



SOUTH DAKOTA NATIVE HOMEOWNERSHIP COALITION

OUR COLLECTIVE PATH TO NATIVE HOMEOWNERSHIP

CALENDAR YEAR 2019

47 HOME-RELATED LOANS
CLOSED & PACKAGED TOTALING
\$3,082,651

30 NEW HOMEOWNERS



With new homeowners, we are looking at the number of home loans for new construction, acquisition, and manufactured housing chattel.

268
TRAININGS

18% of trainings were home-related

2,797 PEOPLE TRAINED



8% of trainees attended home-related events

Any type of educational program provided during a defined set of time (one-day or multi-day) in a multi-person classroom setting (online or in person) with one or more instructors.

992 ONE-ON-ONE SESSIONS

3,112



TOTAL HOURS OF ASSISTANCE

7% of hours were for home-related topics

One-on-one technical assistance includes any assistance directly provided by a staff member (certified or not) to an individual client and or an individual family over the phone, through email, or in-person. This assistance is commonly known as counseling, coaching, technical assistance, and/or individual education.

OFF-RESERVATION PARTNERS SERVED

195 NATIVE AMERICAN CLIENTS WITH ASSISTANCE, TRAINING, AND LOANS

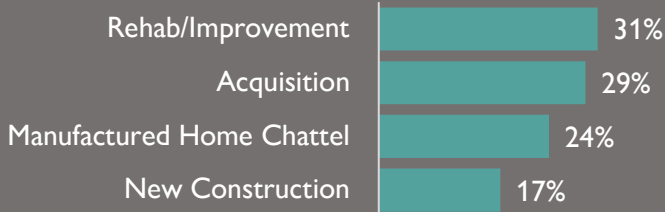




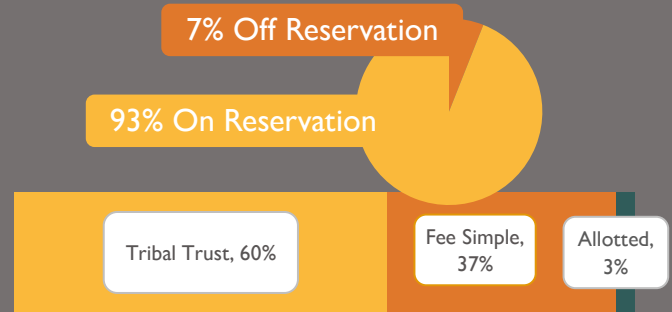
SOUTH DAKOTA NATIVE HOMEOWNERSHIP COALITION OUR COLLECTIVE PATH TO NATIVE HOMEOWNERSHIP



