

## THE ISSUE

**Far too many Native American families are housing insecure, with many families living doubled up in unhealthy, poor-quality homes.**

With housing often in remote locations, access to jobs, education and cultural activities is difficult to come by, and properties are vulnerable to climate effects. In addition, economic, historical, social and legal factors have made it challenging for Native Americans to become homeowners on federally recognized tribal lands.



## HOUSING PROBLEMS

### PLUMBING DEFICIENCY



Lacking one or more of the following: piped hot water; flush toilet; bathtub/shower.

### KITCHEN DEFICIENCY



Lacking one or more of the following: sink; range; refrigerator.

### STRUCTURAL DEFICIENCY



Problems include the majority of the following: leaks from outdoors or indoors; holes or open cracks in the floor, walls or ceiling; more than 1 sq ft of peeling paint or plaster; rats in the past 90 days.

### HEATING DEFICIENCY



Being uncomfortably cold for 24 hours or more, or three times for 6 hours each, due to broken heating equipment.

### OVERCROWDING



Defined as housing more than one person per room. Rooms include: living rooms; dining rooms; kitchens; bedrooms; recreation rooms; enclosed porches; lodger's rooms.

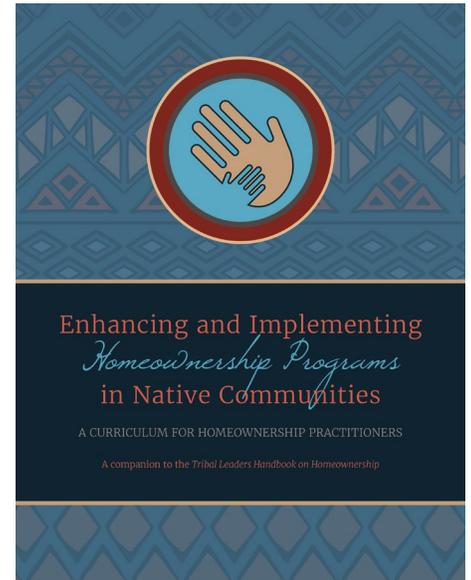


*Owning a home can be a crucial driver of family stability and economic mobility for Native Americans. Enterprise's tribal homeownership programs build the capacity of tribal housing authorities and tribally designated housing entities to foster and support homeownership opportunities on Native lands.*

# OUR APPROACH

By providing trainings, tools, grants and technical assistance to these critical community organizations, we aim to help make the home-buying process easier, helping more families secure high-quality, affordable housing.

- **Enhancing and Implementing Homeownership Programs in Native Communities** is an interactive training curriculum designed as a companion guide to the Tribal Leaders Handbook on Homeownership and is accessible to all through the [Enterprise Community Partners website](#). The curriculum explores the nuts and bolts of homeownership, including topics like: needs assessments, homebuyer readiness programming, available mortgage products and subsidies, land processes, community planning, home design and construction, and enhancing affordability.
- **Native Homeownership Learning Communities Cohort** — Made up of representatives from Tribally Designated Housing Entities (TDHEs), Tribal Housing Authorities (THAs), and Native Community Development Finance Institutions from across the country, the cohort will take part in a 14-month intensive training and technical assistance program covering topics — such as land lease processes, mortgage financing and ordinances, community planning, homebuyer readiness, and design and construction — to build their capacity to create homeownership opportunities for the communities they serve.



## ABOUT ENTERPRISE

Enterprise's mission is to create opportunity for low- and moderate-income people through affordable housing in diverse, thriving communities. Because we believe that opportunity begins when people have a safe, healthy and affordable place to call home, we bring together the people and resources to create affordable housing in strong neighborhoods.



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