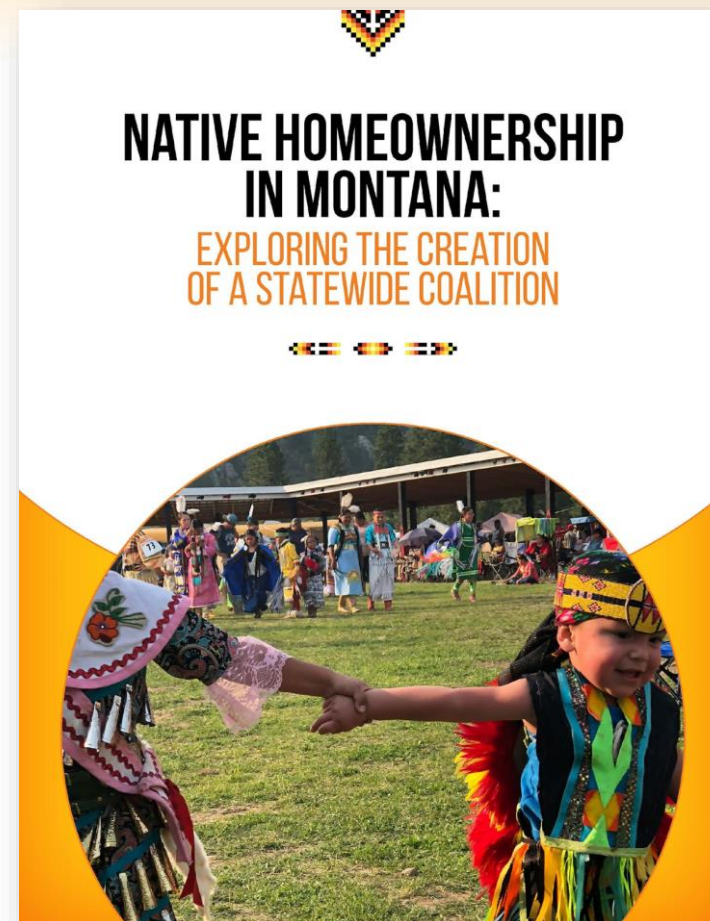
***Come
Join the
Circle***



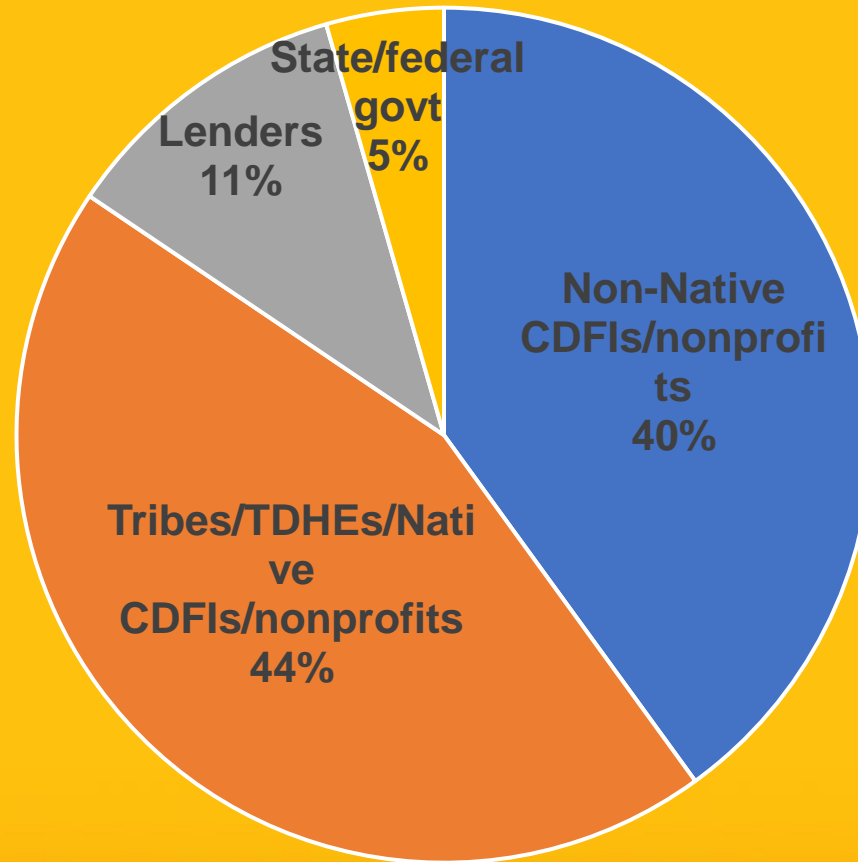


Report Presentation

- **Methodology**
- Findings
- Recommendations



Online Survey



54 responses
collected from
May-June 2021

Top 5 barriers to homeownership for Native families

Lack of affordable housing stock

Lack of and cost to install infrastructure

Lenders' hesitation to lend on trust land

Lack of financing options for qualified homebuyers

Homebuyer readiness of borrowers



Suggestions about how proposed coalition could support homeownership in Native communities



Help to streamline the process



Identify resources and funding



Engage lending partners



Focus on solutions



Build trust



Provide education

Montana Native Homeownership Coalition Exploration: Asset Mapping “At a Glance”

- Homeownership Development
- Homebuyer Preparation
- Lending and Loan Activity
- Construction Industry Assets

	APSAALOOKE	BLACKFEET	CHIPPEWA CREE	FORT BELKNAP	FORT PECK	NORTHERN CHEYENNE	SALISH KOOTENAI	LITTLE SHELL*
