

# Proceedings of the Northwest Regional Summit

## Catching the Dream Expanding Options for Affordable Housing: Local Issues, Local Solutions"

Worley, Idaho  
April 21 – 22, 2004



Sponsored by:

Office of Native American Programs  
Office of Public and Indian Housing  
U.S. Department of Housing and Urban Development

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## **Disclaimer**

The contents of this document represent the recorded results of the Northwest Regional Summit based on transcripts produced by a court reporter, summaries developed by the four Breakout Teams, and photographs taken at the Summit. This document is a summary of participant issues, ideas, and discussions and does not represent the official policy or position of the U.S. Department of Housing and Urban Development.

## Northwest Regional Summit Overview

This was the second of six Regional Summits scheduled for the spring and summer of 2004. The results of the six Regional Summits will be used to guide planning for the HUD National Summit to be held in 2005.

### A. Highlights

- **Wide Tribal Representation** – 108 multi-stakeholder participants, including 42% tribal housing organizations, 23% tribal leaders and other tribal officials, 15% federal agencies, and 20% private and not-for-profit sector.
- **Focus on Roundtables and Shared Experiences** – 80% of the Summit time was spent in breakout teams and team presentation. Team presenters were primarily tribal officials who shared their stories and diverse perspectives on issues and solutions.
- **Broad Framework** – Breakout teams deliberated, educated themselves, and posed strategies in a diverse four-part framework, including funding and financing, building travel capacity, strategic planning for housing development, and building client capacity.
- **Wide Range of Strategies** – 14 major strategies were outlined, including expanding tribal housing financing capabilities, holistic and culturally appropriate housing plans, increasing motivation and expectations about homeownership, increased availability of home mortgages, etc.
- **Special Message From the Assistant Secretary Michael M. Liu** – Mr. Liu provided a national HUD perspective and engaged tribal leaders in a dialogue. A sample of topics covered include working together to increase the production of the Section 184 Program, the flexibility of NAHASDA block grants, making lenders aware of the tribal housing market, expediting environmental assessments, spreading development costs, and automating mortgage processing.
- **Results Driven** – The Summit report captures proceedings, including major speakers, breakout team discussions, presentations by teams, and cross-cutting themes. The focus is on getting the summit message out via a formal report and the Code Talk website. Summit documentation, guidelines, and participant networks will facilitate action on solutions while building a baseline for a National Affordable Housing Summit in 2005.

**Summit Organization.** The Summits are organized around the principle that much of the wisdom pertaining to housing issues, problems, and solutions in Indian country resides in the people actively doing the work. The six Regional Summits were designed to provide settings that facilitate the articulation, discussion, and recording of this wisdom.

**Summit Tracks and Topics.** Working with the tribes in the Northwest Region, four interrelated tracks were identified to be addressed at the Summit: 1) Strategic Planning for Housing

Development, 2) Building Tribal Capacity, 3) Building Funding/Finance Capacity, and 4) Building Client Capacity. Summit participants selected one of four topics/tracks and, working in breakout teams in sequence a) identified, discussed, and prioritized problems and barriers to the success of housing programs in their region, b) developed strategies to overcome the problems and barriers identified, and c) developed action plans and schedules to implement the strategies. Facilitators worked with each breakout team to promote the active involvement of each participant, and support staff recorded on flip charts the key points made by the participants.

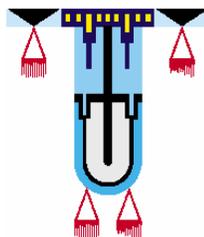
Participants from each of the four breakout teams reported their work at plenary sessions of the Summit, and a court reporter recorded these presentations. This document summarizes the work of each breakout team, identifies cross-track themes, and presents other pertinent information (e.g., copy of the agenda, glossary, and names of participants). It has been disseminated to all Northwest Summit participants. This document will be posted on *CodeTalk* ([www.codetalk.fed.us](http://www.codetalk.fed.us)).

## **B. Crosscutting Themes**

The body of this document describes needs, barriers, strategies to overcome the barriers, and action plans to implement the strategies developed by the Summit participants. This section describes a set of eleven interrelated themes that cut across the four Summit tracks and were echoed in different ways by each Track Team.

- 1. Increased communication, coordination, and integration can improve housing program effectiveness and efficiency.** Tribal housing programs can improve their effectiveness and efficiency through better communication and coordination with the Tribal Council, and through comprehensive planning and operations that include other tribal programs and activities such as health, workforce development, public safety, law enforcement, education and training, and economic development. Because land suitable for housing is scarce on many reservations, it is especially important for tribes to develop comprehensive land use plans that include housing.
- 2. Providing training, education, and/or technical assistance to a wide range of stakeholders can improve tribal housing programs.** Breakout Teams focused on different audiences and goals for training programs. It was suggested that:
  - Tribal Councils could benefit from periodic reviews of the tribal housing needs assessment and the housing component of the comprehensive tribal development plan.
  - Tribal housing program staff would benefit from training in ways to leverage financing from different sources, and could benefit from having *Policy and Procedures* and *Operations* and *Best Practices* manuals to use as references.
  - Tribal members/potential; housing program clients need training and education in financing terms, financial planning, establishing and maintaining good credit history, obtaining a home mortgage and using real estate services.