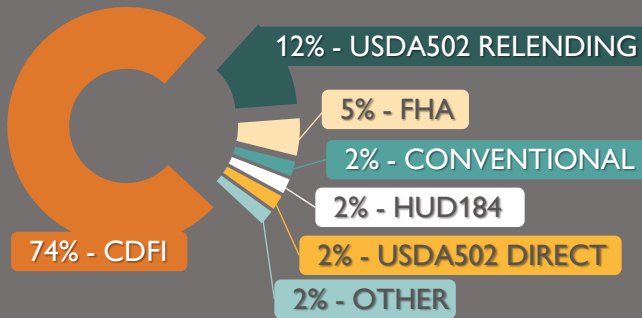
LOAN PURPOSE



LOCATION & LAND STATUS

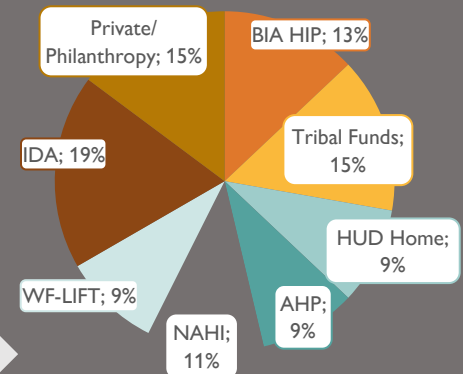


LOAN TYPE



SUBSIDIES

\$418,562.40 provided in subsidies with an average of \$8,905.60 per loan



10 NEW HOMES ON RESERVATION

18 RENOVATIONS

502 RELENDING PILOT PROGRAM

5 LOANS TOTALING

\$564,855

\$35,997 IN SUBSIDIES

100% ON-RESERVATION;
TRIBAL TRUST LAND;
NEW CONSTRUCTION

OFF-RESERVATION PARTNERSHIPS

2020 YTD SNAPSHOT

40 HOME LOANS TOTALING
\$3,806,631

16 TRAININGS **60** ATTENDEES

101 ONE-ON-ONE CLIENTS **68** SESSIONS
85 HOURS

190 Native Americans Trained in 2019

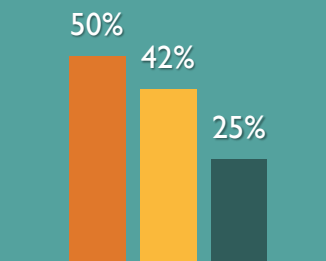
193 Native Americans Trained in 2020

20 USDA502/4 loans for a total of \$897,333

1st Tribal Lending loans for a total of \$678.5 million
10/1/2018 – 8/31/2020

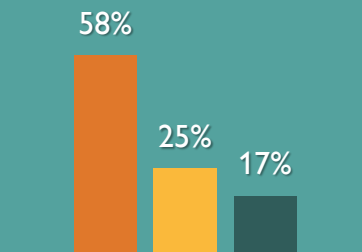
2019 ANNUAL SURVEY RESULTS

TYPES OF TRAINING OFFERED



Homebuyer Education

- One-Day Training
- Multi-Week Training
- Don't Offer Training Yet



Financial Education



370

FAMILIES
in loan pipeline for
homeownership



19

CERTIFIED INSTRUCTORS
in Pathways Home, Credit
When Credit is Due, Building
Native Communities, Post-
Purchase, and HUD Housing
Counseling



25

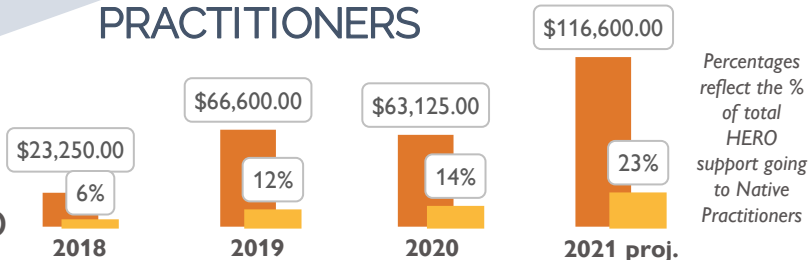
PARTNERSHIPS
providing services,
referrals, and
guidance



8

HERO APPROVED
organizations

HERO SUPPORT FOR NATIVE PRACTITIONERS



HUD HOUSING COUNSELING AGENCIES

2 approved
2 working towards approval

NMLS LICENSING

1 licensed
2 working towards licensing

2019 COALITION IMPACT

FINANCIAL SUPPORT
NETWORKING
RESOURCES
EDUCATION
TRAINING

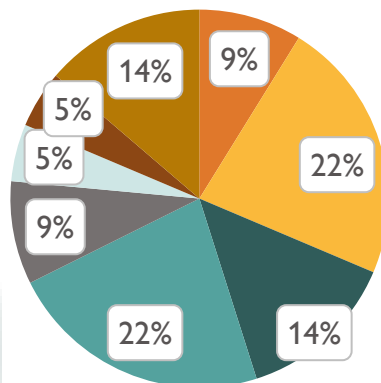
COVID-19

“ I definitely felt supported by the Coalition during the COVID crisis. I think they played a huge role in helping my organization make it through and support our work. ”

REPORTED CHALLENGES INCLUDED:

- ❖ Staff working remotely
- ❖ Switching trainings & services to online
- ❖ Homeownership demand increased
- ❖ Slower loan closing process
- ❖ Construction costs increased

SOURCES OF SUBSIDY



- AHP
- HOME
- NAHI
- Wells Fargo
- BIA HIP
- IDA
- Tribal funds
- Other