

Quality Homebuyer Readiness Programming



Presenters

- **Krystal Langholz, First Nations Oweesta Corporation**
- **Robin Danner, Hawaiian Homestead Association**
- **Linda Lee Retka, NAIHC**



National Native Homeownership Coalition

Homebuyer Readiness Working Group- 3rd Tuesday at 1 MT

Carousel Activity

Why Homeownership?

- **Demand:** High need for homes and desire to be homeowners
- **Capacity:** Improved income and credit scores
- **Culture & Community:** Indian Country as a place to raise families
- **Resources:** Maximize limited resources and assets

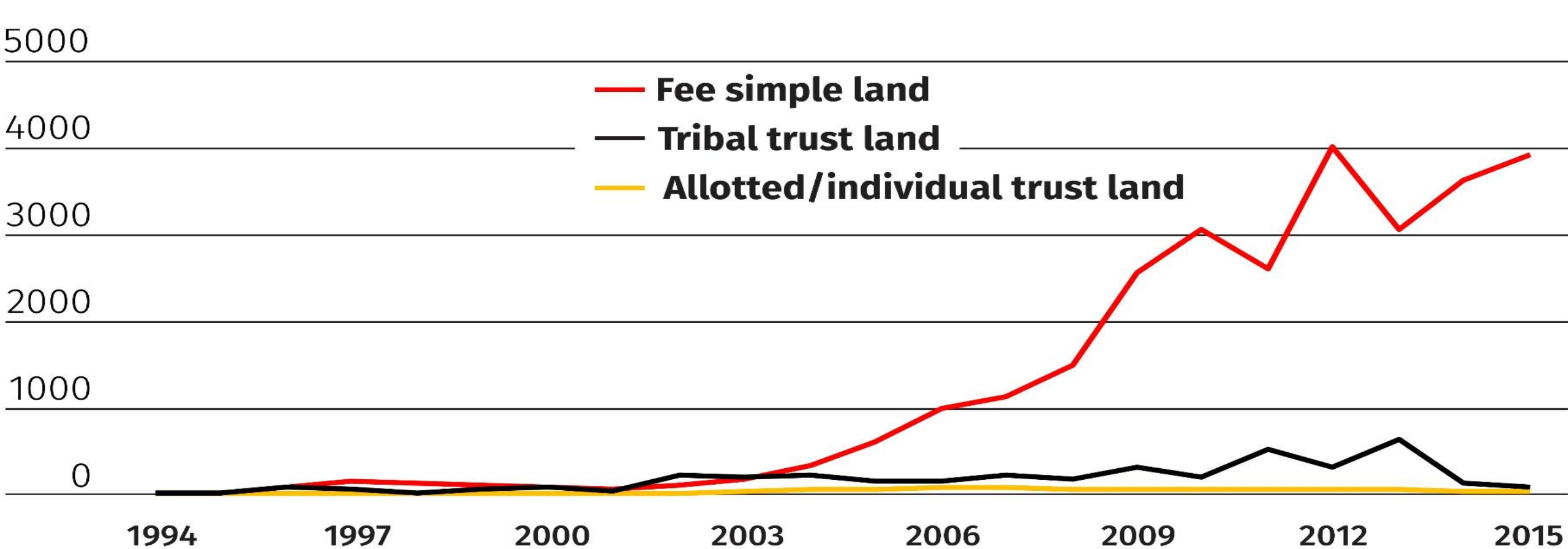
Reservation economies and self-determination



