



Native Asset Building

NATIONAL SUMMIT IV



September 17-18, 2019
SENECA NIAGARA HOTEL
Niagara Falls, New York

A PATHWAY TO ECONOMIC SELF-DETERMINATION

nativeassetbuilding.com





What is Asset Building?

Asset-building is the process by which individuals, families, and communities identify, acquire, control, leverage, and preserve meaningful assets for the benefit of themselves and others.

Tribes are more than a collection of programs. They are autonomous political institutions with rights of self-rule and sovereignty, making them an important pillar for promoting and sustaining the welfare of the nation.

What are Assets?

Assets provide significant value to the owner. They bring a sense of security, prosperity, and hope to individuals, families, and communities who own and control them.



Asset Pillars:

- **PEOPLE**

Clan and Family, Friends, and Community

- **GOVERNANCE**

Sovereignty, Planning and Visioning, Elect Leaders, Legislate Affairs, Allocate Responsibilities and Accountability

- **LIVABLE HOMES**

Healthy, Affordable Homes

- **LAND & NATURAL RESOURCES**

Water, Timber, and Minerals

- **FINANCIAL CAPITAL**

Money, Savings, and Investments

- **EDUCATION**

College, Specialized Training and Acquired Life Skills, Early Education

- **MEANINGFUL OCCUPATIONS AND THRIVING BUSINESSES**

Culture, Art, Healthy Food, and Language





U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT
OFFICE OF PUBLIC AND INDIAN HOUSING
WASHINGTON, DC 20410-5000

September 17, 2019

Greetings:

On behalf of the U.S. Department of Housing and Urban Development, I am pleased to welcome you to “Asset Building: A Pathway to Economic Self-Determination IV.” We appreciate you taking the time out of your busy schedules to join us for this informative Summit. It is our hope that you find the sessions engaging and relevant to your work to expand self-sufficiency initiatives in your community.

We are grateful to the Tribes and our partners who are here to share their knowledge and expertise on the important work that they are doing to expand homeownership opportunities, provide financial education, and develop training curriculums targeting Native American families.

Over the next few days we will have time to network and engage in conversations about how Tribes are incorporating asset building initiatives within their communities and connecting people and resources. In addition, we hope that you will make new connections and walk away with new ideas and tools to support your work.

One of the missions of the Office of Native American Programs is to strengthen communities by improving living conditions and creating economic opportunities for Native American families. We look forward to walking with you on this journey that will unlock the doors for successful homeownership, improved access to capital, and increasing assets in Indian country.

Thank you for your great work!

Sincerely,

Heidi J. Frechette
Deputy Assistant Secretary
Office of Native American Programs



Agenda: Day One

TUESDAY, SEPTEMBER 17, 2019

7:30 am	Registration	Grand Foyer
8:30 am	Welcome Heidi J. Frechette, Deputy Assistant Secretary, Office of Native American Programs Presentation of Colors Ron Cook, Commander, Iroquois Post 1587 Blessing Travis Stafford, Seneca Language Department Tribal Welcome Paul Lepsch, Chief of Staff to Seneca Nation President, Rickey L. Armstrong, Sr. Opening Comments Heidi J. Frechette	Event Center CD
9:00 am	Overview of Assets in Indian Country Anthony Walters, Executive Director NAIHC	
9:45 am	<i>Break</i>	
10:00 am – 11:30 am	Breakout Session One	
Youth	FDIC Money Smart and In-School Youth Banking Networks	Hawk A
Families	Impact of Native-led Asset Building Coalition	Hawk B
Tribe	Choctaw Nation: EnVision Center and Service Coordination	Hawk C
Partners	Credit as an Asset: Native-Centered Education & Products	Wolf A
Cultural	Cultural: A Holistic View of Seneca-Haudenosaunee Culture	Wolf B
11:30 am - 1 pm	<i>Lunch – On Your Own</i>	
1:00 pm – 2:30 pm	Breakout Session Two	
Youth	Thunder Valley Community Development Center – Empowering Youth and Families	Hawk A
Families	Creating Sustainable Homeownership/Building Network	Hawk B
Tribe	Economic Underpinnings of Sovereignty and Self-Determination	Hawk C
Partners	Capacity Building: Planning & Resources	Wolf A
Cultural	High Cost of Capital in Indian Country	Wolf B
2:30 pm	<i>Break</i>	
2:45 pm – 4:15 pm	Breakout Session Three	
Youth	Financial Wellness for Minor's Trust Funds	Hawk A
Families	Cherokee Nation: Increasing Financial Security	Hawk B
Tribe	Asset Building for Families – A Tribal Perspective	Hawk C
Partners	Pathways Home: Train the Trainer	Wolf A
Protecting Assets	Trailblazing in the Built Environment - Housing Solutions	Wolf B
4:15 pm	<i>Adjourn</i>	



Agenda: Day Two

WEDNESDAY, SEPTEMBER 18, 2019

8:30 am	Welcome	Event Center CD
8:45 am	Hunter S. Kurtz, Assistant Secretary, Office of Public and Indian Housing	Event Center CD
9:00 am	Partners Panel Gloria Reynolds; The Federal Deposit Insurance Corporation James Colombe; Center for Indian Country Development Patty Avery; Consumer Financial Protection Bureau Roxy Caines; Center on Budget & Policy Priorities Anthony Walters; National American Indian Housing Council	Event Center CD
9:45 am	<i>Break</i>	
10:00 am – 11:30 am	Breakout Session Four	
Families	Your Money, Your Goals: Tools for Native Communities	Hawk A
Families	Tax Time Opportunities to Build Assets & Saving	Hawk B
Tribe	Building Pathways to Homeownership in Indian Country	Hawk C
Partners	Your Basket, Your Eggs – Native-owned Financial Institutions	Wolf A
Development	Creating Jobs & Building Communities Through Economic Self-Determination	Wolf B
11:30 am	<i>Lunch – On Your Own</i>	
1:15 pm – 2:45 pm	Breakout Session Five	
Families	Leveraging Your Funds with Government Guaranteed Loans	Hawk B
Tribes	Spokane & Akwesasne: The Solar Success of Tribal Housing Authorities	Hawk C
Partners	Native Bank On: Addressing Native Banking Access	Wolf A
Development	Tax Credits to Homeownership	Wolf B
2:45 pm	<i>Break</i>	
3:00 pm	Closing Session -	
	Closing Session with ONAP	Event Center CD
	Adjourn	

All PowerPoint presentations are posted to www.nativeassetbuilding.com.