3. **Explicit inclusion of tribal culture, traditions, and values in housing planning, design, construction, and maintenance is necessary for program success.** Such factors are especially important in providing housing for special populations such as elders and children.
4. **Simplification and coordination of federal programs could improve the effectiveness and efficiency of tribal housing programs.** The complexity of, and lack of, coordination among housing- and development-related programs operated by different federal departments and agencies (e.g., HUD, USDA, IHS, Commerce) make it difficult for tribes to leverage their resources and to operate their programs efficiently. A “one-stop” approach similar to those that coordinate federal, state, county, and other housing, health, employment and training programs was advocated.
5. **Tribal housing programs would benefit from the collection and review of best practices and model approaches to expanding safe affordable housing.** Such materials can be developed in conjunction with ONAP, National American Indian Housing Council, and non-profit organizations and could be maintained on *CodeTalk* and other Internet based sites.
6. **Cumbersome Federal Policies and Programs.** Need for streamlining of cumbersome federal regulations and programs, including various conflicting/differing regulations, NEPA, and title status reports.
7. **Building Trust.** Need for trust building, education, and communication across all parties, including Tribal Councils, Housing Authorities, ONAP, and lenders.
8. **Transition to Homeownership.** Assistance in transition to homeownership, including: education, financial literacy, life tools, client “readiness” to take responsibility, home maintenance skills, changing client expectations that everything is free.
9. **184 Expediting.** Need to expedite 184 loan guarantees through a variety of means, including tribes taking the lead and developing expertise in the process, bringing 184 approvals to the local level, reducing time for processing, and tribal credit departments approving lenders for federal guarantee programs.
10. **Dimensions of Capacity Building.** Participants recognized that there are many dimensions to capacity building. For tribes this starts with teaching kids and families how to navigate the outside world of finance and credit. For tribal institutions, it includes strong judicial systems and negotiating more effective inter-agency agreements. For lenders, it is learning to work and partner with tribes.
11. **Build It Right.** This means building housing right for successful families, doing the right thing to be culturally sensitive, having your own codes and capacities, making sure you achieve success, not only for now, but for future generations.



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## Participant Comments and Observations

The interactive, hands-on nature of this Summit encouraged participants to express their ideas, reactions, and concerns. A court reporter captured verbatim accounts of these expressions. The following comments were taken from the court reporter transcript.

*“Good sharing, interesting out of the box thinking.”* Evaluation form for Strategic Planning Breakout Session

*“This is a group of people that I worked with today are really, really intelligent people and I want to say thanks for letting me be here today and brainstorming with the group that I was working with.”* Cyrus Hatch, Tululip Tribes (Building Funding/Financing Capacity Group)

*“We have to maintain positive role models in the community, and what we’re discussing was when we have people that complete the loan process and get a house, we have them work with other clients and provide a role modeling of how they did it and their experiences and work with other possible homeowners.”* Julian Matthews, Vice-Chairman, Nez Perce Tribal Housing Authority.



**Opening Session**

*“Is that family going to be able to remain in a house for the long term? So it’s looking to what is best for that family over the long term.”* Liz Welshons, Housing Council of the Muckleshoot Tribes

*“So we think that education and the junior and senior high school level is really important so that young people have the necessary life skills to go out there and navigate the outside world.”* Building Client Capacity Group

*“Right now some tribes have great models but don’t spread them out and we need to get some type of models that work across Indian Country.”* Building Funding/Finance Capacity Group

*“The number one priority in developing tribal capacity is to affect an attitude and education change around the NAHASDA coming from the 37 Housing Act in NAHASDA, and doing what we need to have tribes take responsibility...”* Building Tribal Capacity Group

*“What we decided was we need a good comprehensive plan that includes natural resources, human resources, housing, land, law and order, parks and youth activities, and economic development.”* Strategic Planning for Housing Development Group

# Introduction

This document summarizes the proceedings of the Northwest Regional Summit conducted in Worley, Idaho, on April 21 – 22, 2004. It describes the goals of the ONAP Regional Summits, the Regional Summit process, the results achieved, and a list of the Summit participants.

## A. Goals of the ONAP Regional Summits

In 2004, ONAP is conducting interactive Regional Summits in each of its six regions (Alaska, Eastern Woodlands, Northern Plains, Northwest, Southern Plains, and Southwest) to facilitate:

- **Assessment**— Identify and prioritize problems associated with and barriers to the development of safe, affordable housing, promotion of home ownership, and the use of housing to leverage economic development in the region.
- **Strategy/Vision**—Identify and develop strategies to overcome the prioritized barriers and problems and implement best practices and model approaches.
- **Action**—Develop action plans that include specific steps and timetables required to implement the strategies specified, best practices and model approaches identified.

After each of the Regional Summits, a summary of the activities and achievements will be distributed to each of the participants with the goals of continuing the participatory spirit of the Summit and maintaining the momentum for implementation the action plans developed during the Breakout Sessions. This document will serve as a reference to the participants, individuals, tribes, and groups in other ONAP regions, and other stakeholders in Indian housing and development. In addition, the activities and achievements made at each Regional Summit will form plans and preparations of ONAP's National Housing Summit to be convened in 2005. Attachment 4 contains a schedule for the six Regional Summits.

## B. The Regional Summit Process

- A critical part of each Regional Summit is the division of labor and responsibility for the Summit content and activities. HUD is responsible for much of the logistics, structure, and support of the Summits. However, the breakout tracks reflect input from the tribes, tribal housing programs, and Tribally Designated Housing Entities (TDHE's) in each ONAP region. Working as a team, representatives from the tribes and TDHEs, and ONAP Suggested the conference site.
- Identified facilitators for the Breakout Teams.
  - Prioritized the problems they confront and the barriers they encounter in developing safe, affordable housing, homeownership, and leveraging housing to promote economic development.
  - Developed strategies to minimize or overcome the barriers and problems they identified.

- Developed action plans with specific steps and timetables to implement the strategies they develop.
- Evaluated the Summit, suggesting ways the process could be improved.

This collaboration promoted strategies and actions that drew on the experience, expertise, and wisdom of tribal leaders, housing program staff, and tribal members in expanding options for safe, affordable housing in Indian Country. Working with the tribes in the Northwest Region, ONAP identified four interrelated themes to be addressed by the Summit (see Figure 1).

- **Strategic Planning for Housing Development:** Setting the agenda with the Tribal Council; role of housing in economic development and land acquisition strategies; effective organizational alignment for the future; negotiating agreements.
- **Building Tribal Capacity:** Effective tribal development processes; legal and monitoring tools; from '37 Act to NAHASDA and beyond.
- **Building Funding/Finance Capacity:** Financing the entire range of housing development; rental vs. homeownership; creating self-sustaining projects; moving money through the pipeline.
- **Building Client Capacity:** Human side of housing; training staff and residents; financial literacy; readiness for home ownership; ethical, cultural, legal questions.