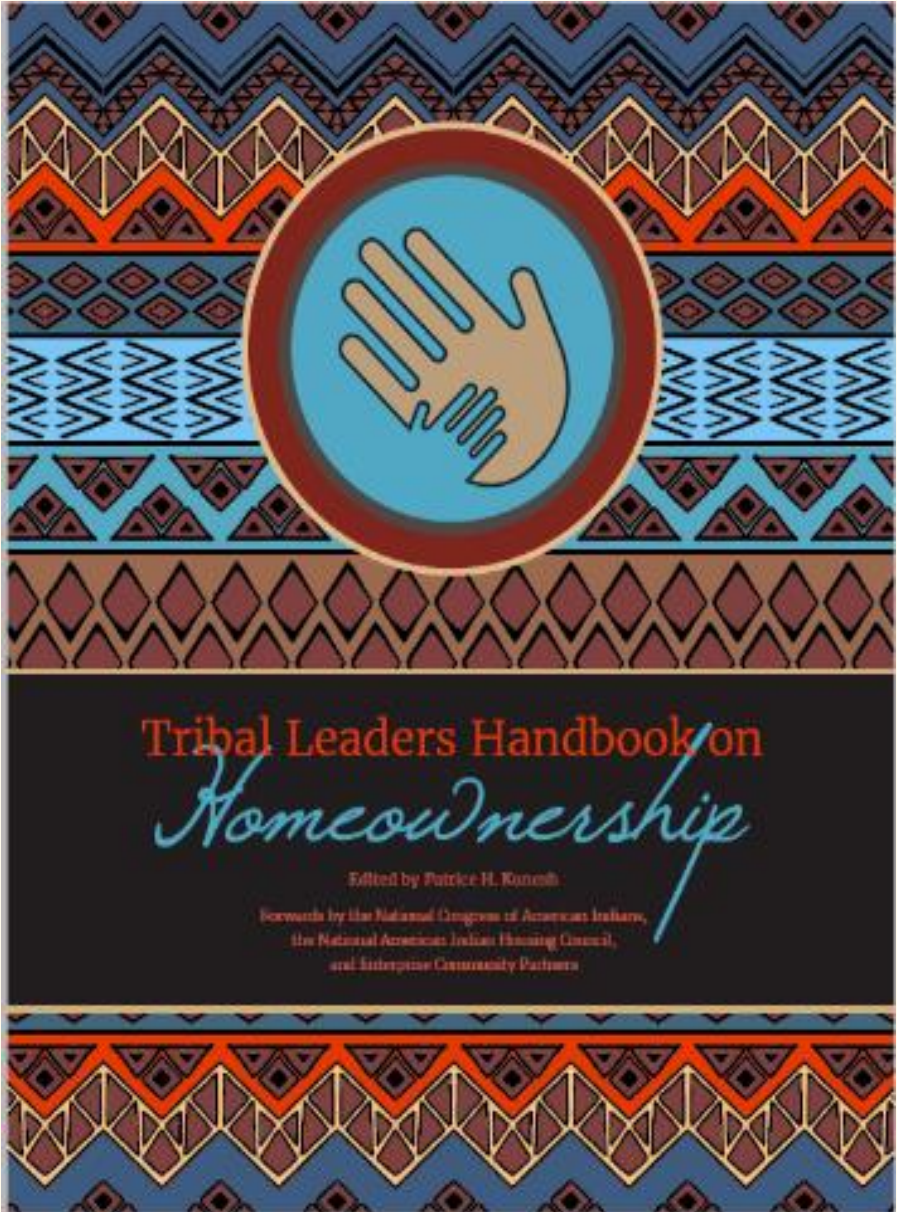
This Trend Concerns Me

Number of HUD 184 Loans by Type of Land (1995-2015)

