



Entry Form 2018 Annual Awards for Program Excellence

Entry Deadline: Friday, June 15, 2018, Midnight ET

Each entry must include a completed entry form. Please complete a form for each entry your HFA is submitting. The completed entry form will become the first page of your entry.

This form is a fillable PDF. Type your information into the entry form and save it as a PDF. Please do not write on or scan the entry form. **Questions: Call 202-624-7710 or email awards@ncsha.org.**

Entry Title: Enter your entry's title exactly as you wish it to be published on the NCSHA website and in the awards program.

Category:

Subcategory:

Entry Summary: A 15-word (max) summary of the program, project, or practice you are entering.

HFA:

HFA Staff Contact:

Phone:

Email:

Visual Aids:

Are you mailing to NCSHA 10 copies of any visual aids that cannot be included in your entry PDF? Yes No

Payment:

My HFA is mailing a check to NCSHA.
My HFA is emailing the credit card authorization form to awards@ncsha.org.

**MFA's Tribal Housing Program:
A Journey of Partnership, Advocacy and Long-Term Commitment**
NSCHA 2018 Annual Awards Entry
Special Achievement

RESPONDING TO AN IMPORTANT STATE NEED

At 9 percent, New Mexico has the second highest percentage of Native Americans among states in the U.S. Native lands cover large swaths of the state, including 19 Pueblo nations, two Apache nations and the western portion of the Navajo Nation. Affordable housing challenges on tribal lands are prevalent and distinct. Tribal communities contain poor quality HUD housing as well as traditional homes built from native materials and techniques. Many homes suffer from deteriorating infrastructure or lack basic infrastructure such as plumbing altogether, and tribal members and tribal governments often lack access to financing for new development and mortgages. Also, in addition to multigenerational and cultural housing needs that require unique approaches, many native communities in New Mexico have higher birth rates and larger families that drive housing demand.

MFA'S INNOVATIVE APPROACH

MFA has worked diligently alongside tribes and other partners to address these complex challenges across the full spectrum of tribal housing. As described in detail below, MFA has a dedicated tribal liaison on our staff, we house and staff the New Mexico Tribal Homeownership Coalition and our programs are utilized widely in native communities where they are sought after and effective. We believe that MFA's contributions to tribal housing have been successful because of our innovative approach to working with tribes. Articulated below, our approach serves as a best practice for other housing finance agencies in states with tribal communities:

1. **True Partnership:** MFA serves as a reliable, effective partner rather than leading the way or merely following along.
2. **Appropriate Advocacy:** MFA uses its unique sphere of influence to advocate for tribal housing issues it can impact, such as when policies or regulations create barriers to the use of programs or products on tribal lands.
3. **Long-Term Commitment:** Throughout our 40 years in operation, MFA has proven its consistent commitment to tribal housing issues, regardless of organizational leadership or individual staff.

ACHIEVING RESULTS (Results can be found in bold in the narrative)

The New Mexico Tribal Homeownership Coalition

MFA was established in 1975 to utilize tax-exempt bonds for first-time homebuyer mortgages, including mortgages on tribal lands. Despite MFA's best efforts to have our approved lenders utilize the Section 184 program, sovereign immunity on tribal trust lands kept many banks from making loans on tribal lands. Finally, in 1996, the Native American Housing and Self Determination Act (NAHSDA) reformed federal housing policy for tribes. Among other changes, NAHSDA provided security to lenders utilizing Section 184. However, a barrier remained in that lenders had to tailor their products or create new ones for each tribe where they made loans.

The difficulty of making mortgages accessible to tribal members galvanized tribes around the issue of homeownership. **New Mexico's tribes, tribal housing authorities (TDAs), tribally-designated housing entities (TDHEs), MFA, Fannie Mae, former U.S. Senator Bingaman's office, USDA and HUD's Office of Native American Programs formed the New Mexico Tribal Homeownership Coalition in 1999 with the express purpose of developing "one-stop" mortgage documents for lending on tribal lands.** The Coalition's mission was to facilitate homeownership for Native Americans in New Mexico, with a focus on three critical areas: 1) understanding the lack of capital for housing development and homeownership in tribal communities; 2) advocating for bank loan products that can be leveraged to increase housing production in tribal communities; and 3) networking to secure private capital to improve housing conditions while preserving tribal lands and social customs. **To date, through the Coalition's efforts, 20 of New Mexico's 22 tribes have adopted mortgage codes, facilitating mortgages for thousands of Native American households on tribal lands.**