	CDFI, TDHE	CDFI	TDHE	TDHE, CDFI	TDHE	TDHE, CDFI	TDHE	TDHE
Homeownership Development								
Homeownership developments	✓	✓	✗	✓	✓	✓	✓	
LIHTC development	✓	✓	✓	✓	✓	✓	✓	
Scattered site developments	✓	✓	✓	✓	✓	✓	✓	
Land tracts set aside	✓		✗	✓	✗	✗	✗ (ALL FULL)	
Homebuyer Preparation								
Financial education classes	✓	✓	✗	✓	✗	✓	✓	
Homebuyer education	✓	✓	✗	✓	✗	✓	✓	
Post-purchase education	✗	✓	✗	✓	✗	✓	✓	
Homebuyer counseling	✓	✓	✗	✓	✗	✓	✓	
Financial coaching	✓	✓	✗	✓	✗	✓	✓	
Lending and Loan Activity								
Native CDFI	✓	✓	✗	✓	✗	✓		
Non-Native CDFI partner	✗	✗	✗	✗	✗	✗	✗	
HUD 184 mortgage loans	✓	✗	✓	✓	✓	✓	✓	
USDA 502 mortgage loans	✗	✗	✗	✗	✗	✓	✓ ⁽¹⁾	
USDA 504 rehab grant/loans	✗	✗	✗	✗	✓	✓	✗	
VA NADL mortgage loans	✗	✗	✗	✗	✓ ⁽¹⁾	✗	✗	
Native CDFI mortgages	✗	✓	✗	✓	✗	✓	✗	
Non-Native CDFI mortgages	✗	✗	✗	✗	✗	✗	✗	
Private lender mortgages	✓	✗	✓	✓	✓	✓	✓	
Construction Industry Assets								
Tribal college	✓	✓	✓	✓	✓	✓	✓	
Building trades program	✓	✓	✓	✓	(NOT SURE)	✗	✓	
Private contractors	✓	✓	✓	✓	✓	✓	✓	
Appraisers	✓	✗	✗	✗	✓	✗	✓	
Certified inspectors	✓	✓	✗	✓	✓	✓	✓	
Building code	✓	✓	✓	✓	✗	✗	✗	