Fee Land Loans Dominate Since 2005



Tribal Leaders Handbook on Homeownership

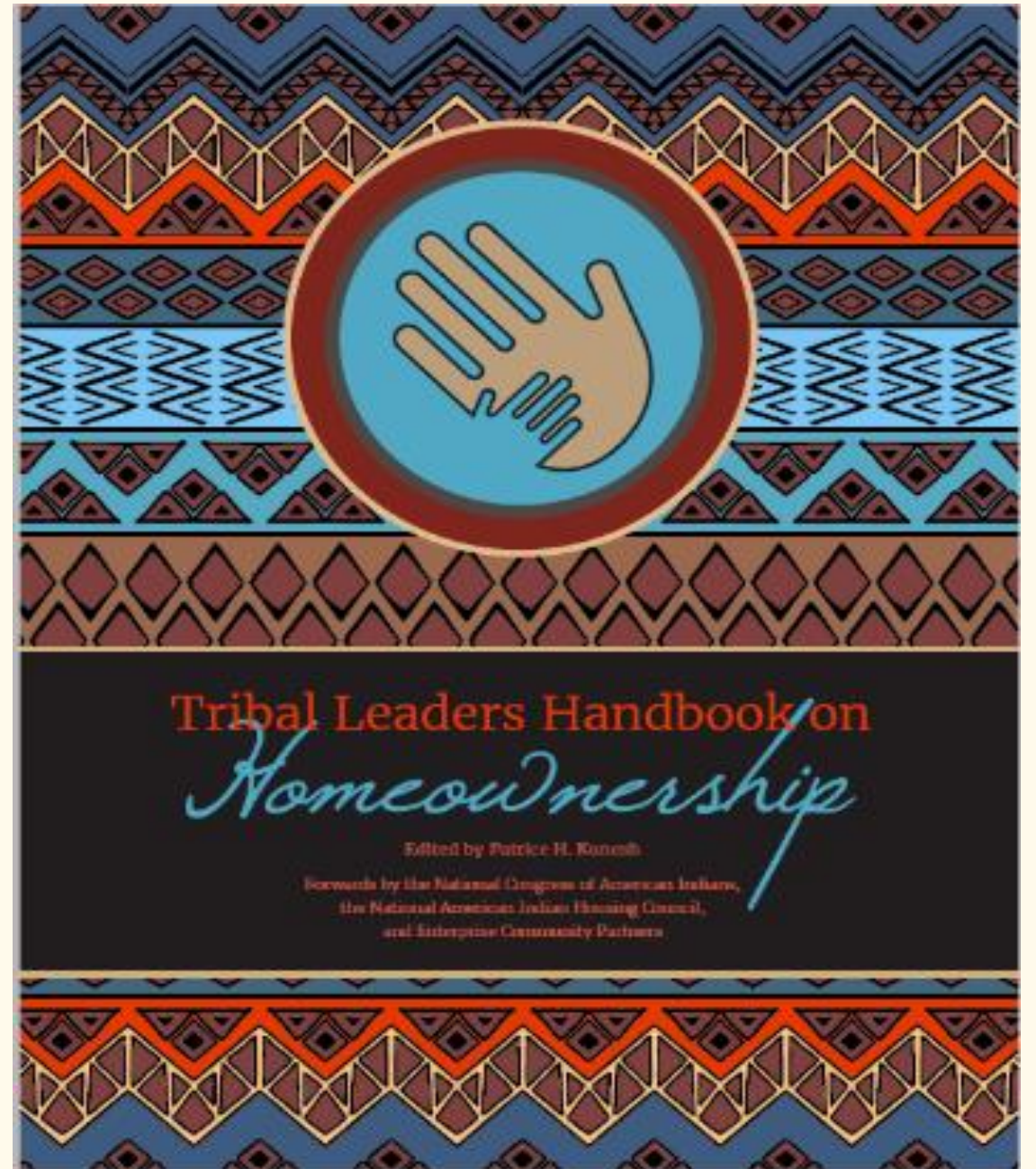


A blueprint for tribal leaders, lenders, homebuyers, and their partners:

- Overview of land lease and mortgage lending processes
- Housing needs assessment and homebuyer readiness resources
- Resources on financing and making homeownership affordable

Curriculum and training available in 2019!

[For announcements on training and resources subscribe to the CICD and NNHC newsletters!](#)



Report Out!