Throughout the years, Coalition members have developed products and programs to suit specific tribal housing needs. This includes five native Community Development Financial Institutions (CDFIs) that offer mortgage products to Native Americans and tribal members. New Mexico's native CDFIs include: Native Community Finance (serves all tribes statewide); Navajo Partnership for Housing, Inc. (located in Gallup and serves the Navajo Nation); Laguna Housing Development and Management Enterprise (serves Laguna Pueblo); Tiwa Lending Services (serves Isleta Pueblo); and Cha Piyeh, Inc. (serves Ohkay Owingeh), which was recently absorbed by Native Community Finance.

In 2007, MFA's role in the Coalition expanded when we created a dedicated tribal liaison position, brought the Coalition in-house and provided it with staff and support. MFA hired Eric Schmieder (deceased, 2016) as its first tribal liaison. Eric was a founding member of the Coalition while previously employed at USDA and, through a decade of work at MFA, built MFA's Tribal Housing program into what it is today. **To date, MFA continues to provide continuity, stability and structure for the Coalition through its dedicated tribal liaison position.** The Coalition meets several times each year, typically in different tribal communities across the state where the host tribe chairs the meeting and shares its successes. Meetings often include tours of tribal housing projects. Please see attached materials for examples of Coalition meetings and events.

Wide Use of MFA Programs on Tribal Lands

In the last decade, New Mexico's tribes, THAs and THDEs, most of which have been active in the Coalition, have become increasingly sophisticated in the homeownership arena and have begun to expand their focus to other needs including rehabilitation, weatherization, single-family development and even rental development using low-income housing tax credits (LIHTCs). Because MFA administers many of these programs for the state, we have taken an active role in building capacity and ensuring that MFA programs and products are widely used on tribal lands. MFA has seen a great increase in the use of these programs on tribal lands:

- **Twelve tribes—11 Pueblos and the Mescalero Apache Nation—utilized MFA's NM EnergySmart program in 2017 to weatherize homes and make energy efficiency improvements.**
- **Thirty-nine percent of all homes rehabilitated by MFA in 2017 were on tribal lands.**
- **Four or one-third of MFA's 12 approved service providers for rehabilitation are native organizations that work specifically on tribal lands.** These include Native American Housing Consultants, Northern Pueblos Housing Agency, Ohkay Owingeh Housing Authority and San Felipe Pueblo.

- **Fourteen LIHTC projects have been developed on tribal lands across the state.** These include PAHA LIHTC Homes #1 at Acoma Pueblo, Domingo Housing Project at Santo Domingo Pueblo; ZHA LIHTC #1 and #2 at Zuni Pueblo; Tsigo Bugeh at Ohkay Owingeh; Laguna Homes I and II at Laguna Pueblo; I'Sah'-din'-dii on the Mescalero Apache Nation, Mundo Ranch on the Jicarilla Apache Nation; White Sands Village I and II at Pojoaque Pueblo; Chaco River I and II and Shiprock Homes on the Navajo Nation). Note: As the allocating authority for New Mexico, MFA only makes approximately five LIHTC awards annually due to its small population and limited allocating authority.

MFA Support for Special Tribal Projects and Initiatives

In keeping with our long-term commitment to tribal housing, **MFA has consistently provided support, technical assistance and capacity building to meet the specific needs of tribes and tribal entities,** regardless of whether or not we have had a formal “program” in place. This support includes things such as board of director trainings, legal assistance for tribal housing codes and ordinances, assistance and sponsorship of tribal housing fairs, trainings on special topics and MFA programs, grant writing assistance, pre-development assistance and funding for special projects like group homes and homeless facilities. One recent example occurred in 2017 when **MFA hosted a fundraising event which provided critical marketing for contributions to rehabilitate traditional housing at Ohkay Owingeh,** a project for which MFA had already provided funding through its state tax credit program.

