June 27, 2018

Dear Tribal Leader:

June is National Homeownership Month! I am writing to provide you with an update on the status Section 184 Home Loan Guarantee Program's regulations and to bring to your attention training opportunities and tools related to homeownership in Indian Country.

Section 184 Regulations Update
Thank you for participating in the series of consultation sessions ONAP held between February – May 2018 regarding the Section 184 Home Loan Guarantee Program's regulations. Your feedback and insights were invaluable. ONAP is currently drafting a proposed rule for tribal comment. The draft proposed rule will include early tribal feedback and will be sent to tribal leaders and housing executives for comment. Tribes will have a 60-day period to review the draft proposed rule. HUD anticipates having the draft ready for tribal review by the end of the summer.

National Homeownership Month
Since June is National Homeownership month, ONAP wanted to highlight the great work of the Confederated Tribes of Salish and Kootenai, which have expanded homeownership in their community by utilizing the Section 184 Program. To learn more about this program, check out:
https://www.youtube.com/watch?v=fQzZDRHX-XQ&feature=youtu.be

The Cherokee Nation utilizes Section 184 financing to construct new homes for their tribal members. The program is designed to provide a set payment option allowing the family to rent to own the home. To learn more about this program visit:
http://www.cherokee.org/Banners/Homes

Useful Tools
The Reservation Profiles Database explores key demographic, economic, and homeownership indicators for American Indian reservations (with at least 2,500 residents) using data collected from the Census American Community Survey and Home Mortgage Disclosure Act. Produced by the Minnesota Federal Reserve this new data tool is available for tribes to review at:
https://www.minneapolisfed.org/indiancountry/resources/reservation-profiles.

Training Opportunities
The Center for Indian Country Development is hosting a free, two-day convening, July 9-10th in Minneapolis, MN on creating opportunities for housing choice in Native communities. Day 1 focuses on Land Data for Promoting Indian Business and Homeownership on Reservations, and Day 2 focuses on Homeownership in Indian Country: Creating the Opportunity for Choice. For more information, including registration information, please see:
https://www.minneapolisfed.org/indiancountry/events/all-events/homeownership-in-indian-country.

The Counselor's Corner offers training courses for new and current housing counselors. Training, membership, and all webinars are free. Most webinars have a short online test to get

continued education hours' credit and Certificates of Completion. To see all webinars at a glance, visit: https://www.thecounselorscorner.net/webinar-calendar/. To participate in a live, online training course, see the schedule below for each of the six HUD competencies necessary to prepare for the HUD housing counseling certification exam:

- August 21, 2018 - Housing Affordability
- August 29, 2018 - Fair Housing
- September 06, 2018 - Homeownership
- September 25, 2018 - Avoiding Foreclosure
- October 09, 2018 - Tenancy
- October 25, 2018 - Financial Management

Please Save the Date! Planning is underway for a **ONAP's National Native Asset Building Summit** taking place **September 11-12, 2018 in Denver, CO**. The Summit will highlight: Community Development Financial Institutions (CDFIs), financial education tools, credit counseling, tribal trust land loans, and more.

Thank you for your assistance in sharing this homeownership information with your community.

Sincerely,

Heidi J. Frechette
Deputy Assistant Secretary
   for Native American Programs