Types of Homebuyer Readiness Programming

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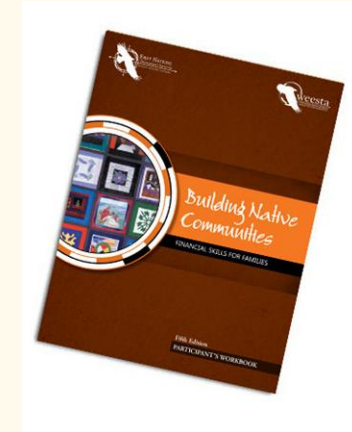
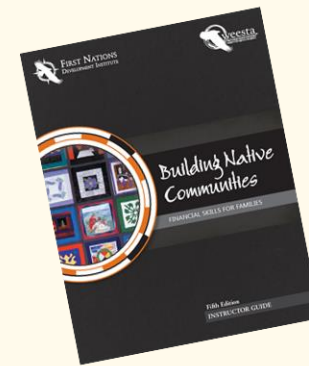
- General Financial Education
- Homebuyer Education
- Homeownership Counseling, including:
 - Loan Packaging Assistance
 - Accessing Subsidies or Down-payment Assistance
 - Credit Counseling
 - Financial Coaching
 - Helping find the Right Home

Financial Capabilities

The Foundation of Homeownership

Curriculum Purpose

“To enable community members to realize their traditional values by learning financial skills that will help each person make informed financial decisions for themselves, their family and their community.”



