

# Enhancing and Implementing Homeownership Programs in Native Communities



## MODULE 2

# Setting the Stage: What Does Homeownership Mean to You?



What does homeownership mean to you?



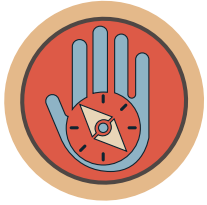
How did your community traditionally view the concepts of home and homeownership?  
How were communities designed? What values did these communities reflect?



What does housing look like now in many Native communities? What values does this  
housing reflect?



What values are reflected in the housing and neighborhoods you'd like to see in the future?



MODULE 3

## Navigating Land Issues



What are the advantages in implementing the HEARTH Act?



What are the challenges in implementing the HEARTH Act? Why aren't more tribes doing it?



What does your tribe's leasehold process look like?



MODULE 4

# Assessing Tribal Members' Needs



What is a housing needs assessment?



What incentives have been effective in your community?



What do you think of this definition? Do you think it's accurate? Does it capture what you need for your work? Should we add anything to it?



Why are needs assessments important?

QUESTION

ANSWER

What percentage of respondents are veterans?

Are the majority of respondents single or married?

What is the current housing status of the majority of respondents?

Are the majority of respondents open to living in a new development?

What were the main obstacles to purchasing a home in the past?

Do the majority of respondents indicate that getting a mortgage will be easy?

How many bathrooms would the majority of respondents prefer?

What are the most important home design features for respondents?



MODULE 5

## Partnering on Homeownership



Why should we consider working with partners to provide homeownership opportunities to tribal members?



Why does it make sense to seek partners with experience in Native communities?



If your partners haven't worked in Native communities, what are some steps you can take to help make your partnership successful?



### Partner Listing

HOMEOWNERSHIP COMPONENT	PARTNERS (EXISTING OR POTENTIAL)
Housing needs assessment	
Homebuyer readiness programming	
Planning, land use, and infrastructure	

Development financing	
What were the main obstacles to purchasing a home in the past?	
Mortgage financing	
Gap financing and subsidies	
Home design and construction	



## MODULE 6

# Homebuyer Programs & Services



What do we mean by “homebuyer readiness” and preparing homeowners?



What did we see in the Yankton Sioux Tribe's survey data that underscores the importance of homebuyer readiness?



What struck you about the program?



Looking at the Salish and Kootenai program, does it have the different components that we reviewed? Are there any components that could be added?



If you don't have a homeownership program yet, what would it take to implement this type of program in your community? What would your first step be? What people and local organizations come to mind?



If you have a homeownership program in place, is there anything you'd add to your program, based on the Salish and Kootenai program?



What does preparing homebuyers include and entail?



MODULE 8

## Homeownership Development: Planning to Drive Change



What struck you about the efforts of the Penobscot Nation?



What professionals do you need on the planning team?

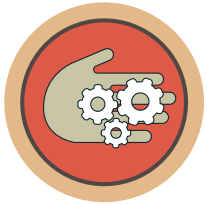


How can you find the right members of your team and make sure they're a good fit?





What are some ways to gather community input?



MODULE 9

# Home Design and Construction: Making the Right Choices



What do we mean by green building?



What are the advantages of green building?



What is the definition of a manufactured home?



What is the definition of a modular home?



What are the pros and cons of manufactured housing?

**ADVANTAGES OF MANUFACTURED HOUSING**

**DISADVANTAGES OF MANUFACTURED HOUSING**



MODULE 10

## Making Homeownership Affordable



What are some housing development strategies to ensure that homeownership is affordable?



What are some strategies to ensure that homeownership is affordable at the individual homebuyer level?



How can you make the home affordable for the John family?



## MODULE 11

# How Tribal Leaders Can Support Homeownership



Making the case to tribal leaders - why should they support homeownership?

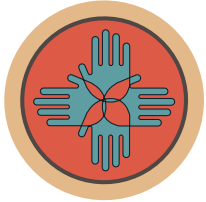


Determine what you'll be asking Council to do (this can be based on your assessment of what's needed in your community):



Outline the key points focusing on why Council should support homeownership:

Empty rectangular box for writing.



MODULE 12

# Pulling It All Together: What Would It Take?



QUESTION	ANSWER
Has the tribe or a tribal entity conducted a housing needs assessment recently?	
Who can we partner with to conduct a housing needs assessment?	
Who can teach financial education classes?	
Who can teach homebuyer education classes?	
Who can conduct homebuyer counseling?	
Who can assist families in improving credit?	

<p>Are any partners providing financial coaching?</p>	
<p>Is the tribe/Tribally Designated Housing Entity (TDHE) thinking about a subdivision or scattered sites?</p>	
<p>Are leases in place? Will families need to obtain leaseholds?</p>	
<p>Are tribal families familiar with the process of obtaining a lease?</p>	
<p>What infrastructure will be necessary (septics, lagoon, water line, wells, roads)?</p>	
<p>Who can we partner with on these pieces?</p>	
<p>Who can work with families to complete mortgage applications?</p>	
<p>Do you know which mortgage lending products are available for families?</p>	
<p>Do you know which subsidies are available for families?</p>	

Are there relationships in place with mortgage lenders?	
Do you need to develop new policies, partnerships, or relationships to tackle these pieces?	
Is there an architect on board to support homeownership efforts?	
Is there an engineer on board to support homeownership efforts?	
Have floor plans been developed?	
Who will carry out construction (force account, contractors, other company)?	
Who can we partner with on these pieces?	



Thinking about homeownership in your community, what do you see as a potential roadblock or challenge?



POTENTIAL ROADBLOCK	STRATEGIES
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CONSIDERATION	RESPONSE
Key pieces we have in place:	
Initial priority area(s) to develop:	
Potential key partners:	
What technical assistance is needed?	

ACTION STEP	POINT PERSON	TARGET DATE
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1.			
2.			
3.			



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