Workshop Descriptions

SEPT 17: BREAKOUT SESSION ONE 10:00 AM – 11:30 AM

Youth: FDIC Money Smart and In-School Youth Banking Networks

ROOM: HAWK A

This workshop will explore the features of the newly revised Money Smart curriculum while also providing how-to guidance in establishing an in-school bank branch. Attendees will learn the fundamentals of holistic program delivery relating to assembling a collaboration that includes The FDIC Youth Bank Network (banks), community stakeholders, educators and administrators.

Linda Preston; Federal Deposit Insurance Corporation

Families: Impact of Native-led Asset Building Coalitions

ROOM: HAWK B

The Oklahoma Native Asset Coalition, Inc. (ONAC), now serving across the U.S., will share information about various programming that Native-led asset building coalitions offer (i.e. Child Savings Accounts, emergency savings accounts, credit counseling and financial education, capacity building of tribes and Native-led nonprofits to administer their own programming).

Christy Finsel; Oklahoma Native Assets Coalition, Inc.

Tribe: EnVision Center and Service Coordination

ROOM: HAWK C

The Housing Authority of the Choctaw Nation (HACNO) was designated the only tribal pilot EnVision Center emphasizing a service coordination of platform of delivery of services. Service Coordination is a professional practice in which the Service Coordinator is a facilitator, advisor, educator, advocate and community service referral agent for the HACNO. This session will highlight their innovative service coordination model where service coordinators link rural rental housing residents with a full range of services to support self-sufficiency.

Carrie Blackmon; Housing Authority of the Choctaw Nation of Oklahoma
Shelbie Crow; Housing Authority of the Choctaw Nation of Oklahoma

Partners: Credit as an Asset: Native-Centered Education and Products

ROOM: WOLF A

Credit Builders Alliance (CBA) will introduce their new supplemental module to the Pathways Home Curriculum. Participants will learn about credit building, updates in the credit industry, and innovative products such as rent reporting. In addition, CBA and a tribal community will share their innovative work around building credit through rent reporting.

Carmina Lass; Credit Builders Alliance

Cultural: A Holistic View of Seneca-Haudenosaunee Culture

ROOM: WOLF B

During this session participants will learn about:

- The Haudenosaunee Ganö:nyök, the Thanksgiving Address which is a traditional opening at all social events displays the totality of Haudenosaunee culture and world view.
- The Great Law of Peace of the Haudenosaunee (Iroquois) Confederacy is a peace agreement between five Haudenosaunee neighboring Nations: Mohawk, Cayuga, Oneida, Seneca, and the Onondaga (In 1722, a sixth nation, the Tuscarora, were adopted into the Confederacy). These original teachings were adopted and incorporated into the United States Constitution.
- The treaties between the Haudenosaunee and the United States and how these interactions encouraged the 19th century Seneca to create a new nation: The Seneca Nation of Indians. This branding of the Seneca has affected social and cultural repatriations.
- The Effectual hardships caused by Kinzua Dam on the Seneca Culture lead to efforts to save and preserve the language and history. This lead to an economic restart in the 1980s when the Seneca started selling tax-free gas and cigarettes which have lead to the next steps in preserving their culture for the next seven generations of Seneca.

Breann Crouse; Seneca-Iroquois National Museum
Sunny Kennedy; Seneca-Iroquois National Museum
Albert Pauley; Seneca-Iroquois National Museum



Workshop Descriptions

SEPT 17: BREAKOUT SESSION TWO 1:00 PM – 2:30 PM

Youth: Promoting Community Well-Being through Comprehensive Community Development

ROOM: HAWK A

This presentation will provide an in-depth example of a grass-roots community organization that is exercising sovereignty, living self-determination and working toward a liberated Lakota Nation on the Pine Ridge Reservation. It is through Thunder Valley Community Development Corporation's (TVCDC) holistic approach and ecosystem of opportunity that they have been able to plant the seeds for transformational community change. The transformational change envisioned by TVCDC must reach the most vulnerable in the communities they serve -- those of the periphery -- to create the level and reach of the impact intended by the work.

Tatewin Means; Thunder Valley CDC

Families: Creating Sustainable Homeownership/Building Network

ROOM: HAWK B

During this session, we'll discuss determining feasibility and realistic avenues to affordable and sustainable homeownership and address how to assist Tribal members obtain and sustain homeownership beyond the program compliance period. We'll focus on how to assist Tribal members increase their net worth through equity in their home.

*Sharon Wise; Native American Housing Services, Inc.
Shannon Wilkins; Native American Housing Services, Inc.*

Tribe: Economic Underpinnings of Sovereignty and Self-Determination

ROOM: HAWK C

Where Natives are a part of their natural environment, the western concept of capitalism & individual success has resulted in high rates of poverty; low credit scores; and the hopelessness that not fitting in brings to Native peoples. During this session participants will engage in a discussion about Native values and developing financial programs that incorporate counseling and coaching for long term homeownership success. In addition, this presentation will share a loan product based on Native Hawaiian values that enables families to have permanency over more than one generation and seeding families and building communities where financial empowerment is abundant.

