



Desert Blooms: Nourishing Future Abundance Through Investment

Oweesta's Native Housing Counseling Network

Is it right for your organization?



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Tamalpais Trust
Fund of RSF
Social Finance



Native Housing Counseling Network

Established in 2018, Oweesta's Native Housing Counseling Network is the only HUD Approved Housing Counseling Intermediary dedicated to Native homeownership efforts.

Since inception, Network Partner including organizations from Hawaii, to Alaska, to Maine, have served over 5,500 indigenous families.



Oweesta's Network Services

One-on-one Counseling

- Homelessness Assistance
- Rental & Tenancy
- Pre- & Post-purchase homebuying/maintenance
- Resolving/preventing mortgage delinquency/default
- Disaster preparedness/recovery

Group Education

- Financial literacy
- Predatory lending & fair housing
- Homelessness prevention
- Rental & tenancy education
- Pre- & Post-Purchase Homebuyer Education
- Mortgage Delinquency



Households Served





Monthly Peer Learning Calls



Individualized Technical Assistance



Training & Networking Opportunities



HUD Compliance

- File Management
- Performance Reviews
- Client Volume
- Housing Counseling Workplan
- Reporting
- Financial Management
- Disclosures
- Fee structures
- Steering
- Staff certifications
 - HUD Certified counselors



Funding



14 Network Partners

- Black Hills Community Loan Fund – Rapid City, South Dakota
- *First Nations Community Financial – Black River Falls, Wisconsin
- *Four Directions Development Corporation – Orono, Maine
- Haa Yakaawu Financial Corporation – Juneau, Alaska
- Hawaiian Lending & Investments – Anahola, Hawaii
- *Lakota Funds – Kyle, South Dakota
- Montana Native Growth Fund – Hays, Montana
- NACDC Financial Services – Browning, Montana
- *Native American Youth & Family Center – Portland, Oregon
- Tatanka Funds – Mission, South Dakota
- *Tiwa Lending Services – Albuquerque, New Mexico
- *Warm Springs Community Action Team – Warm Springs, Oregon
- *White Earth Investment Initiative – Ogema, Minnesota
- *Wisconsin Native Loan Fund – Lac du Flambeau, Wisconsin



We're still new!

We're learning and growing!

9th Annual Native CDFI



Capital Access Convening



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White Earth

◆ INVESTMENT INITIATIVE ◆

WEII Focus

Helping create new jobs

Improving community life

Providing assistance to Native American communities in Minnesota, particularly the White Earth Reservation



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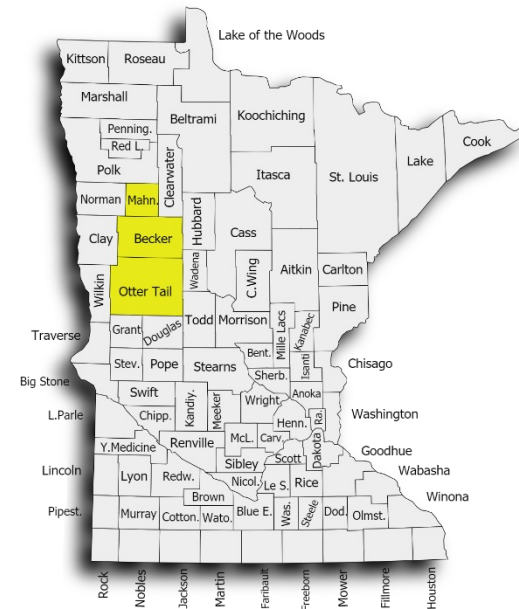


Our Target Community



- White Earth Reservation, Mahnommen, Becker, Clearwater, and Otter Tail Counties in Minnesota
- Includes small, rural towns with two larger urban centers (populations under 15,000)