BNC Training Model

Oweesta certifies instructors



BNC instructors deliver curriculum in their communities



BNC can be blended with other curricula



Links well with other asset building programs:

Individual Development
Accounts (IDA)

Volunteer Income Tax
Assistance (VITA)

BNC Financial Coaching

Culturally-Relevant Curriculum

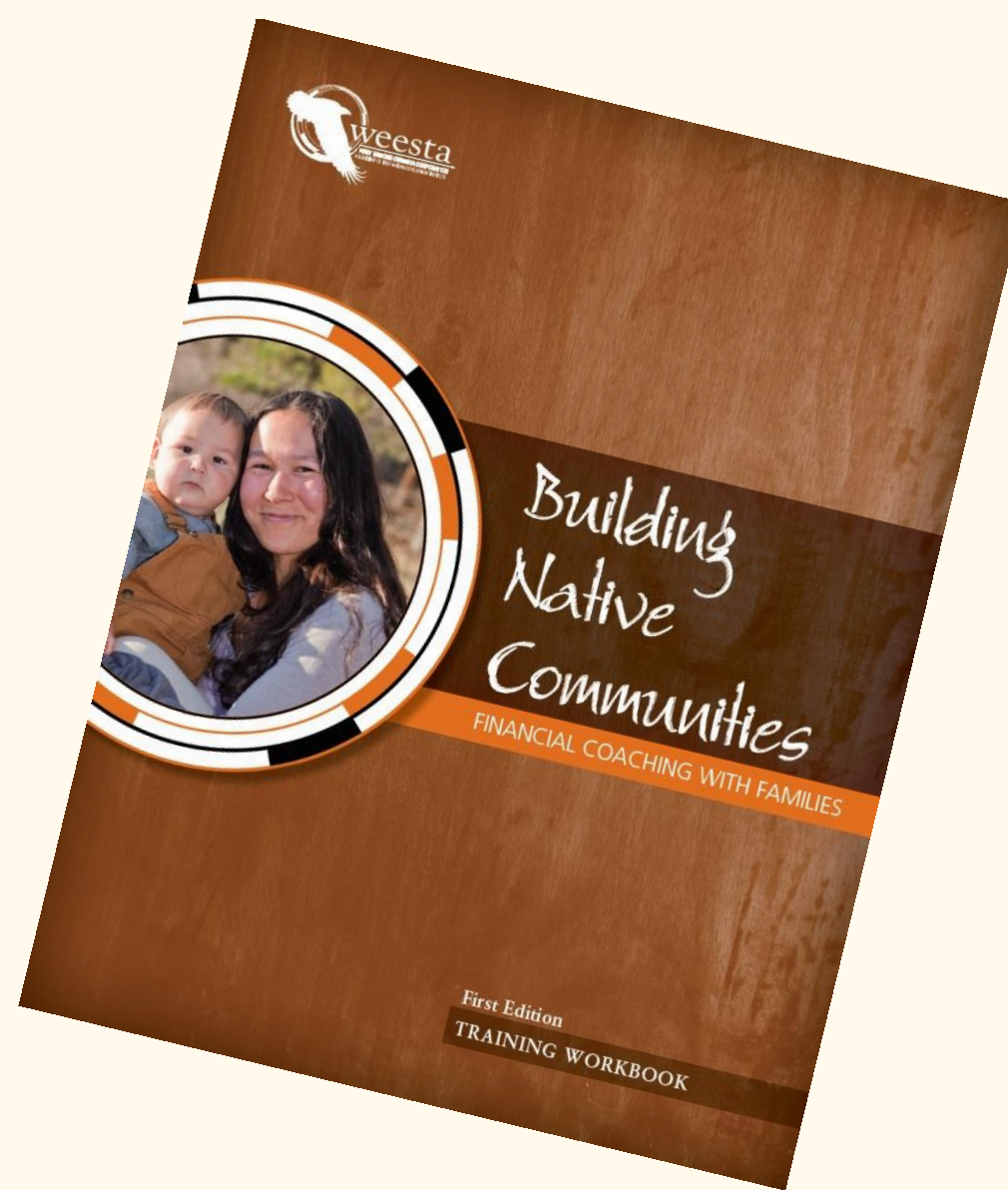
- ***Content and topics*** useful to target Audience
- ***Communication vehicles*** that resonate with the target audience
- ***Examples*** that capture the experience of the target audience
- ***Accessible*** to the target audience

