



NATIONAL CONGRESS OF AMERICAN INDIANS

The National Congress of American Indians
Resolution #REN-19-012

TITLE: To Promote Homeownership Opportunities for Native American Veterans by Streamlining the VA Department's Native American Direct Loan Program

EXECUTIVE COMMITTEE

PRESIDENT
Jefferson Keel
Chickasaw Nation

FIRST VICE-PRESIDENT
Aaron Payment
Sault Ste. Marie Tribe of Chippewa Indians of Michigan

RECORDING SECRETARY
Juana Majel-Dixon
Pauma Band Mission Indians

TREASURER
W. Ron Allen
Jamestown S'Kallam Tribe

REGIONAL VICE-PRESIDENTS

ALASKA
Rob Sanderson, Jr.
Tlingit & Haida Indian Tribes of Alaska

EASTERN OKLAHOMA
Joe Byrd
Cherokee Nation

GREAT PLAINS
Larry Wright, Jr.
Ponca Tribe of Nebraska

MIDWEST
Shannon Holsey
Stockbridge Munsee Band of Mohicans

NORTHEAST
Lance Gumbs
Shinnecock Indian Nation

NORTHWEST
Leonard Forsman
Suquamish Tribe

PACIFIC
Brian Poncho
Bishop Paiute Tribe

ROCKY MOUNTAIN
VACANT

SOUTHEAST
Nancy Carnley
Ma-Chis Lower Creek Indians

SOUTHERN PLAINS
Zach Pahmahmie
Prairie Band of Potawatomi Nation

SOUTHWEST
Joe Garcia
Ohkay Owingeh Pueblo

WESTERN
Quintin C. Lopez
Tohono O'odham Nation

CHIEF EXECUTIVE OFFICER
KEVIN ALLIS
FOREST COUNTY POTAWATOMI COMMUNITY

NCAI HEADQUARTERS
1516 P Street, N.W.
Washington, DC 20005
202.466.7767
202.466.7797 fax
www.ncai.org

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 tribal self-determination, and promotes family stability and self-sufficiency; and

WHEREAS, even though Native people have served in the United States Armed Forces in greater numbers per capita than any other ethnic group and have served with distinction in every major conflict for over 200 years, when they return home after their tours of duty, Native American veterans are faced with limited housing and economic opportunities in their communities; and

WHEREAS, the U.S. Department of Veterans Affairs (VA) Native American Direct Loan (NADL) program is a home loan program authorized by 38 U.S.C. § 3761 to provide direct mortgage loans to Native American veterans living on trust lands to purchase, construct, or improve homes to be occupied as veteran residences; and

WHEREAS, the VA lacks adequate staff and resources to provide the required level of outreach and technical assistance to help qualified Native American veterans to fully access this VA benefit; and

WHEREAS, 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 Native communities and the mortgage lending process on trust land and can serve as the "boots on the ground" to assist Native American veterans seeking to qualify for mortgage financing.

NOW THEREFORE BE IT RESOLVED, that the National Congress of American Indians (NCAI) urges Congress to authorize the Secretary of Veterans Affairs to:

- Contract with third parties such as Native CDFIs, TVSOs, TDHEs, and other nonprofits to conduct outreach, homebuyer education training, housing counseling, and other technical assistance;
- Design an 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;
- Allow Native American veterans to use the NADL to refinance existing non-VA mortgage loans; and
- Pilot an NADL relending demonstration which would allow Native community development financial institutions to borrow through the NADL program and relend to qualified Native American veterans; and

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

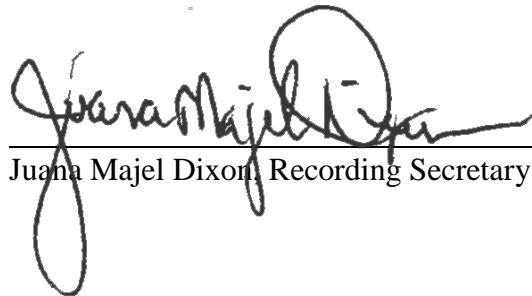
CERTIFICATION

The foregoing resolution was adopted by the General Assembly at the 2019 Mid-Year Session of the National Congress of American Indians, held at the Nugget Casino Resort, June 24-27, 2019, with a quorum present.



Jefferson Keel, President

ATTEST:



Juana Majel Dixon, Recording Secretary