Other Key Statewide Partners

MoFi

Montana Board of Housing

Native American Development
Corporation

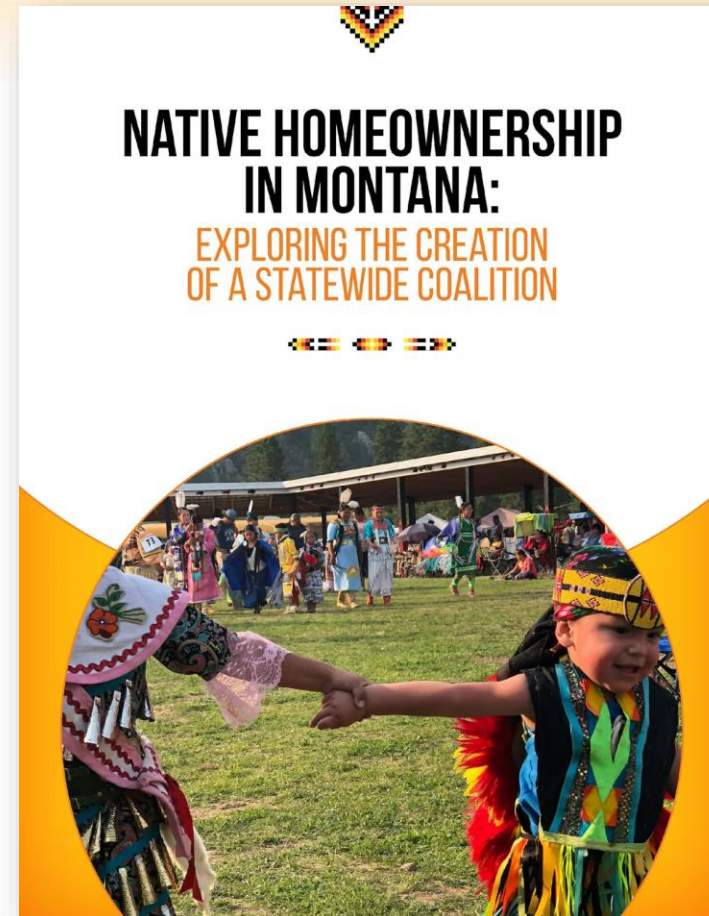
NeighborWorks Montana

Housing counseling agencies



Report Presentation

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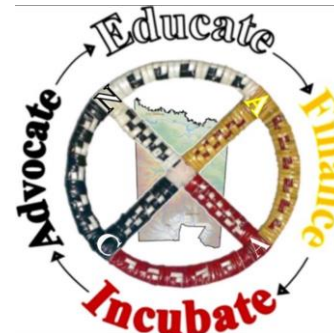


Finding #1

Native CDFIs
have an
important role
to play.



MONTANA
NATIVE
GROWTH
FUND



Finding #2

The tribes and TDHEs in Montana have significant housing development experience.



Finding #3

Several tribal governments in Montana have prioritized homeownership.



Finding #4

There is a strong infrastructure to expand homebuyer readiness of Native borrowers.



Finding #5

Lender
engagement
opportunities
are promising
and critical.



MONTANA
HOUSING

Finding #6



Tribes and TDHEs would benefit from peer sharing and partnership building through a statewide coalition.