Building Native Communities: Financial Skills for Families

1. Building a Healthy Economy
2. Developing a Spending Plan
3. Working with Checking and Savings Accounts
4. Understanding Credit and Your Credit Reports
5. Using Credit
6. Being A Smart Consume



Financial Coaching Curriculum





Youth Financial Education Curriculum

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Resources



Pathways Home

Homeownership is one of the first steps taken to build healthy and vibrant communities. *Pathways Home: A Native Homeownership Guide* is the beginning of a journey to bring Native communities the resources they need to make homeownership a reality. These guides are intended to provide the backbone for a Native homeownership program that can be tailored to each Native community's needs.

Pathways Home:

A Native Homeownership Guide

Instructor Guide



Designed to Teach

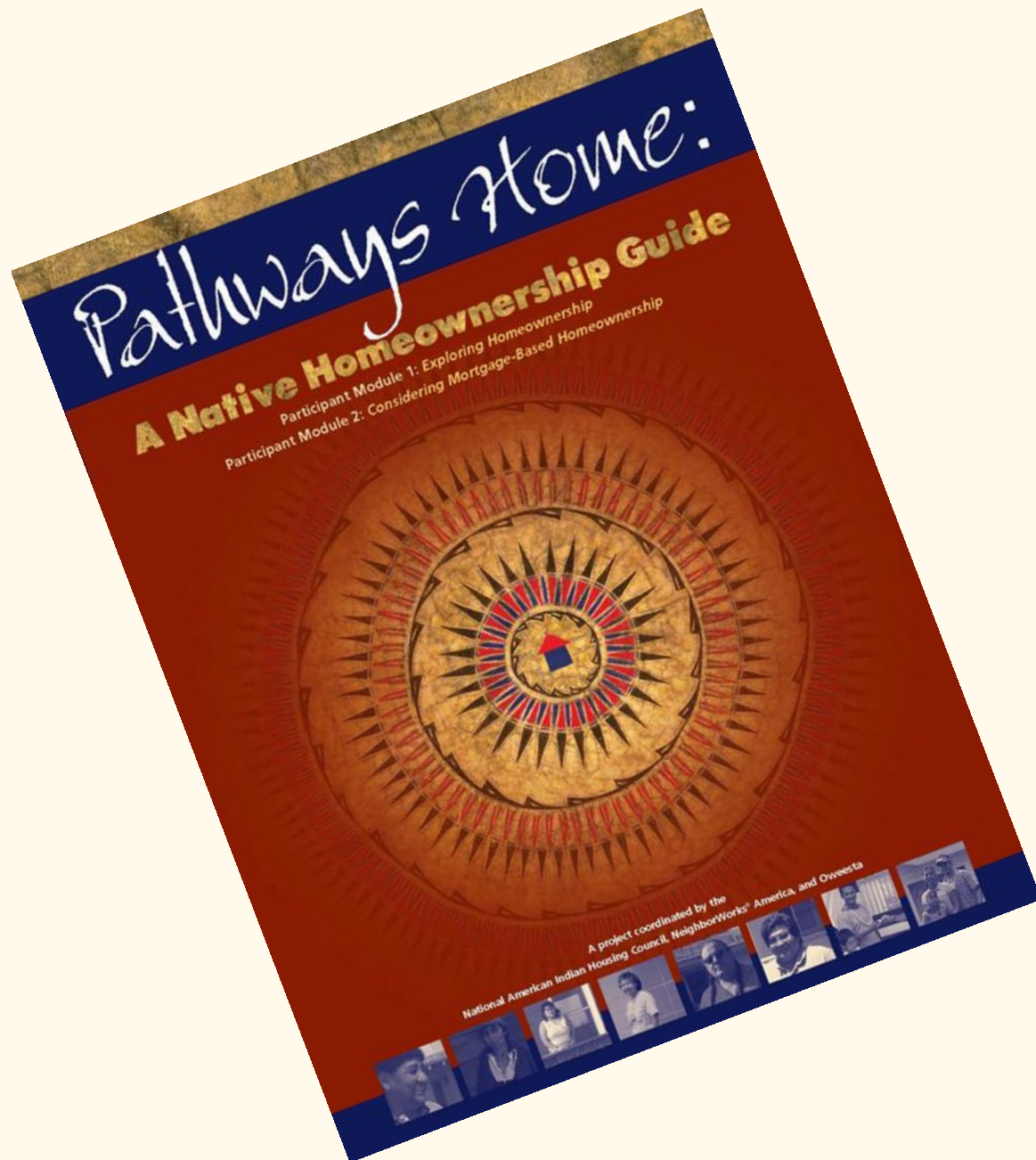
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- Affordability & budgeting
- Credit
- Finding a home
- Loan products
- One-on-One counseling
- Loan Process
- Protecting assets
- Foreclosure

Techniques for:

- Teaching adults
- Methods of training
- Facilitation best practices
- Graphics and audio visual usage
- Organizing trainings
- Program design and outreach
- Engaging participants