During the initial plenary session, the Summit goals, objectives, procedures, and agenda were discussed, and participants then proceeded to one of the four Breakout Teams in separate rooms to begin the first task—identifying and prioritizing the barriers and problems confronting their topic/issue (see the Summit Agenda in Attachment 1). After working on this task and following a lunch break, volunteers from each Breakout Team presented the Team's achievements/results at the Summit's second plenary session. These presentations were designed to allow all Summit participants to share and learn about the progress and achievements of each of the four Breakout Teams. The Breakout Teams then reconvened and spent the remainder of the first day developing strategies to minimize or overcome the problems and barriers identified in the first session.

On the second day of the Summit, at a plenary session, volunteers from each Breakout Team presented the strategies developed by their team, again allowing all Summit participants to learn about the progress made by each Team. After these presentations, the Breakout Team reconvened to develop action plans and schedules designed to implement the strategies developed on the previous day. In the afternoon, the participants met at a plenary session with different Team members presenting the action plans and schedules.

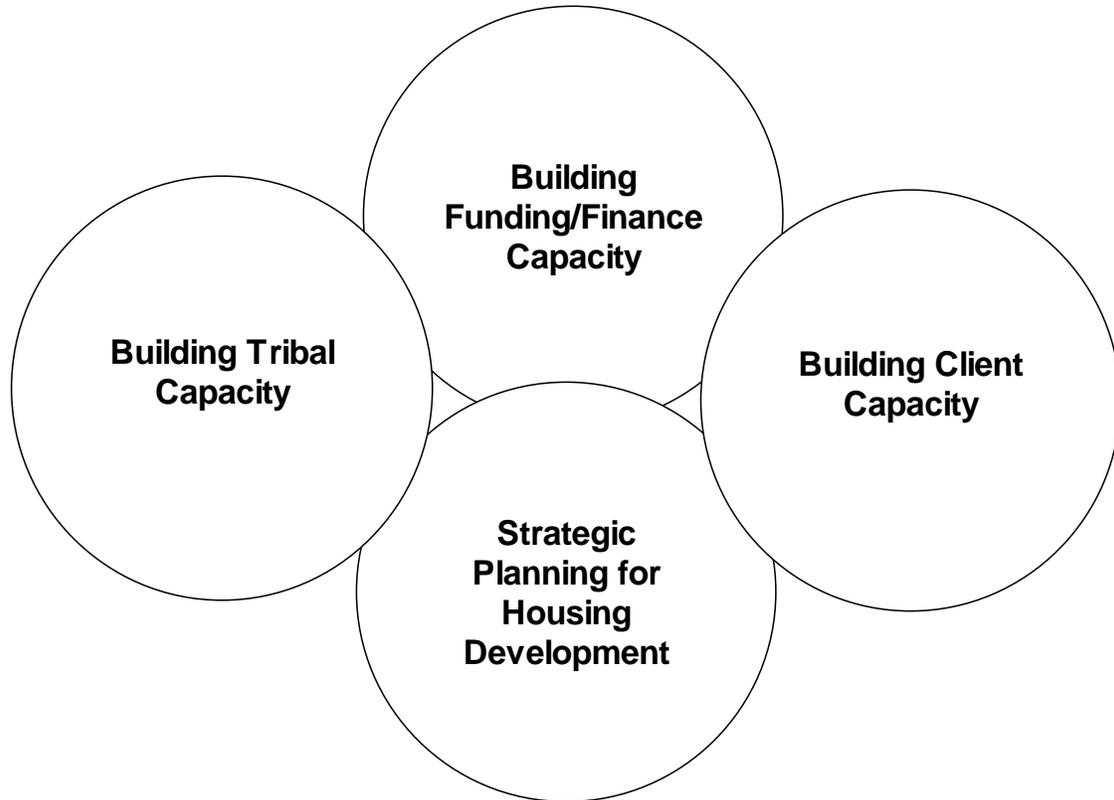


Figure 1: Four Summit Tracks

These presentations were followed by an open forum during which participants were encouraged to present questions, comments, and recommendations, which they deemed to be important but not adequately addressed during the Summit. Finally, the crosscutting themes and next steps were discussed. These next steps include:

- Preparation and distribution of this document to all Summit participants for use as a reference for the ideas, strategies, action plans developed.
- Placement of this document on the *CodeTalk* website for use by the Summit participants and other stakeholders in Indian Housing. In particular, it is hoped that each ONAP region will benefit from examination and consideration of the summaries of other Regional Summits.
- Planning and convening of other ONAP Regional Summits as well as a National Summit.

Summary of Breakout Tracks Each Breakout Team began by identifying and prioritizing critical needs and issues pertaining to its track. After identifying the needs and issues, each team identified barriers to meeting the needs and problems associated with the issues identified. In subsequent sessions, each Breakout Team developed strategies and action plans to meet the needs and overcome the barriers identified. The remainder of this report summarizes the results achieved by each of the four Breakout Teams.

## Building Funding/Finance Capacity Track

### A. Building Funding/Finance Capacity: Needs and Issues

**1. Expand tribal financing capabilities.** The team indicated that tribes can increase funding for housing and economic development by generating or accessing revenue from sources other than NAHASDA and by developing ways to leverage funds from multiple sources. It was noted that tribes and tribal members can take advantage of the Section 184 Loan Guarantee Program and that tribes can take advantage of programs administered by federal agencies other than HUD (e.g., IHS, USDA, and Commerce). In addition, tribes can issue bonds or work with states that issue bonds.

**2. Enhance the services provided to tribes by federal departments and agencies.** The Team said that tribes should work with the federal government to help it improve coordination of its services and activities, simplify program requirements, make processes more “user-friendly,” respect tribal sovereignty, and promote tribal self-governance. Few federal departments and agencies were said to coordinate or integrate programs designed to serve Indian tribes or programs for which Indian tribes are eligible to participate.

