UNITED NATIVE AMERICAN HOUSING ASSOCIATION RESOLUION #2017-1

A RESOLUTION URGING CONGRESS TO SET ASIDE EXISTING FY 2018 APPROPRIATIONS FOR THE USDA SECTION 502 RELENDING DEMONSTRATION PROGRAM IN INDIAN COUNTRY

- WHERAS, the United Native American Housing Association (UNAHA) is comprised of individual member Indian Housing Authorities, Tribally Designated Housing Entities, and Tribes from the states of Colorado, Wyoming, Nebraska, South Dakota, North Dakota, Montana, and Utah, and
- WHEREAS, it continues to be difficult for Native American homebuyers to obtain Mortgage financing on trust land on Indian reservations, and
- WHEREAS, the South Dakota Native Homeownership Coalition has worked with the U.S. Department of Agriculture (USDA) Rural Development, pursuant to 7 CFR §3550.7, to design a Section 502 relending demonstration program in Indian Country, and
- WHEREAS, the proposed demonstration program would improve the delivery of USDA's Section 502 direct home loans to Indian Country by allowing Native community development financial institutions (CDFIs) to become eligible borrowers who would relend to qualified families pursuant to existing eligibility requirements and underwriting criteria, and
- WHEREAS, Rural Development has limited staff resources to provide the necessary support to implement the Section 502 direct program on tribal land, and
- WHEREAS, in FY 2016, of the 7,113 direct loans made nationally by Rural Development, only 12 of them were to American Indians or Alaska Natives on tribal land, and
- WHEREAS, Native CDFIs have experience operating on tribal land and provide extensive financial and homebuyer education to help their clients to become self-sufficient, private homeowners.
- NOW THEREFOR BE IT RESOLVED that United Native American Housing Association (UNAHA) calls upon the United States government and Congress to set aside \$50 million from existing funding in the FY 18 Agriculture Appropriations Bill for a Section 502 home loan relending demonstration program for Indian Country.

CERTIFICATION

I hereby certify that the foregoing Resolution was adopted during a duly called, n oticed
and convened Quarterly Meeting assembled for business in Denver. CO on the 10th day
of April, 2017 with 28 members present to constitute a quorum and by a vote of 28
members voting FOR, _O members OPPOSED, and _O not voting.

dason Adams Chairman

Iva Grainger Secretary