WEII Housing Counseling Service Area

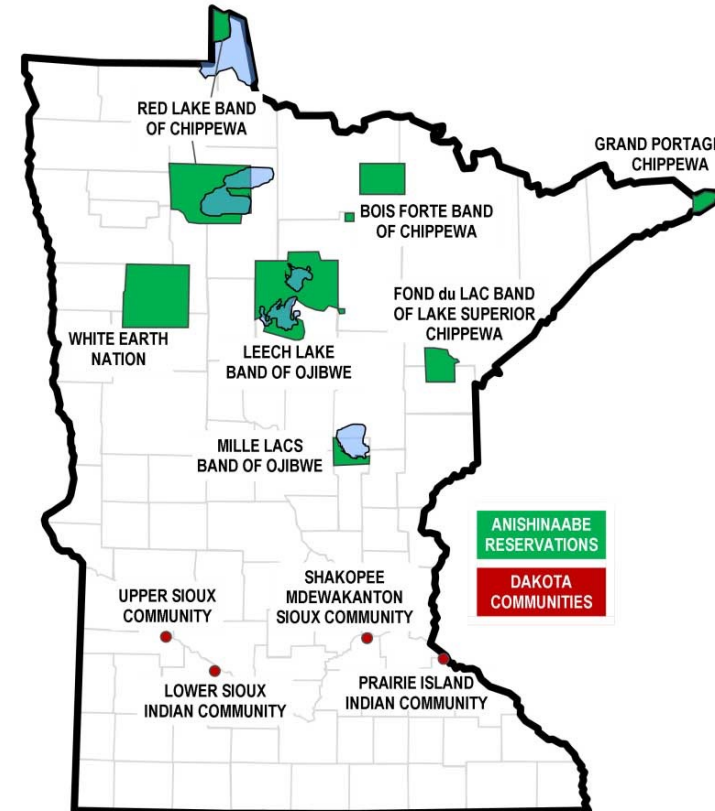


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Who We Serve

- **White Earth Reservation**
 - Population 9,919
 - Households 3,720
 - Median Household Income \$34,413
 - Poverty Rate 24.5%
- **Mahnomen County**
 - Population 5,527
 - Households 1,946
 - Median Household Income \$44,688
 - Poverty Rate 21.8%



WEII Timeline



- 2002 · WEII created
- 2004 · Down payment assistance for affordable and reliable used cars
- 2005 · Began providing homebuyer education
- 2006 · Became an IRS VITA partner
- 2007 · Became a Native CDFI
- 2016 · Closed its first mortgage loan
- 2020 · Joined Oweesta HUD network



Services Delivery

- One-on-one counseling services
 - Financial management/budgeting
 - Pre-purchase
 - Rental topics
 - Post-purchase non-delinquency
 - Mortgage delinquency and default resolution
- Group Education
 - Financial, budgeting, credit
 - Pre-purchase homebuyer education



Staff & Certifications



Sue Trnka

Began in 2019

HUD ID 03H2BB

Pre-Purchase, Rental,
Post-Purchase, Foreclosure Prevention



Jodi Lunde

Began in 2023

HUD ID V4S9SD

Pre-Purchase



Contact Us

Community Services

White Earth Investment Initiative

718 Washington Avenue

Detroit Lakes MN 56501

218-844-7029 (Sue Trnka)

218-844-7057 (Jodi Lunde)

weii.website

Lending

White Earth Investment Initiative

407 Main Street East / PO Box 38

Ogema MN 56569

218-983-4020



WSCAT's mission is to promote community development in Warm Springs by empowering individuals and groups of people to realize their potential, become self-reliant, and affect positive change for themselves, their families, and their community.