**3. Meet all tribal housing needs.** The Team said that tribal members’ housing needs include rental housing as well as assistance in establishing credit, obtaining home mortgages, and purchasing a home. In meeting members’ housing needs, tribes should address their needs for employment and education.

Many tribal housing programs can improve and enhance their services and activities by implementing comprehensive housing counseling and education programs for tribal members, maintaining updated needs assessments, and regularly updating their comprehensive housing development plan.



Finance and Funding Team Presentation

### B. Financing and Funding Barriers/Problems

The Team identified four barriers and problems associated with building funding/finance capacities—these barriers and problems are associated with a lack of:

- **Models of leveraging funds from different sources and experience in leveraging funding sources to promote housing and economic development.** Most staff at tribal housing programs lack experience in using NAHASDA and

other funds to leverage additional funds, and few staff have easy access to models or examples of successful approaches to such leveraging.

- **Coordination among federal agencies in supporting expansion of safe, affordable housing and economic development in Indian country.** This lack of coordination is compounded by the complexity of program requirements (e.g., application procedures, reporting program achievements and expenditures) of some federal programs.
- **Tribal member experience and knowledge about housing issues and opportunities.** Some tribal members lack knowledge and experience about housing issues, and some lack credit histories, have credit problems, or have employment problems.
- **Coordinated planning and service provision by tribal programs.** In part, reflecting the poor coordination of federal programs and departments, at some tribes, there is poor coordination of land use planning, housing and economic development, transportation, public safety, environmental protection, and other relevant programs and activities.

### C. Building Funding/Finance Capacity: Strategies and Actions

The Building Funding/Finance Capacity Team developed three strategies to address the needs and barriers they identified.

Building Funding/Financing Capacity Track					
Need/Issue	Vision/Strategy	Action	Responsibility/Partners	Timeframe	Results
Develop models and systems to leverage housing-related funding and increase revenues for housing needs	Expand tribal housing financing capabilities	Partner with local lenders; develop CDFIs to provide mortgage and home equity loans; Make direct 184 loans through local lenders; showcase “Best Practices” on <i>CodeTalk</i> and NAIHC website; HUD to provide direct mortgage loans to tribes like USDA Rural Development lenders; conduct survey of tribes in region to identify successful models	Tribes, HUD, ONAP/184 Program, TDHEs, NWIHA, NAIHC, lenders	Spring of 2006	Usable models and systems
Improve services provided by federal agencies	Coordinated housing initiatives, activities, and services. From Indian Housing Coordinating Committee (IHCC)	Educate tribal leaders about the need to get commitments from all affordable housing players (TDHE, BIA [leasing, realty], local lenders, local HUD, ONAP, IHS. State housing finance commissions, US senators, local governments (city & county), Fannie Mae, USDA). Fashion interagency agreements,	TDHEs, IHAs, NWIHA, ATNI	End of 2004	Monthly IHCC meetings in 2005

**Building Funding/Financing Capacity Track**

Need/Issue	Vision/ Strategy	Action	Responsibility/ Partners	Timeframe	Results
		simplify underwriting; develop standard, universal residential lease; develop a 1-stop mortgage department; HUD to hold monthly IHCC meetings.			
Conduct market study & develop "one stop" mortgage shop	Meet all critical housing needs	Budget for an updated housing needs assessment and market study and write in the IHP. Develop a model for the "one stop," identify appropriate staff, and implement housing counseling & education program; update housing needs assessment; implement comprehensive housing plan; amend NAHASDA to be more responsive to tribal needs	Tribal housing department, TDHE, Lenders	End of 2005	Tribal housing department/ TDHE is loan packager and originator; expedited process

## Building Tribal Capacity Track

### A. Building Tribal Capacity Needs and Issues

The Team identified three priority areas critical to building tribal capacity to provide safe affordable housing for their members. These three areas are presented below starting with the issue judged to have the highest priority.

1. Improve housing program administration and effectiveness by improving communication and coordination among the housing program, the Tribal Council, and ONAP; invest resources in the review and revision of housing program policies, procedures, and staffing; balancing the need to operate housing programs like a business with the provision of social services to tribal members.

2. Tribal housing programs/TDHEs need to develop programs to prepare clients for home ownership.

3. Tribal housing programs should remove barriers to cooperation and collaboration among different tribal programs such as housing, land use, health and safety, law enforcement, and substance abuse prevention and treatment.



Tribal Capacity Team Presentation

### B. Building Tribal Capacity Barriers/Problems

The Team identified five barriers and problems associated with building housing capacity:

- Federal housing programs and funding opportunities are uncoordinated and unnecessarily complicated.
- Tribal Council interest in and support of the housing program may be intermittent, and the Council may have little knowledge about and little trust in the housing program.
- Turnover in Tribal Council membership and in tribal housing staff can thwart “institutional memory” and consistency in the development and implementation of housing policy and programs.
- Political considerations (e.g., need to be reelected) and desire to provide services to tribal members can work against operating the housing program like a business (e.g., eviction of clients for nonpayment of rent).

- Many tribal members uninformed about approaches to obtaining mortgage financing, purchasing a home, and opportunities for homeownership.

### C. Building Tribal Capacity Strategies and Actions

The Building Tribal Capacities Team developed four strategies to address the needs and barriers they identified.