Niniau Simmons; Dept of Hawaiian Home Lands

Partners: Capacity Building: Planning & Resources

ROOM: WOLF A

This presentation will discuss the necessary steps that need to be taken to develop and implement an effective internal capacity building plan. Discussion will include types of internal assets, asset review, developing policies that will promote asset growth, and implementation of the asset plan.

Robin Thorne; RTHawk Housing Alliance LLC

Cultural: High Cost of Capital in Indian Country

ROOM: WOLF B

Affordable access to capital for Native Americans is a serious concern. Our research demonstrates that Native Americans systematically face higher cost of home loans. These higher cost loans predominately occur on reservation lands and manufactured homes account for about 40 percent of difference in the cost of financing.

James Robert Colombe; Center for Indian Country Development Federal Reserve Bank of Minneapolis



Workshop Descriptions

SEPT 17: BREAKOUT SESSION THREE 2:45 PM – 4:15 PM

Youth: Financial Wellness for Minor's Trust Funds

ROOM: HAWK A

In 2018 the Seneca Nation of Indians added a financial literacy requirement to the distribution of minor's trust funds. The Nation engaged Thomas Seneca to assist with the development and implementation of the program. The presentation will discuss the program elements, delivery and impact. Seneca Money is a financial wellness program developed for Seneca Nation members, aged 14 and up.

Thomas Seneca; T.M. Wealth Management

Families: Cherokee Nation: Increasing Financial Security

ROOM: HAWK B

This session will focus on innovative strategies used to increase the financial security of Native Americans through coaching, individual development accounts, down payment assistance, financial education and the Volunteer Income Tax Assistance program.

Anna Knight; Cherokee Nation
Shay Stanfill; Cherokee Nation

Tribe: Asset Building for Families - A Tribal Perspective

ROOM: HAWK C

A modern storytelling format will introduce asset-building from the Palouse Band of Indians, who have remained connected to their original homeland, sustaining their culture. Participants will be provided a Workbook to explore their pre-reservation people, places, and values. Tribal and mainstream assets will be identified for practical application today

Jolene Estimo Pitt; Renegade Consulting

Partners: Pathways Home: Train the Trainer

ROOM: WOLF A

NAIHC has been the lead agency for Pathways Home: A Native Guide to Homeownership training since 2004. The Pathways curriculum was developed specifically for Native Communities. This comprehensive train-the-trainer course instructs tribal housing and financial education professionals how to provide the course to prospective Native homebuyers in their local communities. Those who complete the course earn a national certification as Homebuyer Education Instructors. This presentation will provide an overview of the Pathways curriculum.

LindaLee Retka; NAIHC

Protecting Assets: Trailblazing in the Built Environment - Housing Solutions

ROOM: WOLF B

This session will share how to build relationships with tribal communities to develop opportunities, including workforce, and economic development, housing, education, asset building, leadership, and policy. Examples will be shared, examining how to increase local capacity and demonstrate the importance of relationship development in predevelopment, planning, design and construction phases.

Joseph Kunkel; Sustainable Native Communities Collaborative



Workshop Descriptions

SEP 18: BREAKOUT SESSION FOUR 10:00 AM – 11:30 AM

Families: Your Money, Your Goals: Tools for Native Communities

ROOM: HAWK A

Designed for busy practitioners, the Consumer Financial Protection Bureau's Your Money, Your Goals equips staff and volunteers with tools that help the people they serve understand what financial empowerment and stability mean for them. Interactive activities allow participants to explore their own perspectives on a range of financial topics.

Patty Avery; Consumer Financial Protection Bureau
Shalynn Kellogg; Shoshone-Bannock Tribes

Partners: Your Basket, Your Eggs - Native-Owned Financial Institutions

ROOM: WOLF A

Eighteen Native Owned Banks and 64 Native CDFIs serve Indian Country. These institutions are well-situated to meet housing and other financing needs of Native American communities. This session includes examples of projects financed by Native institutions; programs supporting housing and entrepreneurship; and resources supporting the creation of new Native Financial Institutions.

Gloria Reynolds; Federal Deposit Insurance Corporation

Families: Tax Time Opportunities to Build Assets & Saving

ROOM: HAWK B

The Earned Income Tax Credit (EITC) and the Child Tax Credit provide financial support that can help eligible families care for daily needs and save to build wealth. Find out how savings, tax credits, and free tax help can benefit families and transform communities. Learn about resources and tools to share.

Roxy Caines; Center on Budget & Policy Priorities
Lindsay Ferguson; Consumer Federation of America

Development: Creating Jobs and Building Communities Through Economic Self-Determination

ROOM: WOLF B

We work with tribes and/or reservations in constructing a factory to produce steel frame manufactured and modular homes and steel panels for multifamily. This business provides homes for tribal members, other reservations and for traditional manufactured housing dealers in the region, resulting in job creation and a sustainable economic initiative.

Blair Gilbert; DreamWeaver Homes PBC

Tribe: Building Pathways to Homeownership in Indian Country

ROOM: HAWK C

Affordable housing and opportunities for homeownership are foundations of healthy families and communities. They also support the growth of Tribal sovereignty and good governance. We will highlight case studies on tribal homeownership programs and discuss findings on the higher cost of mortgage financing in Indian Country.

James Colombe; Center for Indian Country Development



Workshop Descriptions

SEPT 18: BREAKOUT SESSION FIVE 1:15 PM – 2:45 PM

Families: Leverage Your Funds with Government Guaranteed Loans *ROOM: HAWK B*

Meet your housing needs using the bank's money not yours. Use the government guaranteed loan programs available for the Tribe, Housing Authority, or TDHE as the borrower. How do the HUD programs and others work together? Find out. Lease-to-own, Rentals, Homeownership, build-to-sell. employee, professional, Elderly and Senior housing. Discover how.