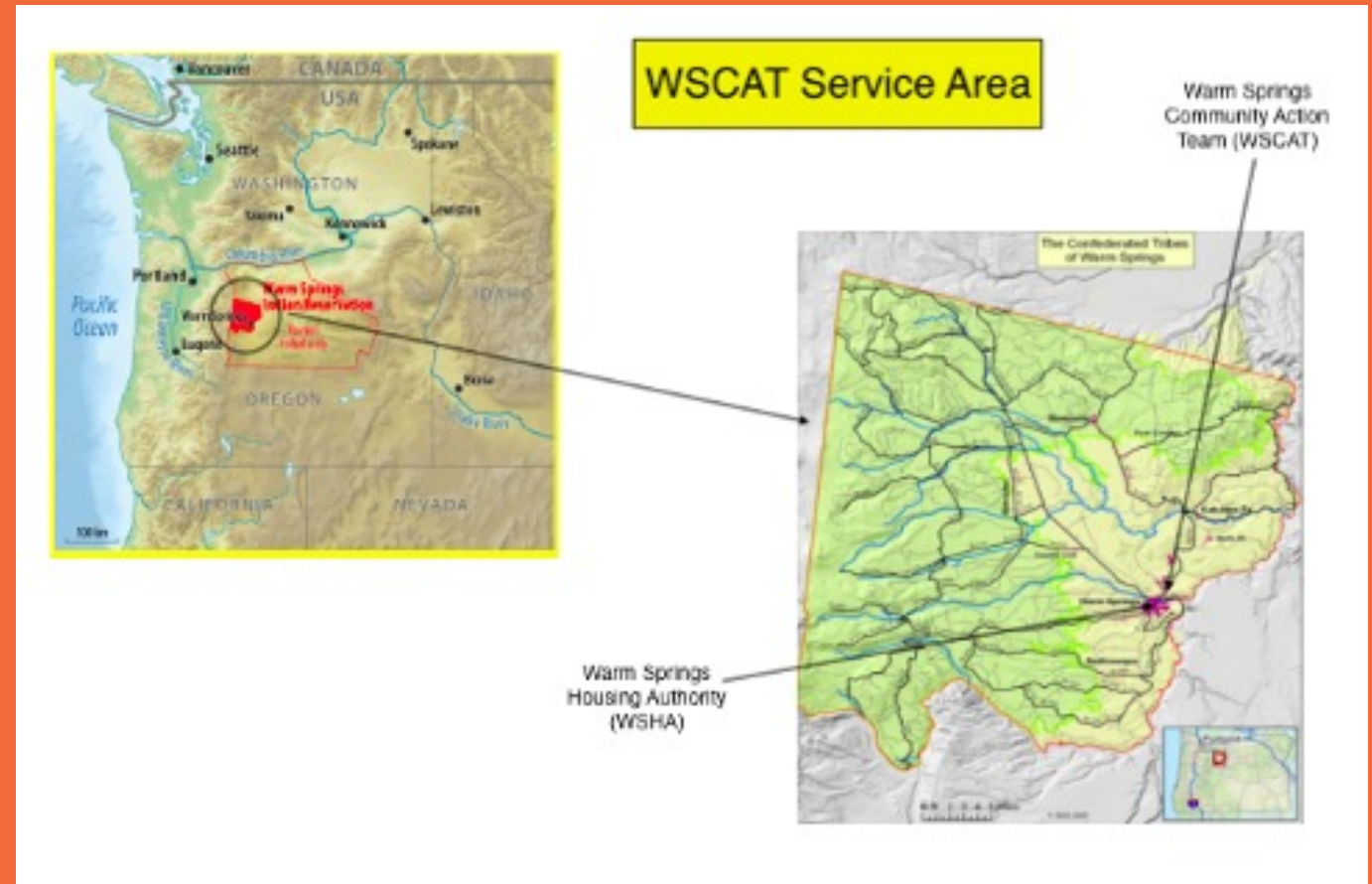
9th Annual Native CDFI



Capital Access Convening

Who We Are

- Located on the Warm Springs Indian Reservation in North Central Oregon
- Population: 4,188
- Median Income: \$46,711
- Poverty Rate: 27%
- Employ 18 staff members
- 2 Certified housing counselors, 2 others in training