<b>Building Tribal Capacity Track</b>					
<b>Need/Issue</b>	<b>Vision/Strategy</b>	<b>Action</b>	<b>Responsibility-Partners</b>	<b>Timeframe</b>	<b>Results</b>
Improve housing program coordination	Housing program supported by tribal members, Tribal Council, and other stakeholders	Hold annual meetings with Tribal Council, ONAP, and NAIHC	Housing department and tribal officials	First quarter following elections and annually thereafter	Better defined housing roles and objectives; cooperative relationship between housing program & Tribal Council
	Effective and efficient housing program operations	Review & revise tribal ordinances & housing program rules & regulations; Develop resource manual	Tribal housing program staff	On-going; at least annually	Common understanding, defined roles and responsibilities, effective program management
	More effective and efficient program staff	Develop uniform hiring practices; post and advertise job openings; utilize intertribal resources; document job qualifications and responsibilities; check references; empanel broad-based selection committees; improve job skills of tribal members through internships, training, & tuition reimbursement	Tribe, tribal housing program, tribal colleges, NAIHC	ASAP	Professional staff, greater efficiency, lower turnover, better job opportunities
Prepare clients for home ownership	Promote & increase home ownership	Hold annual housing fair	Housing program, tribe, lenders, vendors, Chamber of Commerce	Annually	Improved community knowledge & support
Prepare clients for home ownership	Promote & increase home ownership	Homebuyer education anticipating conveyance, insurance needs, maintenance and upkeep, land lease fees, options for homeowner use of home equity	Tribe, tribal housing program, & homebuyer	ASAP	Realistic expectations, individual wealth building, & dynamic housing market
All	Effective and efficient housing program	Develop national database of Indian housing policies and practices & maintain on the Internet.	ONAP, NAIHC	ASAP	Greater program efficiency

## Strategic Planning for Housing Development Track

### A. Strategic Planning for Housing Development Needs and Issues

The Strategic Planning team identified five critical housing needs and issues, starting with the highest priority:

1. Land suitable for housing is scarce or non-existent on many reservations in the region. This scarcity and other issues must be addressed by a comprehensive reservation land use plans.
2. Meeting tribal housing needs requires better coordination among federal departments and agencies
3. Tribal housing and other programs should reflect tribal culture, values, traditions, history, and needs. Tribal culture and traditions are especially important in providing for the housing needs of special groups such as children and for tribal elders.
4. Tribal housing programs should promote business and economic development.
5. Access to home mortgages in Indian country can be improved by alteration to the Section 184 Loan Guarantee Program.



Strategic Planning Presentation

### B. Strategic Planning for Housing Development Barriers/Problems

The Strategic Planning Team identified eight barriers and problems pertaining to strategic planning:

- Many tribes lack land suitable for housing. For example, small reservations may have little or no land that is not already in use. Larger reservations may have uncommitted land; however, the land may be too distant from water or, alternatively, the land may be in a flood plain.
- Fractional ownership of fee simple land is often a barrier to development of the land—some fractional owners may block proposed development.
- Federal and other requirements may be inconsistent with tribal cultural practices, preferences, traditions, and values.
- It is difficult for tribes and tribal housing programs to access and meet the separate requirements of uncoordinated programs administered by federal agencies and departments such as IHS, BIA, USPS, USDA, EDA, and HUD.
- Lenders may refuse to issue mortgages on trust land.

- Housing projects are delayed because of competing interests and visions concerning land use among tribal stakeholders and groups.
- Proposed housing projects may be advanced without regard to tribal culture, land use, and other priorities.
- Mortgage loans are delayed or denied because the BIA cannot issue title status reports (TSRs) in a timely fashion.

### C. Strategic Planning for Housing Development: Strategies and Actions

The Strategic Planning Team developed four strategies to address the needs and barriers they identified.

Strategic Planning for Housing Development Track					
Need/Issue	Vision/Strategy	Action	Responsibility /Partners	Timeframe	Results
Improved coordination & cooperation among federal departments, agencies, and programs	Coordinated & integrated federal housing support	Expand and enhance the tri-agency agreement (MOU) from Northern Plains to rest of Indian country	Federal agencies; tribes	3 years	One-stop housing center; standard forms (Drug free, environmental), single application, one funding stream (water, sewer, roads, construction/housing). More efficient construction practices
Change the Section 184 loan guarantee process	Increased availability of home mortgages	Provide financial or tax incentive to motivate lenders to work with tribes	Congress, OMB, IRS, CRA, HUD, tribes, NAIHC	Continuing	Increased number of banks offering 184 loans
Develop comprehensive land use and housing plans & develop plans that reflect cultural values and practices	Holistic and culturally appropriate housing plans	Develop information system containing model land use and housing plans; make available on <i>CodeTalk</i> and NWIHA website	Northwest tribes, NAIHC, HUD	18 months	Cost efficient, culturally appropriate housing
Promote business & economic development	Increase employment and number of tribal members able to secure mortgages	Implement force account construction practices and increase utilization of tribally owned construction firms.	Tribal colleges, other educational institutions, tribe, tribal construction companies	1 year	Increase in housing units and jobs; stimulus to tribal economy

## Building Client Capacity Track

### A. Building Client Capacity Needs and Issues

The Team identified three critical needs and issues pertaining to expanding safe, affordable housing:

1. Tribes should develop and provide financial planning and homeownership programs that target youth so the educational process begins early
2. Tribal housing programs should provide outreach activities and services to provide financial planning, credit, mortgage, and other materials to potential homebuyers.
3. Tribal housing programs should network with lenders, housing service providers, and nonprofit groups to help tribal members to become eligible for mortgage loans and for homeownership.

### B. Barriers/Problems to Building Client Capacity

The Building Client Capacity Team identified three critical barriers and problems associated with big picture issues:

- Many potential lenders do not understand the needs of borrowers/home owners in Indian country.
- Many tribal members lack a documented credit history, knowledge of credit terms and practices, experience in buying a home, or sound principles of financial management.



**Client Capacity Team Presentation**

- The lack of employment opportunities in much of Indian Country is a critical barrier to accessing housing.