Nancy Bainbridge; Bank2 - a Chickasaw Enterprise

Tribes: Spokane & Akwesasne: The Solar Successes of Two Tribal Housing Authorities *ROOM: HAWK C*

Asset Building through energy independence. The groundbreaking, innovative solar panel installation success stories of two tribal housing authorities will be presented. Akwesasne Housing Authority and the Spokane Indian Housing Authority each developed solar panel installations to begin the process of moving to energy independence away from the existing grid.

*Theresa Cole; Akwesasne Housing Authority
Timothy Horan; Spokane Indian Housing Authority*

Partners: Native Bank On: Addressing Native Banking Access *ROOM: WOLF A*

According to the FDIC nearly 43% of American Indians are un- or underbanked. This leads to a reliance on costly alternative financial services - like check cashers, payday lenders, and pawn shops for routine financial transactions. They are less than half as likely to be able to save for emergencies or their futures. During this session, we'll learn how the Native Bank On initiative is working to address bank access for Native families.

*JR Webster; Oklahoma Native Assets Coalition
Christy Finsel; Oklahoma Native Assets Coalition
Paige Diner; Cities for Financial Empowerment Fund*

Development: Tax Credits to Homeownership *ROOM: WOLF B*

Homeownership may be accomplished in many ways. The LIHTC program is an economical way to help families afford homeownership. It is also a way to prepare families for the obligations and skills necessary for homeownership. This session shows how to finance affordable housing with success in mind.

*Lorna Fogg; RTHawk Housing Alliance,
a Tribally Chartered Corporation
Robin Thorne; RTHawk Housing Alliance,
a Tribally Chartered Corporation*



HUD Speaker Bios

Heidi J. Frechette

**Deputy Assistant Secretary for
the Office of Native American
Programs**
Heidi.J.Frechette@hud.gov



Heidi J. Frechette serves as the Deputy Assistant Secretary for Native American Programs in HUD's Office of Public and Indian Housing. In her capacity, she manages a number of programs dedicated to Native American communities – including one that is the largest source of housing assistance – and leads a team of professionals in Washington, D.C., and eight other offices located throughout the country.

Ms. Frechette, who is Menominee and Brothertown from Wisconsin, has over 20 years of experience in Native American law, policy, and legislative affairs. Prior to joining HUD, Ms. Frechette provided legal counsel, advice, and representation to Tribal, Federal, and State governments and the private sector. As Senior Counsel to the Chairman of the U.S. Senate Committee on Indian Affairs, she drafted and managed passage of the Native American Housing Assistance and Self-Determination Reauthorization Act of 2008. Ms. Frechette earned her Juris Doctor and Master of Public Affairs at the University of Wisconsin-Madison.

Robert Hunter Kurtz

**Assistant Secretary,
Office of Public and Indian
Housing, Department of Housing
and Urban Development**



As Assistant Secretary of Public & Indian Housing, Hunter Kurtz role is to ensure safe, decent, and affordable housing across HUD's public housing programs and to support the creation of opportunities for resident's self-sufficiency and economic independence. With more than a decade of federal service, Mr. Kurtz has served in several other roles at HUD, including Community Planning and Development Specialist, Senior Advisor and Deputy Chief of Staff to the Secretary. At the White House, he served as the Deputy Chief of Staff at the Council of Economic Advisers. In addition to his federal service, Hunter also served as the Deputy Director of Detroit's Department of Housing and Revitalization. In that role, he managed the day to day operations of the department, implemented programs that helped homeowners, and oversaw reform of the department's contract and procurement processes. Born in Pennsylvania, and residing with his family in Michigan, Kurtz holds a Bachelor of Arts from Hamilton College and a Professional Certification in Housing Development and Finance.



Speaker Bios

Patty Avery

**Consumer Financial
Protection Bureau**
patricia.avery@cfpb.gov

Patty Avery is a senior program specialist in the Consumer Financial Protection Bureau's Office of Consumer Affairs, and serves as program manager for Your Money, Your Goals, a toolkit and training program for a range of intermediaries who serve low-income consumers. She joined CFPB in 2012 from Old National Bank, where she served as director of employee communications and as a community outreach officer, leading development of Bank On and financial coaching programs. She holds a bachelor's degree in broadcast journalism from the University of Southern Indiana and was named the University's College of Liberal Arts 2018 Distinguished Alumnus.



Carrie Blackmon

Housing Authority of the Choctaw Nation
cblackmon@choctawhousing.com

Carrie has a Professional Certification in Homeownership and Community Lending and played an intricate role in the creation of the Service Coordination Department and the Envision Center. She has developed a large range of education and training materials that is facilitated to the tribal members. She leads the SC team during joint meetings with all Tribal service providers. She works to create a climate of change that creates a paradigm switch to self-sufficiency, self-worth and a positive outlook for the future.

Roxy Caines

Center on Budget & Policy Priorities
caines@cbpp.org

The Center on Budget and Policy Priorities, a Washington-based nonprofit organization that conducts research and policy analysis on issues that impact lower-income Americans. The Center has spearheaded a national public education campaign on tax credits for lower-income workers each year since 1989. Roxy helps local agencies and community groups across the country to organize outreach efforts and promote free tax filing assistance programs.

Nancy Bainbridge

Bank2 - a Chickasaw Enterprise
Nancy.bainbridge@bank2.bank

Bank2, 100% owned by the Chickasaw Nation. 35+ years experience in lending to help provide solutions to housing challenges. Under the HUD 184 program Tribes, HAS & TDHEs can build, purchase, rehab and refinance for their own portfolios. She works with Title VI on affordable housing and communities. Nancy works with Tribes, HAS, and TDHEs across the country, typically using the HUD 184 program and Title VI. Nancy specializes in not only construction lending but also on tribal lands, including leased and allotted. She has worked on several loans using the BIA guaranty program as well as the USDA programs.