Module 1: Exploring Homeownership

Module 2: Considering Mortgage Based Homeownership

Module 3: Budgeting for Homeownership and Calculating Affordability

Module 4: Evaluating Credit for Homeownership

Module 5: Module Finding a Home

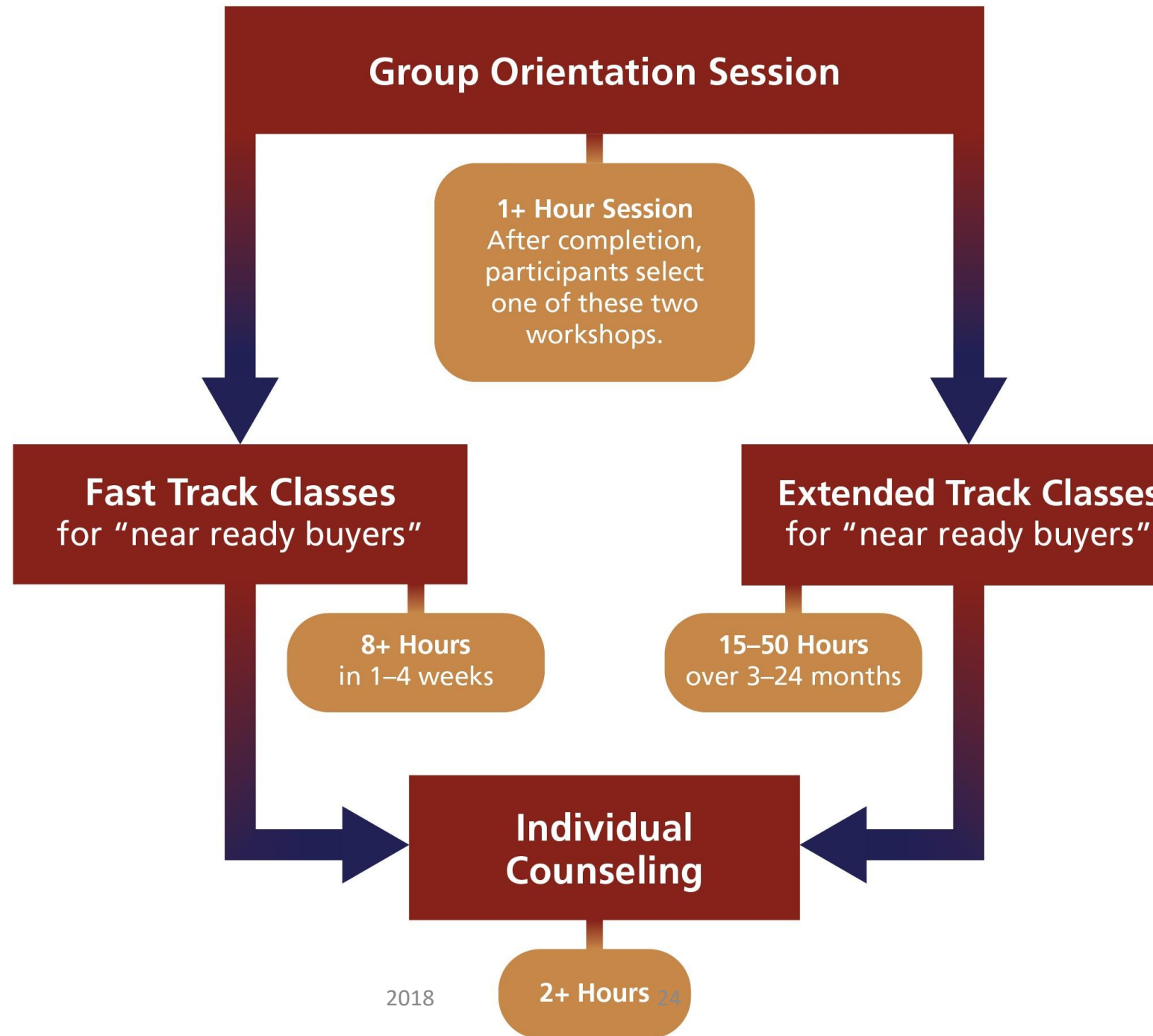
Module 6: Applying for a Home Loan

Module 7: Meeting Your Financial Obligations

Module 8: Protecting Your Investment
Glossary

HBE Recommended Standards

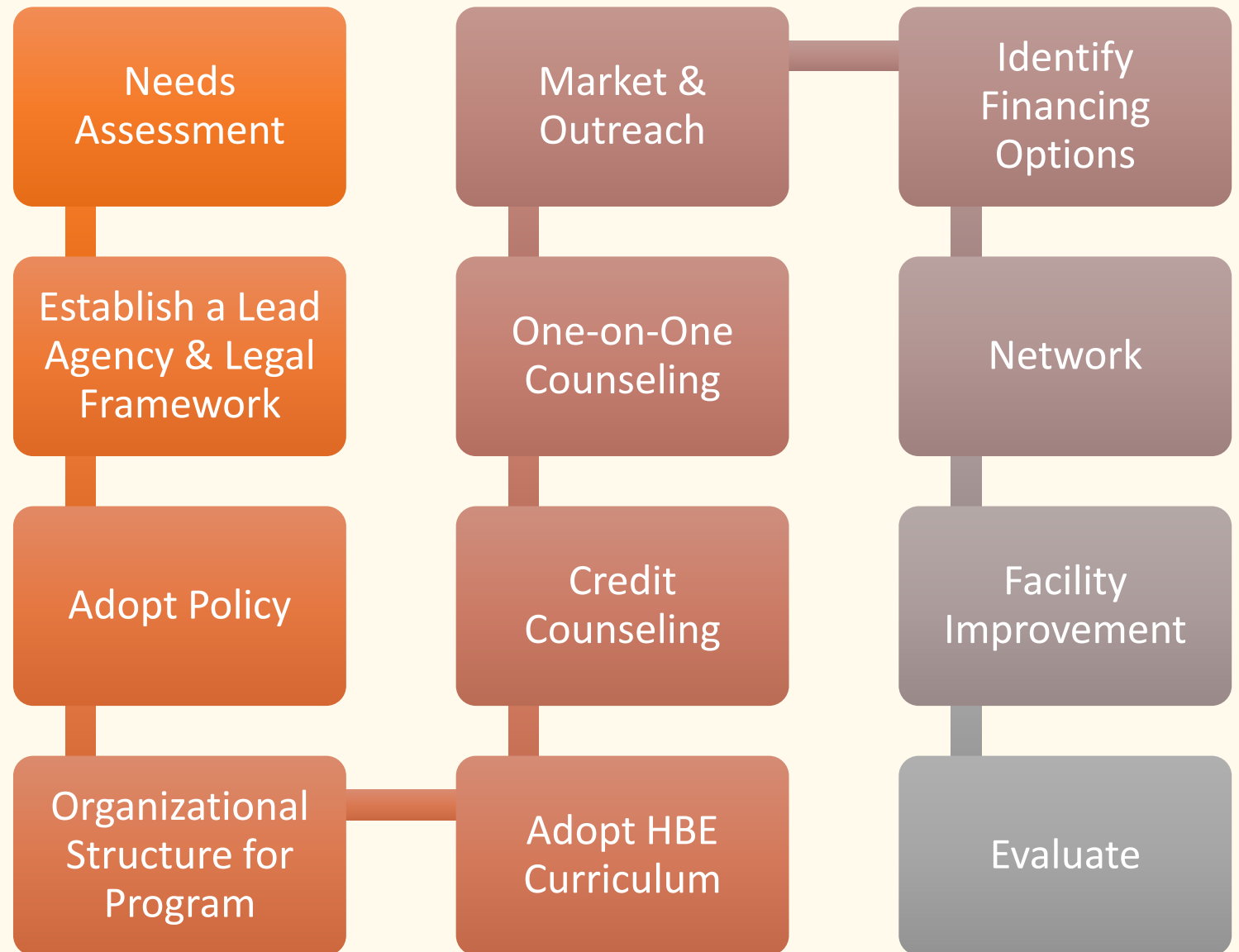
NAIHC



Goals of Housing Counseling

- Foster the development of life skills such as household budgeting, financial management, and home maintenance;
- Foster human development, empowerment, and an improved quality of life through education and economic self-sufficiency;
- Foster community development by strengthening the social and economic bonds of Reservation communities through increased homeownership;

Program Development





06.10.2

Pathways Homeownership Prayer

*Creator who watches over us, please help us to achieve our dream of living with our families in homes that are filled with love, respect, kindness, warmth from the cold, cool from the heat and sheltered from wind, rain, snow, and ice. Help us Creator, to learn how to take care of our money and plan how we will survive like our ancestors did. Our homes with your blessing will be filled with traditions and the ways our ancestors once lived and passed our culture on to us. The old ways of our people are still the way we need **to** live our lives, that is, to provide a place to share with others. We will treat each person who enters our home as if they were our Creator! Our home will be a place to share our dreams and visions, a place to have fun and learn from our relatives and friends. A place to teach our young and a place to help our elders. A place for us to take care of so that when the time comes we can pass our home on to the next family. Please Creator, help us also, to listen to the messages that Mother Earth and all of her creatures have to teach us. Help us to learn ways of planting, sowing, cooking, and sharing our native foods. Coupled with our self-determination and love and respect for ourselves, all of these things are possible, Creator, with your love and guidance.*

— Donna Fairbanks Minnesota Chippewa Tribe Mississippi Band, Crane Clan

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Challenges and Opportunities