Services Provided

01. ASSET BUILDING
 - IDAs, Tax Aide, Housing
02. SMALL BUSINESS PROMOTION
 - Counseling, Classes, AIBL, Workforce, Twisted Teepee, Painted Pony, Outdoor Market
03. EDUCATION FOR PERSONAL AND PROFESSIONAL DEVELOPMENT
 - Small Business, Homeownership, Financial, and Credit Counseling and Classes, Workforce, Youth Programming
04. COMMISSARY
 - Small Business Incubator in development



EXPERIENCE HOUSING COUNSELING

- In 2017, WSCAT hired its first financial counselor
- In 2020, we joined the Oweesta network and began working towards becoming a HUD certified agency
- Since 2020, we have:
 - Implemented pre-purchase counseling and workshops
 - Pulled credit reports for 100's of clients
 - HUD 184 lending was approved in Warm Springs





Desert Blooms: Nourishing Future Abundance Through Investment



Our mission is to provide innovative products, education, and development services to improve the social and economic growth of Pueblo of Isleta and Native Americans residing in the surrounding communities.

Tiwa Lending Services believes in financial empowerment and wealth creation through homeownership and education for all Native Americans.



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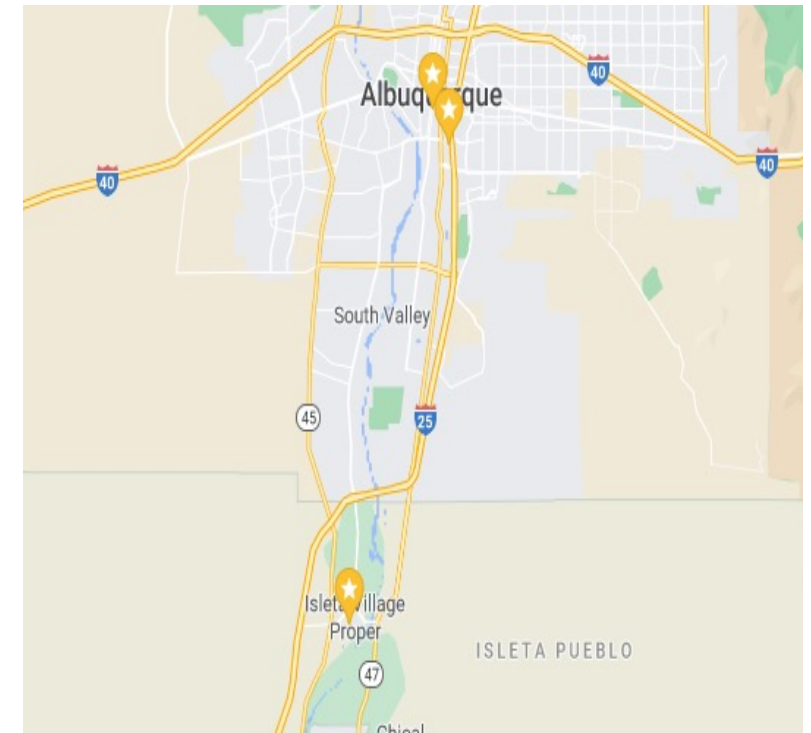
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Who We Are

- Located in Los Ranchos De Albuquerque, New Mexico
- Service Pueblo of Isleta Tribal Members and Native Americans in Bernalillo and Valencia County
- 3,881 Tribal Members residing on Pueblo of Isleta
- Median Income is \$33,919
- Poverty rate is 30%
- Staff of 2
- 1 Certified Housing Counselor



Products & Services

- Affordable Home Mortgage Lending For:
 - Purchase
 - Refinance
 - New Construction
 - Purchase Land
 - Renovations
 - Manufactured Homes
- Forgivable Down Payment Assistance
- Consumer Loan Lending For:
 - Personal
 - Debt Consolidation
 - Education
 - Credit Building or Repair
 - Home Improvements



- Youth Outreach Events:
 - Annual Native Youth Empowerment Symposium
 - Collaborate with Summer Recreation Program
 - Department of Education Family Nights



