

**REN-19-012: To Promote Homeownership Opportunities for Native American Veterans by Streamlining the VA Department's Native American Direct Loan Program**

*Sponsor: Cheyenne River Sioux Tribe*

**Summary:**

- The U.S. Department of Veterans Affairs (VA) Native American Direct Loan (NADL) program is a home loan program that provides direct mortgage loans to Native American veterans living on trust lands to purchase, construct, or improve their residences.
- The VA lacks adequate staff and resources to provide the required level of outreach and technical assistance to help qualified Native American veterans fully access this benefit.
- REN-19-012 promotes homeownership opportunities for Native American veterans by streamlining the VA Department's NADL program.

**Issue:**

Providing homeownership opportunity to Native American veterans on or near tribal lands presents unique challenges that can hamper the efficacy of NADL program delivery. Loan packaging programs, refinancing options, and relending could also increase NADL program delivery and improve program performance. Native community development financial institutions (Native CDFIs), tribal veteran service officers (TVSOs), tribally designated housing entities (TDHEs), and other nonprofit organizations are more familiar with tribal communities and the mortgage lending process on trust land and can assist Native American veterans seeking to qualify for mortgage financing.

**Action:**

REN-19-012 urges Congress to authorize the Secretary of Veterans Affairs to:

1. Allow NADL contracts with third parties such as Native CDFIs, TVSOs, TDHEs, and other nonprofits to conduct outreach, homebuyer education training, housing counseling, and other technical assistance;
2. Design a NADL loan packaging program to allow local service providers to provide fee-based loan packaging services for NADL at no expense to Native American veterans;
3. Allow Native American veterans to use the NADL to refinance existing non-VA mortgage loans; and
4. Pilot a NADL relending demonstration which would allow Native CDFIs to borrow through the NADL program and relend to qualified Native American veterans.

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## **Resolution Action Plan: REN-19-012**

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### **Action Plan:**

- 30 Days:
  - Research and familiarize oneself with resolution subject area.
  - Evaluate legislative and executive branch advocacy opportunities including legislative and administrative fixes needed to implement the resolution.
  - Contact resolution sponsor to coordinate requested assistance.
  - Strategize with and assess opportunities for cross-coordination with others on the issue identified in the resolution.
- 60 Days:
  - Schedule Hill visits to educate Congressional staff on the resolution.
  - Meet with representatives of the U.S. Department of Housing and Urban Development (HUD) and VA on the resolution.
- 90 Days:
  - Continue Hill, HUD, and VA advocacy.
- 120 Days:
  - If a bill has been introduced or is expected to be introduced, coordinate inter-tribal organizational support.
  - Seek tribal letters of support, particularly from tribal nations within a committee member's region.
  - Schedule Hill visits to follow-up on support letters.
  - Request HUD and VA support on legislative fixes.