



# Housing as a Cornerstone of Nation Building

## Strong Tribal Housing Ecosystems

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# IDAHO NATIVE HOUSING FOCUS GROUP

COALITION BUILDING WITH THE FIVE TRIBES IN IDAHO

# Idaho Native Housing Focus Group -

Building towards a 5-Tribe statewide Native Homeownership Coalition



# BUILDING A TRIBAL HOUSING ECOSYSTEM

Infrastructure and Sustainability for Generational Cycles of  
Physical, Social, Cultural and Economic Health grounded HOME





# THE MORTGAGE LENDING LANDSCAPE

Products and Processes for Tribal Trust Land Lending

## KEY ELEMENTS TO CYCLES OF SUCCESS

# Mortgage Lending Products

Native Americans and Tribes have access to a myriad of loan products on Tribal trust land, allotted trust land, unrestricted or restricted fee simple land.

Achieving cyclical access to these products requires a lending system that works.

Products alone are not sufficient.

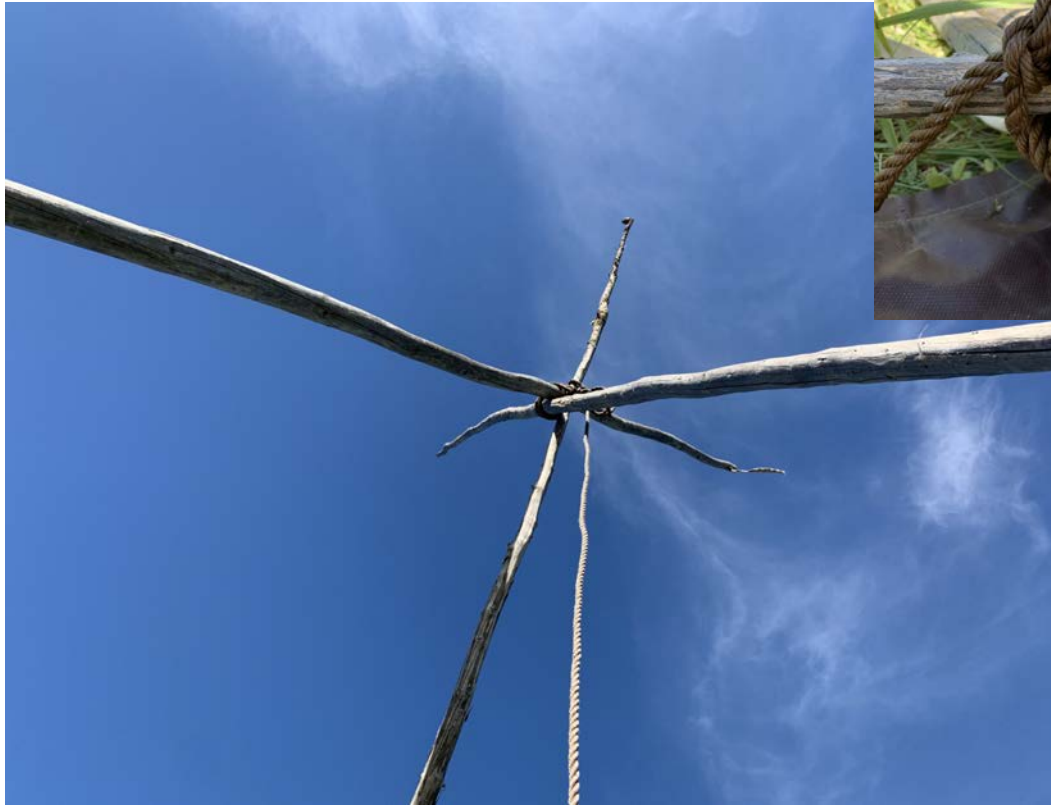
Systems require many entities working together.