### C. Building Client Capacity Strategies and Actions

The Building Client Capacity Team developed two strategies to overcome the barriers/problems they identified:

<b>Building Client Capacity Track</b>					
<b>Need/Issue</b>	<b>Vision/Strategy</b>	<b>Action</b>	<b>Responsibility /Partners</b>	<b>Timeframe</b>	<b>Results</b>
Poor lender understanding of homeownership issues in Indian country	Attract and foster competition among lenders and other service providers	Conduct outreach and network with lenders, insurance agents, and other real estate service providers	Tribe, tribal housing program, lenders, ONAP, NAIHC	Within 1 year; ongoing	Increased availability of mortgage loans
Lack of knowledge and experience in home buying by tribal members	Increase motivation and expectations about homeownership	Expand outreach and intake services for potential homebuyers	Tribal housing program, Tribal Council, ONAP, NAIHC, non-profits, consultants	Ongoing	Increased demand for home ownership
		Expand culturally appropriate education and training programs on financial literacy and planning tailored to age and interest groups m			Informed consumers of real estate services
		Develop financial literacy and planning curricula for elementary and secondary schools	Tribal housing program, Tribal Council, ONAP, NAIHC, school system	1 year	Increased demand for home ownership

## **Attachment 4. Schedule of Regional Summits**

### **EASTERN/WOODLANDS REGION**

April 6 – 7, 2004

Seminole Hard Rock Hotel & Casino  
Tampa, Florida

### **NORTHWEST REGION**

April 21 - 22, 2004

Coeur d'Alene Casino Resort Hotel  
Worley, Idaho

### **ALASKA REGION**

May 11 – 12, 2004

Millennium Alaskan Hotel  
Anchorage, Alaska

### **NORTHERN PLAINS REGION**

May 26 - 27, 2004

Stanley Hotel  
Estes Park, Colorado

### **SOUTHERN PLAINS REGION**

July 20 – 22, 2004

Sheraton Tulsa Hotel  
Tulsa, Oklahoma

### **SOUTHWEST REGION**

August 18 – 19, 2004

Nugget Hotel & Casino  
Reno, Nevada

## Attachment 1. Agenda

April 21, 2004		April 22, 2004	
7:30 a.m.	Continental Breakfast	7:30 a.m.	Continental Breakfast
8:30 a.m.	Workshop Convenes <ul style="list-style-type: none"> <li>• Opening Prayer</li> <li>• Welcoming Remarks by Ernest Stensgar, Chairman, Coeur d'Alene Tribal Council</li> <li>• Greeting by Regional Housing Association, ONAP Regional Administrator</li> </ul>	8:30 a.m.	Workshop Convenes <ul style="list-style-type: none"> <li>• Opening Prayer</li> <li>• Highlights of Day One</li> </ul>
9:00 a.m.	Rodger J. Boyd, Deputy Assistant Secretary for ONAP	9:30 a.m.	Break-out Session III – Action Planning, How Do We Get There? <ul style="list-style-type: none"> <li>• Converting Strategies to Action</li> <li>• Mobilizing Public and Private Partners</li> <li>• Transferring Best Practices and Model Approaches</li> </ul>
9:30 a.m.	Workshop Structure and Protocol – Lead Facilitator		
10:00 a.m.	Break-Out Session I – Assessment, Where Are We? <ul style="list-style-type: none"> <li>• Scoping the Situation</li> <li>• Model Approaches</li> <li>• Barriers/Problems</li> </ul>		
Noon	Lunch	Noon	Lunch
1:30 p.m.	Break-out Session II – Vision, Where Do We Want to Be? <ul style="list-style-type: none"> <li>• Creating an Affordable Housing Vision, Strategies to Address Barriers and Promote Best Practices</li> </ul>	1:15 p.m.	Plenary Session - Break-out Session III Team Presentations
4:00 p.m.	Plenary Session - Break-out Session I & II Team Presentations	2:00 p.m.	Open Forum – Opportunity for Participants to Present Additional Concerns and/or Ideas
5:00 p.m.	Adjourn	3:00 p.m.	Next Steps <ul style="list-style-type: none"> <li>• Workshop Documentation and Distribution</li> <li>• Setting the Stage for the '05 National Summit</li> </ul>
		3:15 p.m.	Closing Comments by Tribal Leaders and Adjourn

### Summit Details

Once you arrive, you will be asked to choose a track to follow from the first to last breakouts. The tracks are as follows:

- **Strategic Planning for Housing Development:** Setting the agenda with the Tribal Council, role of housing in economic development and land acquisition strategies, effective organizational alignment for the future, negotiating agreements
- **Building Tribal Capacity:** Effective Tribal development processes, legal and monitoring tools, from '37 Act to NAHASDA and beyond
- **Building Funding/Finance Capacity:** Financing the entire range of housing development, rental vs. homeownership, creating self-sustaining projects, moving money through the pipeline
- **Building Client Capacity:** Human side of housing; training staff and residents; financial literacy; readiness for homeownership; ethical, cultural, legal questions

## Attachment 2. Glossary

**Acceleration clause.** A provision in a mortgage that gives the lender the right to demand payment of the entire outstanding balance if a monthly payment is missed.

**Adjustable-rate mortgage (ARM).** A mortgage that permits the lender to adjust its interest rate periodically on the basis of changes in a specified index.

**Amortization.** The gradual repayment of a mortgage by installments, calculated to pay off the obligation at the end of a fixed period of time.

**Amortization schedule.** A timetable for payment of a mortgage showing the amount of each payment applied to interest, principal, and the balance remaining.

**Annual percentage rate (APR).** The total cost of a mortgage stated as a yearly rate; includes such items as the base interest rate, loan origination fee (points), commitment fees, prepaid interest, and other credit costs that may be paid by the borrower.

**Appraisal.** A professional opinion or estimate of the market value of a property.

**Appreciation.** An increase in the value of a property due to changes in market conditions or other causes.

**Assessed value.** The valuation placed upon property by a public tax assessor that is used to compute property taxes.

**Assumable mortgage.** A mortgage that can be taken over (assumed) by the buyer when a home is sold.

**Binder.** A preliminary agreement between a buyer and seller that includes the price and terms of the contract.

**Balloon mortgage.** A mortgage loan with periodic payments that are insufficient to fully amortize the face amount of the note prior to maturity, so that the principal sum, known as the *balloon*, is due at maturity.

**Buydown.** A payment to the lender from the seller, buyer, or third party, resulting in a reduction to the interest rate or the principal of the loan. Gap financing is considered a *buydown* or reduction of the principal.