HUD Services

- Group Education Topics Such As:
 - Creating a Budget
 - Starting a Savings
 - Credit and Collections
 - Debt Management
 - Homebuyer Process
 - Homeownership
 - Home Maintenance
- One-on-One Topics Such As:
 - Financial Management
 - Credit Scoring and Reporting
 - Homebuyer Education



Experience Housing Counseling

- In 2013, TLS was a staff of one but was providing homeownership counseling and financial education classes.
- In 2015, TLS became a staff of two, and homeownership trainings would begin for the added member.
- In 2020, TLS joined the Oweesta HUD Network and started the journey to HUD Certification.
- In 2021, TLS became a HUD Certified Counseling Agency.
 - HUD Approved Housing Counselor





Desert Blooms: Nourishing Future Abundance Through Investment

First Nations Community Financial



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FNCF Vision:

Shaping our communities by encouraging economic growth and delivering financial empowerment.

FNCF Mission:

Our mission is building economic and financial independence, increasing the Nation's access to

capital, and empowering tribal member's individual foundations for stronger financial levels of success.

Other Services offered at First Nations Community Financial

- **Consumer Lending**
- **Small and Micro Business Loans**
- **Credit Coaching**
- **Small Business Technical Assistance**
- **Financial Literacy Classes**
- **Indianpreneurship**





Areas of HUD Clients Served

- 6 counties (Jackson, Monroe, Clark, Trempealeau, Wood, and Sauk) in Wisconsin
- Will serve any Native in USA if not under another HUD agency

1 Certified Counselor
2 others in Training



Thank you for your time

www.firstnationsfinancial.org

First Nations Community Financial
206 Roosevelt Rd. Suite 123
Black River Falls, WI 54615
715-284-2470
fncf@ho-chunk.com





HAA YAKAAWU

FINANCIAL CORPORATION

AK1969187



Haa Yakaawu Financial Corporation

OUR MISSION

TO CONNECT SOUTHEAST ALASKANS WITH SUSTAINABLE HOUSING OPPORTUNITIES AND INNOVATIVE FINANCIAL SOLUTIONS.