# Mortgage Lending Systems

Four Key Elements to Cycles of Success



1. Pipeline Development
  - a. Local practitioners working like and with lenders to prequalify Tribal members
  - b. Financial and Homebuyer Education
2. Program Development
  - a. Local Homeownership Programs embraced by the community leadership and members
3. Product Development
  - a. Production or Preservation of homes for Tribal members to purchase
4. Process Development
  - a. **Lenders offering mortgage products and a clear flow of access through portfolio lending, brokering, or seller/servicing**



# **MORTGAGE PRODUCTS and PROGRAMS**

**Different Loan Types for  
Different Credit Profiles on  
Different Land Types**

## LOAN SHOPPING

# Every Mortgage Loan is Not the Same

Loans are different depending on where they are capitalized and who they are serving

### Guaranteed Loans

These loans are guaranteed or insured by a government agency, which means that in the case of a default (where the borrower doesn't pay), the agency will repay the lender. This removes much of the risk in lending, since the lender is guaranteed repayment.

### Direct Loans

These loans are made directly from a government agency to a borrower

### Conventional Loans

These are loans made by private lenders with no government guarantee. May require private mortgage insurance.

### Portfolio Loans

Conventional loans made "in-house" with local dollars by a TDHE, Tribe or Native CDFI on their own terms.

# Mortgage Lending Matrix

Current Product Comparison Table Maintained by the National Lending Systems Focus Group

- Income Restrictions
- Max Loan Amount
- Purchase
- Maximum LTV and Down Payment Requirement
- Refinance
- Maximum LTV and Down Payment Requirement
- Construction to Perm Permitted
- Rehab
- Refinance
- Manufactured Housing
- Housing and Debt Ratios
- Guarantee Fee/PMI
- Rates and Terms
- Appraisals
- Closing Costs Financed
- Fees and Closing Costs
- Arms Allowed
- Down Payment/Closing Cost Assistance
- Gift Restrictions
- Assumable
- Reserve Requirements
- Credit Standards
- Buy Downs
- Prepayment Penalty Homebuyer Ed Requirement
- Foreclosure Prevention
- Title Insurance
- Legal documents
- Agreement Documents

