



NATIONAL CONGRESS OF AMERICAN INDIANS

The National Congress of American Indians Resolution #PDX-20-012

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TITLE: Support to Make the U.S. Department of Agriculture Section 502 Relending Demonstration Program Permanent for Native Communities Nationwide.

WHEREAS, we, the members of the National Congress of American Indians of the United States, invoking the divine blessing of the Creator upon our efforts and purposes, in order to preserve for ourselves and our descendants the inherent sovereign rights of our Indian nations, rights secured under Indian treaties and agreements with the United States, and all other rights and benefits to which we are entitled under the laws and Constitution of the United States and the United Nations Declaration on the Rights of Indigenous Peoples, to enlighten the public toward a better understanding of the Indian people, to preserve Indian cultural values, and otherwise promote the health, safety and welfare of the Indian people, do hereby establish and submit the following resolution; and

WHEREAS, the National Congress of American Indians (NCAI) was established in 1944 and is the oldest and largest national organization of American Indian and Alaska Native tribal governments; and

WHEREAS, homeownership on trust land stimulates tribal economies, promotes self-determination, and promotes family stability and self-sufficiency; and

WHEREAS, U.S. Department of Agriculture (USDA) Rural Development offers the Section 502 Single-Family Housing Direct Loans program, which provides affordable mortgage loans to eligible families in rural areas; and

WHEREAS, because USDA has limited staff resources to deliver the 502 Direct Loan program on tribal land, in FY 2019, of the 6,194 direct loans made nationally, 127 were to Native American borrowers but *only six of them were for homes on tribal land*; and

WHEREAS, Native community development financial institutions (CDFIs) have experience operating on tribal land and provide extensive homebuyer education to help their clients become self-sufficient, private homeowners; and

WHEREAS, the South Dakota USDA Rural Development office recently piloted a 502 relending demonstration program by allowing two Native CDFIs – Four Bands Community Fund and Mazaska Owecaso Otipi Financial – to be eligible borrowers under the 502 Direct Loan program, enabling them to relend to eligible families for the construction, acquisition, and rehabilitation of affordable housing; and

WHEREAS, the demonstration program was highly successful, deploying 17 loans mortgage loans valued at nearly \$2 million in less than a year on two South Dakota Indian reservations – Cheyenne River Indian Reservation and Pine Ridge Indian Reservation – nearly twice the amount deployed in the previous decade – with an additional pipeline of demand from 29 families for \$3.6 million in mortgage financing on those two reservations alone.

NOW THEREFORE BE IT RESOLVED, that the National Congress of American Indians (NCAI) urges Congress to make the USDA Section 502 relending demonstration program permanent with adequate funding for Native communities nationwide.

BE IT FINALLY RESOLVED, that this resolution shall be the policy of NCAI until it is withdrawn or modified by subsequent resolution.

CERTIFICATION

The foregoing resolution was adopted by the General Assembly at the 2020 Annual Session of the National Congress of American Indians, held Nov 8, 2020 - Nov 13, 2020, with a quorum present.



Fawn Sharp, President

ATTEST:



Juana Majel Dixon, Recording Secretary