Theresa Cole

Akwesasne Housing Authority
tcole@aha-nsn.gov

Theresa Cole is the Special Projects Coordinator for the Akwesasne Housing Authority, the Tribally Designated Housing Entity for the Saint Regis Mohawk Tribe located in Upstate New York. She has worked for the Akwesasne Housing Authority for the past 10 years. She oversees new initiatives through grant writing, reporting and documentation. She works closely with the Executive Director of AHA, Retha Leno to assess the housing needs of the community.





Speaker Bios

James Robert Colombe

**Center for Indian Country
Development Federal Reserve
Bank of Minneapolis**
James.Colombe@mpls.frb.org

James Colombe grew up in Mission, SD, on the Rosebud Reservation. He trained as a synthetic organic chemist and worked in natural gas power plant development before transitioning to work in Indian Country. James worked as Tribal Organizing Director in South Dakota during the 2018 election, focusing on voter registration. James, of Lakota and Nez Perce descent, received an A.B. in chemistry from Harvard and a Ph.D. in organic chemistry from MIT.



Shelbie Crow

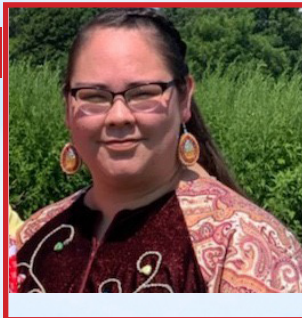
Housing Authority of the Choctaw Nation of Oklahoma
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Shelbie Crow is the Assistant Director of the Service Coordination Department of the Choctaw Nation of Oklahoma. Shelbie Crow has been employed with the Choctaw Nation for five years, during which time she has gotten her Professional Certification in Homeownership and Community Lending. Shelbie played an intricate role in the creation of the Service Coordination Dept. and the Envision Center with the development of the education that is facilitated to the tribal members. In her spare time she is very active in her children's school and extra-curricular activities.

Breann Crouse

**The Seneca-Iroquois National
Museum**

Nya:wëh Sgëno',
Gähgwihsa'öh ni'gya:söh
ögwe'öwe:ka:' Breann Ni'gya:söh
ga:nyö'öka:' Agenya:hdëh.
Gähgwihsa'öh is my Indian name,
Breann is my English name, and I am of the Turtle clan. I grew up on the Ohi:yo' territory in Jö:nya:dih commonly known as Jimersontown. Robin Crouse yeya:söh neh Akno'ëh. Bill Crouse Haya:söh neh Hage'nih. Robin Crouse is her name, she is my mother. Bill Crouse is his name, he is my father. Growing up I traveled across the US dancing, singing and educating people of our songs, dances and stories. Over the years I learned Haudenosaunee crafts such as beadwork, moccasins and corn husk doll making. It has become my mission to pass down these skills to the next generation. I have taught beadwork classes at the Allegany Community Center and the Seneca Iroquois National Museum exhibits (Maple Leaves). I love the Onödowa'ga:' Culture and I will to continue spreading that love and excitement to our guests, youth and community.



Paige Diner

**Cities for Financial
Empowerment Fund**
pdiner@cfefund.org

Paige Diner is an Associate with Cities for Financial Empowerment Fund (CFE Fund), a national nonprofit that partners with local government to improve individual and family financial stability. Through grant funding and technical assistance, Paige supports coalitions across the country to increase access to safe and affordable bank and credit union accounts. Previously, Paige taught middle school Spanish as a Teach for America corps member in Washington, DC Public Schools. She holds an MSW in Social Enterprise Administration from Columbia University and a BA in Sociology from Vanderbilt University.





Speaker Bios

Jolene Estimo Pitt

Renegade Consulting
palouseproject@gmail.com

As a Social Entrepreneur Jolene innovates to provide community development, program planning, capacity and team building and community engagement. She currently operates a training and facilitation business, with outcome-based, holistic curriculum design, diversity, equity and inclusive meeting facilitation. She has worked with the Palouse Project since 2000 to develop and deliver tribally-based sustainable community development curriculum for tribal and non-tribal audiences, with an emphasis on cultural sustainable practices and modern-day applications. She enjoys golf, travel, cultural activities and becoming an elder. She is a lineal descendant of the Wasco and Palouse Bands of Indians from the northwestern United States.



Christy Finsel

Oklahoma Native Assets
Coalition, Inc.
cfinsel@oknativeassets.org

Since 2011, Christy Finsel (Osage), MA, MSW, has directed the Oklahoma Native Assets Coalition, Inc. (ONAC). She is also an independent consultant and researcher focused on asset building in American Indian, Alaska Native, and Native Hawaiian communities. Beginning in 2003, she conducted research with the Kathryn M. Buder Center for American Indian Studies. She has continued Native asset building research since that time. From 2006 to present, Ms. Finsel has provided training and/or technical assistance (TA) to thirty-four Native communities who were designing and implementing Individual Development Accounts (IDA), financial education, and Children's Savings Account programs.



Lindsay Ferguson

Consumer Federation of America
lferguson@consumerfed.org

Lindsay Ferguson joined Consumer Federation of America (CFA) in April 2015. As the Director of Strategic Engagement, she is responsible for creating and coordinating America Saves and America Saves Week outreach, communication and partnership strategies; including ongoing technical assistance for new and existing America Saves local campaigns. Ms. Ferguson has been in the non-profit field, with a focus on financial stability, for a decade. Prior to joining CFA, her work has included financial stability program management, coalition building, volunteer management and partner relations. Ms. Ferguson has a B.S. in Communication from the University of North Florida.