See handout of Mortgage Lending Matrix

**USDA Rural Housing 502 Guaranteed Loan**

**USDA Rural Housing Service 502 Direct Loan**

**VA Native American Direct Loan**

**HUD Section 184 Indian Home Loan**

**Freddie Heritage One**

**Fannie Mae HomeReady (Affordable Product)**

**Fannie Mae Conventional (LTV 95-97%)**

**Native CDFI Portfolio Loan**



# MORTGAGE PROCESS DEVELOPMENT

Business Models for Mortgage Lending

# Portfolio Lending

Native CDFI and TDHE's

## Benefits

Relationship

Underwriting  
Flexibility

## Challenges

Liquidity

Diversity of Portfolio



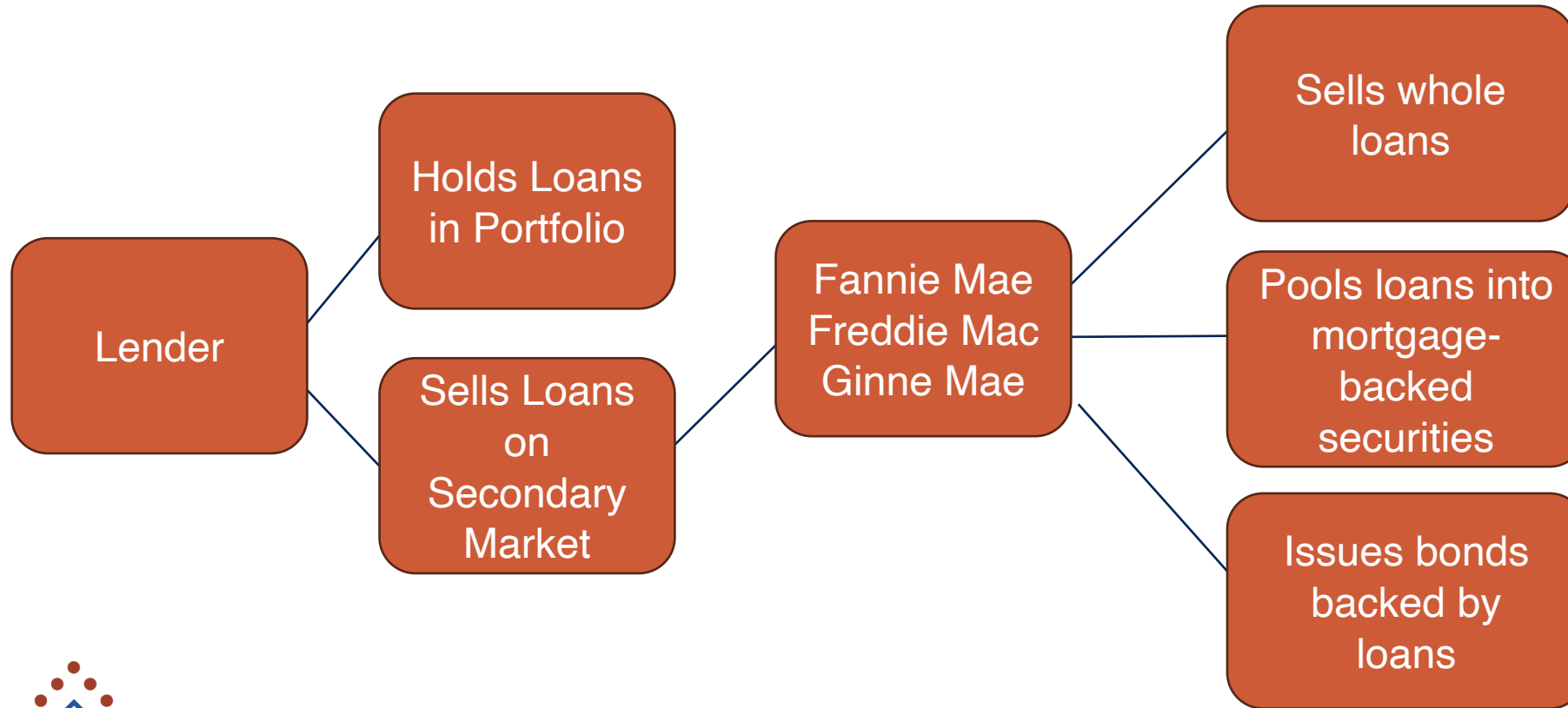
# LIQUIDITY

Where does all the mortgage capital come from?

Where does it go?

# Secondary Markets

It's all about liquidity







# TRIBAL HOUSING POLICIES

Moving Structural Barriers to Create Opportunities

Honoring the Trust Responsibility

# Bills of Interest

Removing Barriers and Creating Opportunities



*The NAHASDA Reauthorization Act of 2023*

S. 2285 - Senators Brian Schatz (D-HI) and Lisa Murkowski (R-AK)

*The Native American Direct Loan Improvement Act of 2023*

S. 185 - Senators Mike Rounds (R-SD) and Jon Tester (D-MT)  
Included in H.R. 8371 - Rep. Juan Ciscomani (R-AZ-06)

*The Tribal Trust Land Homeownership Act of 2023*

S. 70 - Senators John Thune (R-SD) and Tina Smith (D-MN)  
H.R. 3579 – Representative Dusty Johnson (R-SD-AL)

*The Rural Housing Service Reform Act of 2023*

S. 2790 – Senators Tina Smith (D-MN) and Mike Rounds (R-SD)  
H.R.6785 – Reps. Luetkemeyer (R-MO-03) and Cleaver (D-MO-05)

*Affordable Housing Credit Improvement Act (AHCIA)*

S. 1557 – Senators Maria Cantwell (D-WA) and Todd Young (R-IN)  
H.R. 3238 – Reps. Darin LaHood (R-IL-16) and Suzan DelBene (D-WA-01)

TRIBAL HOUSING ADVOCACY

# Regulatory Processes

Collective Voices of Advocacy

- *New Community Reinvestment Act* Regulations
- Fannie Mae and Freddie Mac Duty to Serve Plans
- “Federal Home Loan Banks at 100” hearings



# Thank You

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