**Cap.** A provision of an ARM limiting how much the interest rate or mortgage payments may increase or decrease.

**Cash reserve.** A requirement of some lenders that buyers have sufficient cash remaining after closing equivalent to two months' mortgage payments.

**Clear title.** A title that is free of liens or legal questions as to ownership of property.

**Closing costs.** Expenses (over and above the price of the property) incurred by buyers and sellers in transferring ownership of a property. Also called settlement costs. This generally involves an origination fee, discount points, appraisal, credit report, title insurance, attorney's fees, survey, and prepaid items such as tax and insurance escrow payments.

**Closing.** A meeting at which the sale of a property is finalized by delivery of a deed from the seller to the buyer and by the buyer's signing of the mortgage documents and paying closing costs. Also called *settlement*.

**Commitment letter.** A formal offer by a lender stating the terms under which it agrees to lend money to a homebuyer.

**Contingency.** A condition that must be met before a contract is legally binding.

**Conventional mortgage.** Any mortgage that is not insured or guaranteed by the federal government.

**Convertible ARM.** An ARM that can be converted to a fixed-rate mortgage under specified conditions.

**Covenant.** A clause in a mortgage that obligates or restricts the borrower and that, if violated, can result in foreclosure.

**CRA.** Community Reinvestment Act

**Credit report.** A report of an individual's credit history prepared by a credit bureau or consumer reporting agency and used by a lender in determining a loan applicant's creditworthiness.

**Deed.** The legal document conveying title to a property.

**Default.** The failure to make a mortgage payment on a timely basis or to comply with other requirements of a mortgage.

**Delinquency.** A situation in which a payment on a loan is overdue but not yet in default.

**Deposit.** See **Earnest Money**.

**Depreciation.** A decline in the value of property; the opposite of *appreciation*.

**DHHS.** The U.S. Department of Health and Human Services.

**Discount points.** See **Points**.

**DOE.** Department of Energy.

**Down payment.** The part of the purchase price that the buyer pays in cash and does not finance with a mortgage.

**Due-on-sale clause.** A provision in a mortgage allowing the lender to demand repayment in full if the borrower sells the property securing the mortgage.

**Earnest money.** A deposit made by the potential homebuyer to show that he or she is serious about buying the house.

**Easement.** A right of way giving persons other than the owner access to or over a property.

**EC/EZ.** Empowerment Zone and Enterprise Community

**Environmental review.** A review to insure that the environment is not negatively impacted by construction in the area.

**Equal Credit Opportunity Act.** A federal law that prohibits lenders from discriminating on the basis of the borrower's race, color, religion, national origin, age, sex, marital status, or receipt of income from public assistance programs.

**Equity.** A homeowner's financial interest in a property. Equity is the difference between the fair market value of a property and the amount still owed on the mortgage.

**Equity loan.** A loan based on the borrower's equity in his or her home.

**Escrow.** The holding of documents and money by a neutral third party prior to closing; also, an account held by the lender (or servicer) into which a homeowner pays money for taxes and insurance.

**FHA mortgage.** A mortgage that is insured by the Federal Housing Administration. Also referred to as a *government* mortgage.

**Fair Credit Reporting Act.** A consumer protection law that regulates the disclosure of consumer credit reports by consumer credit reporting agencies and establishes procedures for correcting mistakes on one's credit report.

**First mortgage.** A mortgage that has first claim to the secured property in the event of default.

**Fixed-rate mortgage.** A mortgage in which the interest rate does not change during the entire term of the loan.

**Forbearance.** The lender's postponement of foreclosure to give the borrower time to catch up on overdue payments.

**Foreclosure.** The legal process by which a mortgaged property may be sold when a mortgage is in default.

**Gap financing.** A payment to the lender, buyer, or third party, resulting in a reduction to the loan principal.

**Graduated-payment mortgage.** A mortgage that starts with low monthly payments that increase at a predetermined rate for a specified time. The initial monthly payments are set at an amount lower than that required for full amortization of the debt.

**Hazard insurance.** An insurance policy that combines personal liability coverage and hazard insurance coverage for a dwelling and its contents.

**Homeowner's insurance.** An insurance policy that combines personal liability coverage and hazard insurance coverage for a dwelling and its contents.

**Homeowner's warranty.** A type of insurance that covers repairs to specified parts of a house for a specific period of time. It is provided by the builder or property seller as a condition of the sale.

**HUD.** The U.S. Department of Housing and Urban Development.

**HUD-1 Statement.** See **Settlement Statement.**

**HUD Section 184 loan.** A loan that is guaranteed by HUD. Eligible borrowers are Indian/Alaska Native families or individuals from a recognized NAHSDA eligible tribes of the Indian Housing Block Grant (IHBG), and Tribally-Designated Housing Entities.

**IHS.** Indian Health Service.

**Interest rate.** The fee or the percentage of an amount of money that is borrowed for a specific period of time.

**Interest rate cap.** A provision of an ARM limiting how much interest rates may increase per adjustment period or over the life of a mortgage. See also **Lifetime cap.**

**Joint tenancy.** A form of co-ownership giving each tenant equal interest and equal rights in the property, including the right of survivorship.

**Late charge.** The penalty a borrower must pay when a payment is made after the due date.

**Lien.** A legal claim against a property that must be paid off when the property is sold.

**Lifetime cap.** A provision of an ARM that limits the total increase in interest rates over the life of the loan.

**Loan commitment.** See **Commitment letter.**

**Loan servicing.** The collection of mortgage payments from borrowers and the related responsibilities of a loan servicer.

**Loan-to-value percentage.** The relationship between the unpaid principal balance of the mortgage and the appraised value (or sales price if it is lower) of the property.

**Lock-in.** A written agreement guaranteeing the homebuyer a specified interest rate provided the loan is closed within a set period of time. The lock-in also usually specifies the number of points to be paid at closing.