Lorna Fogg

RTHawk Housing Alliance, a
Trially Chartered Corporation
lorna@rthawkhousing.com

Lorna Fogg, Vice President, Finance & Development, has worked in the tax credit industry since 1995. She was instrumental in the development of the successful implementation of using the Low-Income Housing Tax Credit (LIHTC) Program in Indian Country. Her experience includes structuring successful projects (from an investor and developers perspective), relationship building (with investors, state agencies, and tribal personnel), preparing financing applications, underwriting, construction draws, asset management, problem solving, and serving both as investor and client liaison. She is familiar with a wide array of financing programs. Lorna graduated from the University of South Florida with a degree in accounting.





Speaker Bios

Blair Gilbert

DreamWeaver Homes PBC
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Blair is an enrolled member of the Northern Cherokee Nation and a U.S. Navy veteran. He served as chair of the Northeast Region of the Native American International Caucus. Blair was engaged by the Department of the Interior, Bureau of Indian Affairs, as a SME overseeing the design of a broadband network for the seven Montana reservations. He has been involved in design and land development, and his business development and real estate experience covers a wide range of disciplines. Blair founded and served as the executive director of The Coalition for the Prevention of Native American Youth Suicide.



Shalynn Kellogg

Shoshone-Bannock Tribes
skellogg@sbtribes.com

Shalynn Kellogg has served as Tribal Housing Opportunities Manager for the Shoshone-Bannock Tribes since 2015. An NCHC-certified financial counselor and coach and a certified CDFI Community Development Specialist, she leads the tribes' budget counseling program and community financial education. In addition to other program management responsibilities, she developed the tribes' foreclosure intervention curriculum and program and CDFI financial management program and curriculum. Previously she served as Financial Management Director and consultant with Partners for Prosperity, where she developed the organization's Financial Fitness Program, Life Skills Curriculum, Youth and Senior Services Curriculum. She is a single mom of four children and holds a Master of Public Administration.



Timothy Horan

Spokane Indian Housing Authority
tim@spokaneiha.com

Timothy Horan is the Executive Director of the Spokane Indian Housing Authority. Mr. Horan has been the Executive Director of four TDHEs and one nonprofit/CDFI, which provided housing on the Navajo Nation reservation.



Sunny Kennedy

The Seneca-Iroquois National Museum

I am Bear Clan of the Seneca Nation of Indians. My father is David Kennedy (Beaver Clan) from our Cattaraugus Territory and my mother was Rhea Kenjockety Kennedy from our Allegany Territory. I grew up in the Jimersonsontown Relocation Area on the Allegany Territory. I graduated from Salamanca High School. I attended college at the University of Buffalo and then transferred to the Southwestern Indian Polytechnic Institute for Natural Resource Technology in Albuquerque, NM. This is where I was introduced to Remote Sensing and Geographic Information Systems (GIS) which led me to the University of New Mexico for Geography. I worked with the Seneca Nation Planning Department as a GIS Technician. Currently, I work for the Seneca-Iroquois National Museum as a Cultural Specialist. My work here at the museum allows me to dedicate my time to educating students, the community and general public about Seneca – Haudenosaunee history and culture.





Speaker Bios

Anna Knight

Cherokee Nation
anna-knight@cherokee.org

With more than 23 years of experience, Anna Knight has developed an expertise in organizational structure, program design, policy development and service delivery for government, community development financial institutions, nonprofit organizations, regional economic collaboratives and family/community asset building. As the Cherokee Nation's Executive Director of Commerce, her concentration is on strong financial management, advancing rural communities, managing nonprofits and building entrepreneurs. Strong analytical abilities and a keen understanding of markets and relationships have enabled Anna to develop sustainable, need driven initiatives to address multifaceted issues. Anna holds a bachelor of business administration in accounting and a Masters of Business Administration.



Carmina Lass

Credit Builders Alliance
carmina@creditbuildersalliance.org

As Chief Program Officer, Carmina directs the overall implementation and delivery of CBA's programs and services, with specific attention focused on the design and development of CBA's member and stakeholder relations strategy and Training Institute services. Prior to joining CBA in 2015, Carmina worked as a non-profit practitioner and focused on economic empowerment, financial capability, and lending. Previously, Carmina was the Director of Homeowner Services at Pikes Peak Habitat for Humanity in Colorado Springs, CO. Carmina was a founding member of Innovative Changes, a CDFI in Portland, OR. Carmina has a Master's Degree in Conflict Resolution from Portland State University.



Joseph Kunkel

Sustainable Native Communities Collaborative
jkunkel@mass-group.org

Joseph, a citizen of the Northern Cheyenne Nation, is the Director of the Sustainable Native Communities in Santa Fe, NM operating within MASS Design Group. He is a community designer and educator, focused on developments throughout Indian Country. His work includes exemplary Indian housing projects and processes nationwide. This research work has developed into emerging best practices, leading to an online Healthy Homes Road Map for tribal housing development, funded by HUD's PD&R Office. His professional career has centered on community-based design, material research, fabrication, and construction. In 2019 Joseph was awarded an Obama Fellowship for his work with indigenous communities.



Tatewin Means

Thunder Valley CDC
desiree@thundervalley.org

Tatewin Means is from the Sisseton Wahpeton Dakota, Oglala Lakota and Inhanktonwan nations in South Dakota. Tatewin has two children, Mankato and Persayah, and currently lives in Rapid City, SD. She has her BS in Environmental Engineering from Stanford University with a minor in Comparative Studies in Race and Ethnicity; JD with a concentration in Human Rights Law from the University of Minnesota Law School; and MA in Lakota Leadership and Management from Oglala Lakota College. Tatewin is the Executive Director of Thunder Valley Community Development Corporation, an Indigenous non-profit organization on the Pine Ridge Reservation, seeking to lead systemic change through the development of a regenerative community with the ultimate vision of a liberated Lakota nation through language, culture and spirituality.