Finding #7

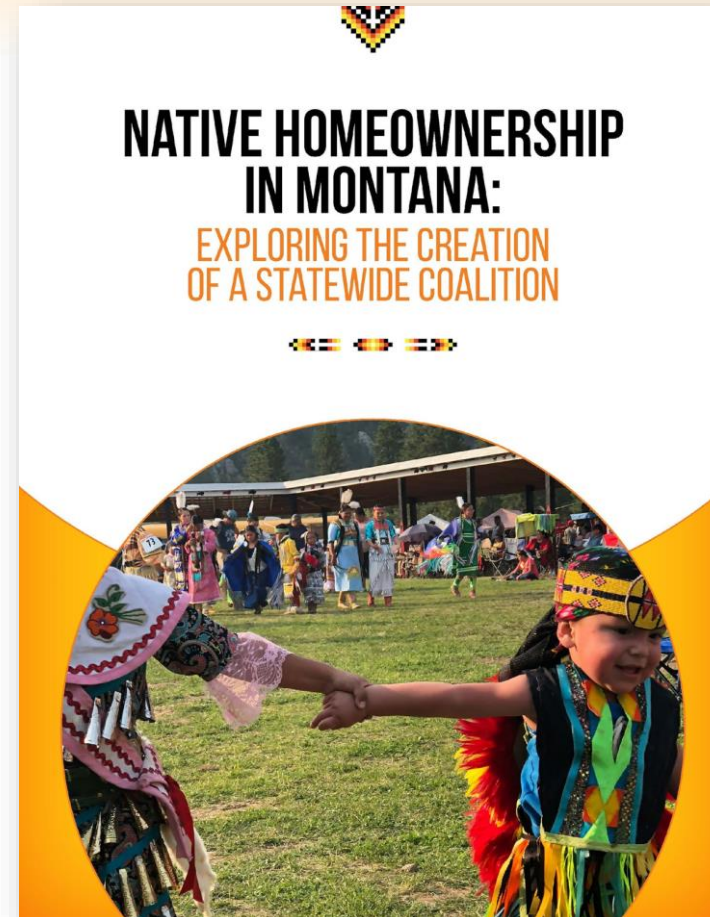
A statewide Native housing needs assessment would be an important foundation for future homeownership efforts.





Report Presentation

- Methodology
- Findings
- Recommendations
 - *Organizational development*
 - *Programming*



Organizational Development Recommendations

- Build on previous coalition efforts.
- Conduct strategic planning to guide future work.
- Identify a fiscal sponsor.
- Raise funds to support coalition activities.
- Formalize the steering committee.
- Explore other coalition efforts.
- Begin building membership listing.



Programming Recommendations

- Conduct in-person convenings.
- Provide programming that meets stakeholder needs.
- Actively engage lenders.
- Collaborate with stakeholders whose interests are aligned.





What's Next?

- What will your organization do to support Native homeownership?
- Will you join us on February 24-25, 2022 in Helena?
- To join our mailing list, please add your name, organization and email address in the chat box.
- Support us through Giving Tuesday!

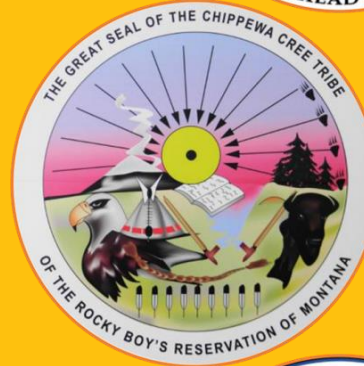
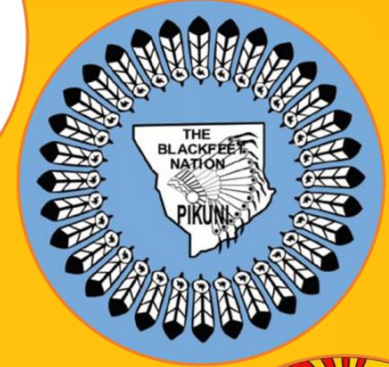
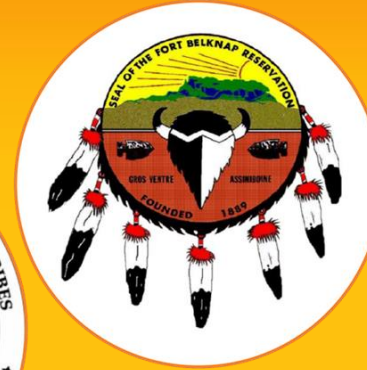
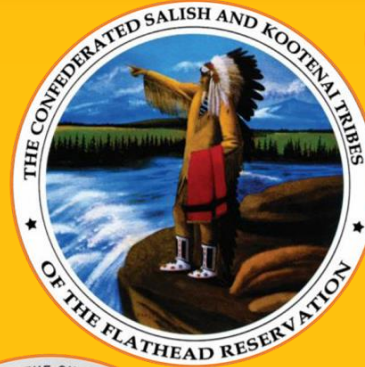
Final Poll



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