CORE VALUES

ACCOUNTABILITY
CREATIVITY
INITIATIVE

CUSTOMER SERVICE
EXCELLENCE
RESPECT

CARE
INTEGRITY
TEAMWORK

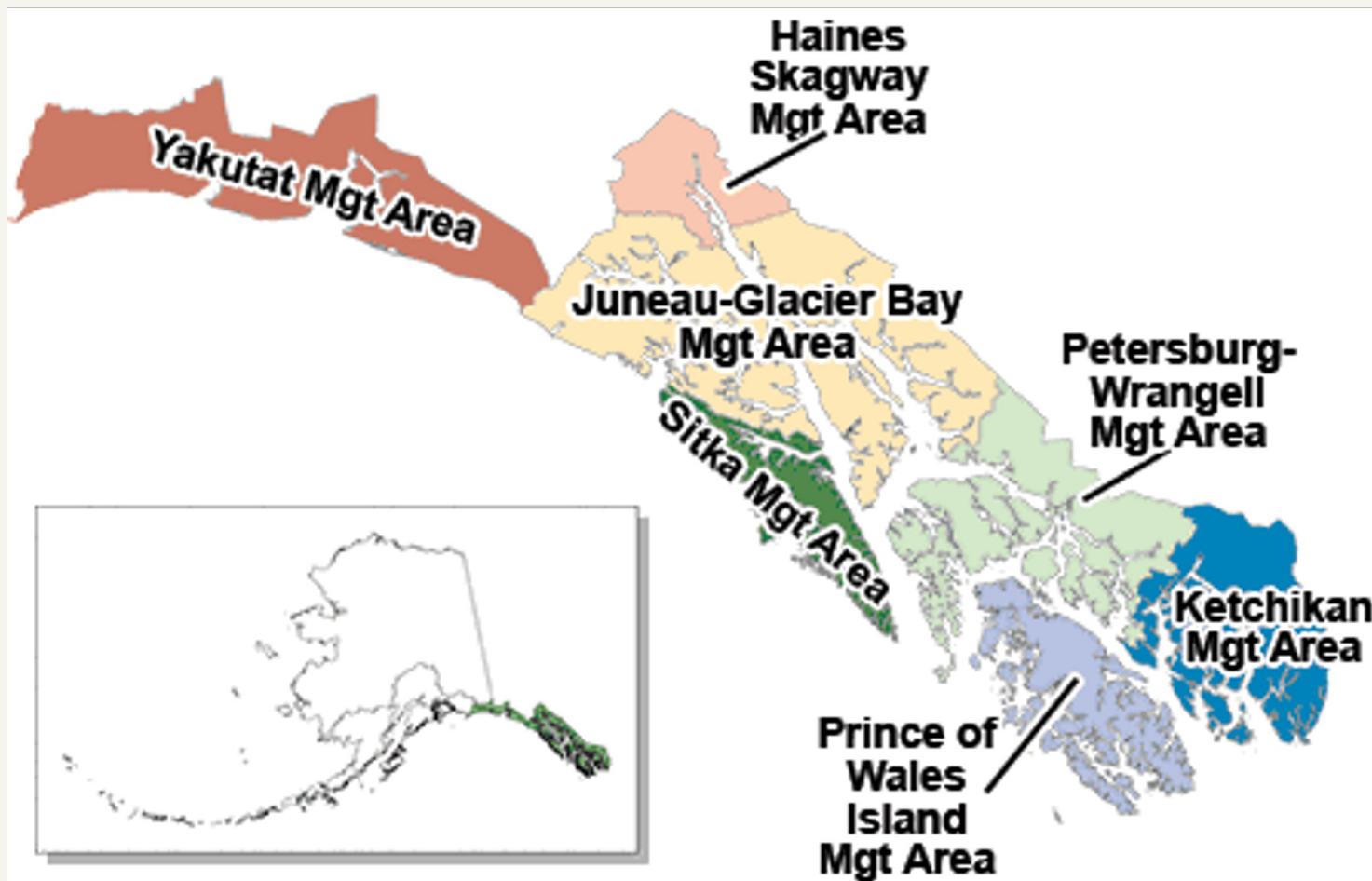
VISION

CREATE SAFE AND HEALTHY COMMUNITIES FOR SOUTHEAST ALASKANS.



Service Area

Haa Yakaawu Financial Corporation serves 19 rural Southeast Alaskan Communities





Haa Yakaawu Financial Corporation

HYFC Services

HYFC Lending Products:

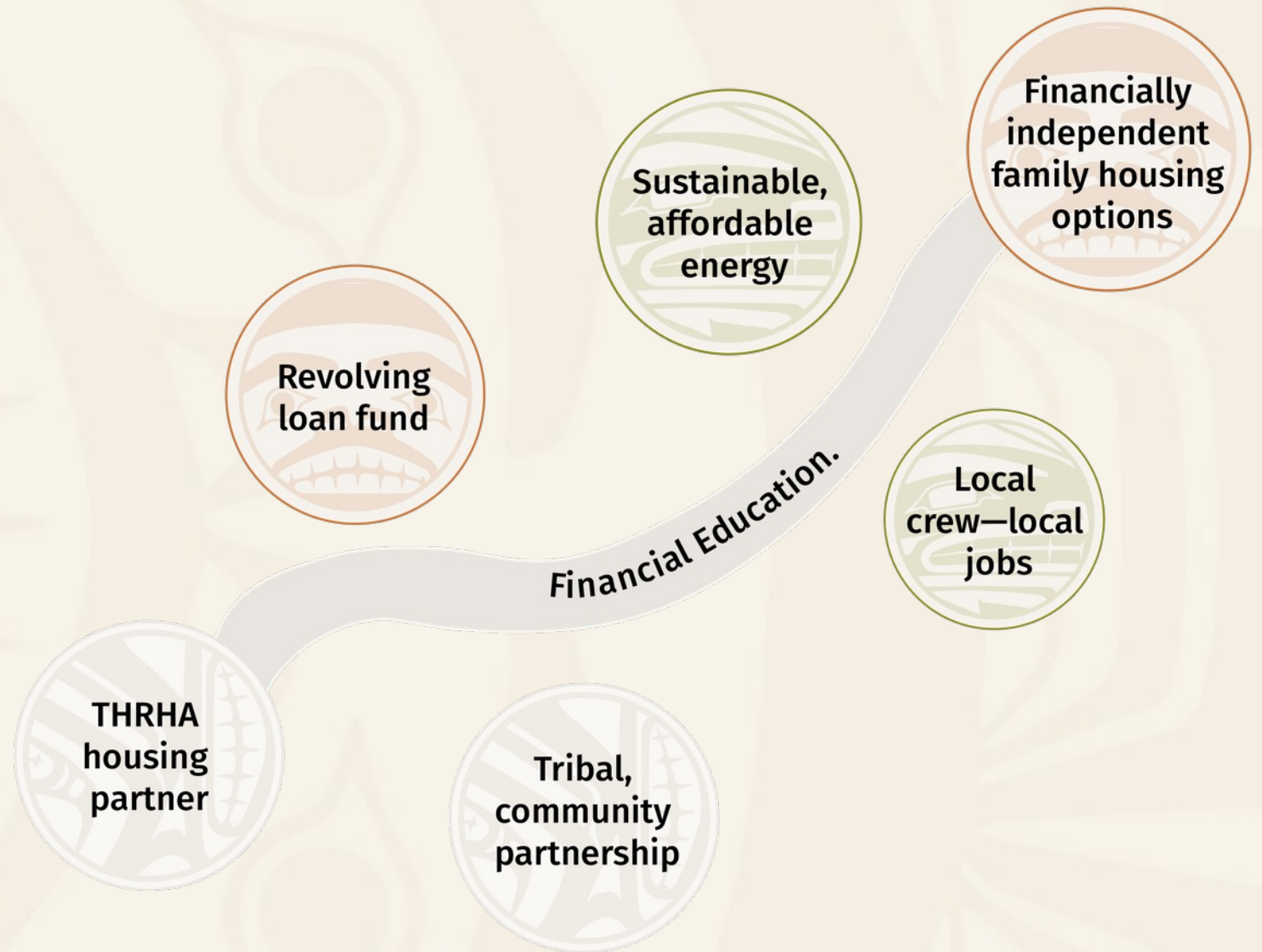
- 1st Time Homebuyer Acquisition
- New Construction
- Renovation
- Refinance
- Down Payment Assistance
- Small Dollar Credit Builder Consumer Lending

Development Services

- Financial Education Workshops:
 - Basic Budget/Savings/Credit development
 - Credit Essentials
 - Budgeting Tools and Apps
 - Understanding your credit score and report
 - Home Maintenance (all seasons)
 - Homebuyer Education
 - Retirement
 - Insurance
 - Money Market
- One on One Financial Coaching

VISION

-  Financially independent family – self-determined housing opportunities
-  Local jobs and skilled workers
-  Sustainable, affordable energy
-  Revolving loan fund
-  Tribal, community partnerships
-  Financial strength is the pathway to success
-  THRHA as a housing partner





Haa Yakaawu Financial Corporation

Contact HYFC

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lkadinger@thrhra.org

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Email: lending@hyfclending.com

Address: 5446 Jenkins Dr. Juneau, AK 99801
907-780-3105

PANEL DISCUSSION



Contacts

- Oweesta Corporation : Sayre Savage : sayre@oweesta.org
- White Earth Investment Initiative : Sue Trnka : strnka@mmcdc.com
- Warm Springs Community Action Team : Leah Guliasi : leah@wscat.org
- Tiwa Lending Services : Miranda Lente : miranda@tiwalending.org
- First Nations Community Financial : Rita Casper : rita.casper@ho-chunk.com



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