Speaker Bios

Albert Pauley

The Seneca-Iroquois National Museum

I am an enrolled Seneca from the Allegany territory, Hawk clan. My mother was Peggy Jacobs and my father is Reggie Crouse. I grew up in the Jimersontown Relocation Area. I've spent most of my life in Salamanca, New York. I am employed by the Seneca-Iroquois National Museum as a cultural specialist. I have extensive knowledge of our people and history, I strive to provide people of all backgrounds a glimpse of who make up the Seneca Nation. I attend the Jamestown Business College, where I am earning my Associates Degree in Business Administration/Marketing Management. It is an honor and a privilege to represent our people and to provide the public with Seneca history and culture.



LindaLee Retka

National American Indian

Housing Council
lretka@naihc.net

LindaLee Retka is National American Indian Housing Council's Program Director. She has more than 19 years of experience directly related to the management of all aspects of tribal housing programs. Since, joining NAIHC in 2010 her work has focused on providing strategic planning, program and policy analysis, technical assistance and training services to Indian Tribes, Tribally Designated Housing Entities (TDHEs) and ONAP. She has specialized technical expertise in the fields of housing, community development, and is an experienced facilitator, trainer, curriculum developer, and program evaluator. Through her involvement in multi-tribal housing initiatives, Ms. Retka has been an innovator in providing affordable housing opportunities for tribal community members. LindaLee is an enrolled member of the Minnesota Chippewa Tribe, White Earth Nation.



Linda Preston

Federal Deposit Insurance Corporation
LinPreston@fdic.gov

Linda Preston is a Community Affairs Specialist with FDIC. Linda works toward strategies for community development, education and investment; in support of the Community Reinvestment Act. Linda is a Subject Matter Expert (SME) for FDIC Money Smart, Youth Banking Network Member, and a FDIC Workforce Development Initiative Ambassador. Linda received the FDIC Employee Star Award in 2014, 2015 and 2016. Linda has more than 25 years of non-profit executive management, governmental and community development experience. Linda was a National Merit Scholar, and completed her degree from the University of Wisconsin with a double major in Business Administration and Mass Communications.



Gloria Reynolds

Federal Deposit Insurance Corporation
glreynolds@fdic.gov

Gloria Reynolds works with banks and communities to strengthen partnerships that benefit low- and moderate-income consumers and small businesses. Effective January, 2019, she is assigned to Arkansas and Tennessee. For the previous six years, Ms. Reynolds was assigned to Oklahoma where she founded and coordinated the Alliance for Economic Inclusion for Northeastern Oklahoma. Working in the Division of Depositor and Consumer Protection, she interacts with community-based organizations, businesses, bankers and the public to bring greater understanding of and compliance with the CRA and the fair lending laws, and to promote financial literacy.





Speaker Bios

Thomas Seneca

T.M. Wealth Management
thomas@tm-wealth.com

Mr. Seneca is a finance veteran and developed his extensive finance experience as an investment banker with Goldman Sachs and Deutsche Bank. At these prestigious institutions, he conducted due diligence and engineered complex financial valuation models for IPOs, M&A and private equity transactions. He has also served as Director of Corporate Development with Sprint Nextel in which he executed 100's of millions of dollars in M&A transactions and investments. Mr. Seneca serves as an adjunct finance professor at Virginia International University. Mr. Seneca has a BA in economics from Brigham Young University and an MBA from Columbia Business School.



Shay Stanfill

Cherokee Nation
shay-smith@cherokee.org

Shay Stanfill is a Cherokee tribal citizen and Director of Cherokee Nation's Small Business Assistance Center. Her twenty year career has been centered on expanding economic opportunities for economically vulnerable populations through entrepreneurship and wealth creation opportunities. As Cherokee Nation's SBAC Director, she is responsible for the design, implementation and administration of consumer and micro enterprise loan programs, entrepreneurial technical assistance, Individual Development Accounts programs, a down payment assistance program, personal finance coaching program and the Cherokee Nation Community Development Financial Institution. Shay attended Northeastern State University in Oklahoma and holds a Bachelor of Science degree in Business Administration.



Niniau Simmons

Dept of Hawaiian Home Lands
Niniau.Simmons@hawaii.gov

Being a leader isn't just about the person in the front - it's about making sure no one is left behind. As the NAHASDA Manager for the past 6.5 years at the DHHL, Niniau developed a loan product that ensures no one is left behind. Using Western credit scores and debt to income ratios as diagnostic tools instead of underwriting criteria, Niniau is able to focus on evaluating the economic outcome for the family. Born and raised in Hawaii, Niniau has her BA in political science; MA in Organizational Leadership; and is on hiatus from her EdD program at USC.



Robin Thorne

RT Hawk Housing Alliance, a Tribally Chartered Corporation
robin@rthawkhousing.com

Robin Thorne, Vice President, Training & Asset Management, has 14+ years of experience working with tribal clients in developing and managing their affordable housing projects. Robin works with tribal housing authority staff to ensure compliance with LIHTC, NAHASDA, AHP and other program requirements. She works with tribal clients, tribal advocacy groups, state allocating agencies and elected officials to ensure that program policies reflect the concerns/needs of tribal organizations. Robin is certified as a National Compliance Professional Executive (NCPE) and is also a Housing Credit Certified Professional (HCCP). Robin graduated from the University of South Florida with a degree in Communications / English.





Speaker Bios

Anthony Walters

**National American Indian
Housing Council**
twalters@naihcn.net



Tony Walters is the Executive Director for the National American Indian Housing Council. He is from Tahlequah, Oklahoma and is a member of the Cherokee Nation. Tony has worked in Washington D.C. in both the legislative and executive branches of government. Tony has worked on a wide range of tribal issues, including energy and economic development, law enforcement, tribal lands issues, and DOI's Land Buy-Back Program. Accordingly, he has a strong background in advocacy and Indian law and policy, including the development of legislative strategies. His education includes a Bachelor of Science degree in neuroscience from the Massachusetts Institute of Technology and a Juris Doctor degree from the Oklahoma University College of Law.