MFA has also supported tribal needs through its biennial Housing Summit. The modern version of our summit has been ongoing since 2006 and MFA has consistently featured a tribal track largely designed by the Coalition. This ensures that the most critical training and topics for tribes are included. **At our last summit in 2016, MFA had a full track dedicated to Tribal Housing,** including the following sessions: TIFs for Tribes, Redefining Affordable Housing in Indian Country, Construction Leveraging through the Rural Housing Service, Understanding the CRA and how it Can Benefit your Organization, Expanding Homeownership Opportunities on Tribal Land. **Eight tribes and four native organizations were represented along with numerous other partners that work directly with tribes.**

BENEFITS THAT OUTWEIGH COSTS

The only cost directly attributable to MFA's Tribal Housing Program is the salary and benefits for our tribal liaison, which is roughly \$75,000 per year. While this dedicated position prioritizes work associated with tribal housing, the position is within the Housing Development Department and also assists with loan underwriting and other duties as time allows. The benefits of assisting hundreds and sometimes thousands of Native Americans with quality, affordable housing every year—through homeownership, rental, rehabilitation, weatherization and homeless services—far outweighs this minor staffing cost.

In closing, MFA's mission is to provide quality affordable housing opportunities to all New Mexicans. We cannot fulfill that mission without directly addressing the unique housing needs and challenges that exist on our state's vast tribal lands for more than 9 percent of our state's population. Our process has been deliberate with a focus on understanding the culture of each tribe, building trusting relationships and providing the necessary training and tools to empower tribes and tribal organizations. The legacy of this work is thousands of Native American households whose quality of life has been improved through affordable housing. Decades in the making, MFA's Tribal Housing program continues to bear fruit, and there's so much more to come.



Please join the NM Tribal Homeownership Coalition in supporting Pueblo of Acoma Housing Authority at their Ribbon Cutting Ceremony for Cedar Hills development

When: Thursday, April 5, 2018 beginning at 10am

Where: 74 Pinon Street Pueblo of Acoma, NM 87034

RSVP by March 23, 2018 to kvallo@acomahousing.org or (505) 552-7528

NM Tribal Homeownership Coalition meeting to follow at 1:30pm with presentations from:

- Kellie Coffey, FNMA Product Development Manager, on an update of FNMA tribal outreach and mortgage lending on tribal land.
- Tom Bowen, Chief Operating Officer for the Jemez Community Development Corporation, on High Performance Adobe-Compressed Earth Block.



The Pueblo of Acoma Housing Authority (PAHA) cordially invites you to attend the Ribbon Cutting Ceremony to commemorate the opening of our Cedar Hills development.

**Thursday, April 5, 2018
10:00a.m.**

**74 Pinon Street
Pueblo of Acoma, NM 87034**

Special Thanks to:

- **Travois**
- **Raymond James**
- **Pavilion**
- **MFA**
- **Pueblo of Acoma**



**Please R.S.V.P. by March 23, 2018 to
kvallo@acomahousing.org or 505-552-7528.**



FEDERAL RESERVE BANK *of* KANSAS CITY
DENVER BRANCH



New Mexico Tribal Homeownership Coalition
July 26, 2018
Mortgage Finance Authority

- 11:30 – 12:30 pm Registration and Luncheon**
- 12:30 – 12:45 pm Welcome and Introductions**
Gina Hickman, Deputy Director Finance and Administration, MFA
Ariel Cisneros, Senior Advisor, Federal Reserve Bank of Kansas City
Marvin Ginn, Executive Director, Native Community Finance
- 12:45 -- 1:30 PM Homebuyer Education/Financial Fitness Best Practices**
Moderator Ariel Cisneros, Federal Reserve of Kansas City, Denver
Rose Marquez, Deputy Director, Native Community Finance
Elena Gonzales, Director, Homestart, Homewise
- 1:30 – 1:50 pm Review the “Borrowing Guide for Tribal Members”**
Rose Marquez, Deputy Director, Native Community Finance
- 1:50 – 2:10 pm MFA Weatherization Programs and Funding Updates**
Amy Gutierrez, Program Manager, NME\$, MFA
- 2:10 – 2:30 pm IHBG and ICDBG--Training Updates**
Southwest Office of Native American Programs
- 2:30 – 2:50 pm Fannie and Freddie—Native American Products**
Marvin Ginn, Executive Director, Native Community Finance
- 2:50 – 3:00 pm Announcements—Upcoming Events**
Ed Rosenthal, Consultant, Enterprise Community Partners – **Enterprise Homeownership Academy**
- 3:00 pm Adjourn**