**Mortgage.** A legal document that pledges a property to the lender as security for payment of a debt.

**Mortgage banker.** A company that originates mortgages exclusively for resale in the secondary market.

**Mortgage broker.** An individual or company, which for a fee, acts as intermediary between borrowers and lenders.

**Mortgage insurance.** See **Private mortgage insurance.**

**Mortgage insurance premium.** The fee paid by a borrower to the FHA or a private insurer for mortgage insurance.

**Mortgage margin.** The set percentage the lender adds to the index value to determine the interest rate of an ARM.

**Mortgage note.** A legal document obligating a borrower to repay a loan at a stated interest rate during a specified period of time. The mortgage note is secured by a mortgage.

**Mortgage interest rate.** The rate of interest in effect for the monthly payment due.

**Mortgagee.** The lender in a mortgage agreement.

**Mortgagor.** The borrower in a mortgage agreement.

**MOU.** Memorandum of Understanding.

**NCAI.** National Congress of American Indians.

**Negative amortization.** A gradual increase in the mortgage debt that occurs when the monthly payment is not large enough to cover the entire amount of principal and interest due. The

amount of the shortfall is added to the unpaid principal balance, which results in *negative* amortization.

**Note.** The agreement that states the amount to be borrowed and the terms and conditions of the loan. It also includes a complete description of how the loan should be repaid and the timeframe for repayment.

**Notice of default.** A formal written notice to a borrower that a default has occurred and that legal action may be taken.

**Origination fee.** A fee paid to a lender for processing a loan application; it is stated as a percentage of the mortgage amount.

**Owner financing.** A property purchase transaction in which the property seller provides all or part of the financing.

**Payment cap.** A provision of some ARMs limiting the amount by which a borrower's payments may increase regardless of any interest rate increase; may result in negative amortization. See **Adjustable-rate mortgage**.

**PITI.** Stands for principal, interest, taxes, and insurance—the components of a monthly mortgage payment. On trust land, it will be PII since there is no county property taxes.

**Planned unit development (PUD).** A project or subdivision that consists of common property that is owned and maintained by owners' association for the benefit and use of the individual unit owners.

**Points.** A one-time charge by the lender to increase the yield of the loan; a point is 1 percent of the amount of the mortgage.

**Prepays.** Fees collected at closing to cover items such as setting up escrow accounts for property taxes, homeowner's insurance, and mortgage insurance premiums.

**Prepayment penalty.** A fee that may be charged to a borrower who pays off a loan before it is due.

**Prequalification.** The process of determining how much money a prospective homebuyer will be eligible to borrow before a loan is applied for.

**Principal.** The amount borrowed or remaining unpaid; also, that part of the monthly payment that reduces the outstanding balance of a mortgage.

**Private mortgage insurance (PMI).** Insurance provided by non-government insurers that protects lenders against loss if a borrower defaults. Lenders generally require PMI for loans with loan-to-value percentages greater than 80 percent.

**Purchase and sale agreement.** A written contract signed by the buyer and seller stating the terms and conditions under which a property will be sold.

**Qualifying ratios.** Guidelines applied by the lenders to determine how large a loan to grant a homebuyer.

**Radon.** An invisible, odorless gas found in some homes that in sufficient concentrations may cause health problems.

**Rate lock.** See **Lock-in.**

**Real Estate Settlement Procedures Act.** A consumer protection law that requires lenders to give borrowers advance notice of closing cost.

**Refinancing.** The process of paying off one loan with the proceeds from a new loan using the same property as security.

**Second mortgage.** A mortgage that has a lien position subordinate to the first mortgage.

**Secondary mortgage market.** The buying and selling of existing mortgages.

**Seller take-back.** An agreement in which the owner of a property provides financing, often in combination with an assumed mortgage.

**Settlement.** See **Closing.**

**Settlement Statement.** The computation of costs payable at closing that determines the seller's net proceeds and the buyer's net payment (referred to as a HUD-1).

**Site control.** Legal control over a specific parcel of land that allows the controlling entity to convey their interest in the property, whether it is a leasehold interest or title.

**Subsidized second mortgage.** A mortgage product for low-and moderate-income households under which a first mortgage is subsidized with a second mortgage (or *soft second*) behind it. The second mortgage may be issued by a state, county, or local housing agencies, foundations or nonprofit organizations. Payment on the second mortgage is often deferred and carries no or low interest rates, and part of the debt may be forgiven incrementally for each year the homeowner remains in the home.

**Survey.** A drawing or map showing the precise legal boundaries of a property and the location of improvements, easements, rights of way, encroachments, and other physical features.

**Tenancy by entirety.** A type of joint ownership of property that provides rights of survivorship and is available only to a husband and wife.

**Tenancy in common.** A type of joint ownership in a property without rights of survivorship.

**TERO.** Tribal Employment Rights Office.

**Title.** A legal document evidencing a person's right to or ownership of a property.

**Title Company.** A company that specializes in examining and insuring titles to real estate.

**Title insurance.** Insurance to protect the lender (lender's policy) or the buyer (owner's policy) against loss arising from disputes over ownership of property.

**Title search.** An examination of the public records to ensure that the seller is the legal owner of the property and that there are no liens or other claims outstanding.

**Title VI Loan Guarantee Program.** A loan that is guaranteed by HUD for Tribes or their Tribally Designated Housing Entities for the purpose of financing affordable housing activities.

**TSR (Title Status Report).** A function completed by the BIA that does all of the work of a title company on Indian Trust lands. See **Title, Title Company, Title insurance and Title search.**

**Truth-in-lending Act.** A federal law that requires lenders to fully disclose, in writing, the terms and conditions of a mortgage, including the APR and other charges.

**UCC.** Uniform Commercial Code.

**Underwriting.** The process of evaluating a loan application to determine the risk involved for the lender. It involves an analysis of the borrower's creditworthiness and the quality of the property itself.

**USDA.** The United States Department of Agriculture.

**VA loan.** A loan that is guaranteed by the U.S. Department of Veterans Affairs. Also referred to as a *government* mortgage.

## Attachment 3. Participant Registration List

Name Title	Organization	Address	Phone Email Address
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