JR Webster

**Oklahoma Native Assets
Coalition**
jwebster@oknativeassets.org



Since 2008, JR Webster has been a sought after financial speaker and writer. Over the last decade he has given thousands of presentations on a broad range of financial topics. In 2017, the Muscogee (Creek) Nation invited him to give monthly presentations to tribal employees and citizens with the goal of addressing tribal poverty. In 2019, he was granted a fellowship through a partnership with the CFE Fund and the Oklahoma Native Assets Coalition. In his new role he is working to ensure that tribal citizens have access to safe and affordable financial products and services.

Shannon Wilkins

Native American Housing Services, Inc.
swilkins@nahsi.org

Shannon has worked for NAHSI for 7 years as the Development Director. She has assisted in counseling potential tenants and active tenants about financial planning, financial literacy, budget planning and homeownership education. She has been the marketing and outreach coordinator for services during her tenure with NAHSI. In addition to her work with NAHSI, she has been an elementary school educator for 15 years and worked in the mortgage industry. Shannon is a member of the Choctaw Nation of Oklahoma.

Sharon Wise

Native American Housing Services, Inc.
sharonwise@nahsi.org

Sharon has 40 years experience in housing in finance, grant writing, development, mortgage banking and construction management. She founded and has operated NAHSI for 20 years. NAHSI is responsible for managing/developing over 650 units located throughout the State of Oklahoma. They also managed NAHASDA funds on behalf of HUD for 7 years. NAHSI is a Community Based Development Organization, Community Housing Development Organization and tax credit developer. Sharon is a member of the Choctaw Nation of Oklahoma.



About Us

The South Dakota Native Homeownership Coalition is a collaborative group of key agencies dedicated to increasing homeownership opportunities for Native Americans in the State of South Dakota. Our growing group of members – including representatives of South Dakota’s tribes, federal and state agencies, tribally designated housing entities (TDHEs), nonprofit organizations, housing developers, lenders, and community development financial institutions – collectively develop and implement innovative strategies that promote Native American homeownership. We facilitate five working committees that strategically address challenges and pave the way for aspiring homeowners.



PHYSICAL ISSUES: LAND, INFRASTRUCTURE, HOUSING STOCK

This committee works to develop and implement strategies to explain and streamline the land lease process, strengthen infrastructure efforts, and increase housing stock on Native land in South Dakota.



COALITION & MEMBER SUSTAINABILITY

This committee focuses on building the sustainability of the Coalition and its member organizations through a variety of methods.



HOMEBUYER READINESS

This committee implements strategies to help housing practitioners increase homebuyer readiness.



NATIVE VETERANS HOMEOWNERSHIP

This committee works to increase access to homeownership resources for Native American veterans by focusing on matters addressing housing stock and land issues, homebuyer education, and subsidies.



POLICY

This committee identifies and addresses systemic policies that are impediments to Native homeownership.



Organization Background

The Oklahoma Native Assets Coalition (ONAC) is an American Indian-led nonprofit network of Native people who are dedicated to increasing self-sufficiency and prosperity in their communities.

ONAC's mission is to build and support a network of Native people who are dedicated to increasing self-sufficiency and prosperity in their communities through asset-building strategies.

ONAC serves representatives of tribes and Native nonprofits, throughout the United States, by designing and implementing asset-building programs such as Children's Savings Accounts, Individual Development Accounts (IDAs), family emergency savings accounts, and financial literacy programs.

These asset building programs often simultaneously address family economic security, food sovereignty, financial literacy, and revitalization of Native language and arts. Our organization believes strongly in the importance of creating programming that incorporates tribal customs, traditions, and language into asset building efforts.

ONAC's Four Programs

1). Children's Savings Accounts, CSAs (Funding 919 CSAs to date, for Native youth to help them build a nest egg of savings for college and trade school; we have 21 tribal and Native nonprofit partners that assist with program outreach);

2). Grants for Native asset builders (Mini-grants and larger grants to fund various asset building programs; we have grant administration systems in place, provide technical assistance to grantees, and have funded twenty-eight grants (\$126,500 total) since 2014 to tribes and Native nonprofits in Oklahoma, Minnesota, Montana, Alaska, and North Carolina);

3). Professional development for Native asset builders and program building (Planning and hosting our annual conference; offering free technical assistance to our constituents as they design and implement asset building programs; submitting administrative policy guidance requests; conducting evaluation of asset building programs; administering the national Native EITC/VITA network; promoting Bank On accounts through the first Native-led Bank On Coalition in the U.S (Native Bank On ONAC); and participating in advisory groups related to community tax preparation and closing the women's wealth gap); and

4). Emergency Savings Accounts, ESAs (ONAC has funded 382 ESAs for Native families, with support from the W.K. Kellogg Foundation, the Administration for Native Americans, and the Wells Fargo Foundation, and has plans to fund 179 more ESAs through 2021. These accounts provide a nest egg of savings for Native families and are a stop along the road to financial security).

For more information, contact Christy Finsel, ONAC Executive Director, at cfinsel@oknativeassets.org.

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www.oknativeassets.org



HUD's Office of Native American Programs (ONAP) provides funds to Tribes who in turn develop housing, community buildings, provide crime and safety activities, and youth programs.



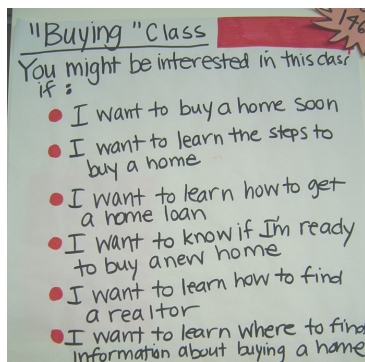
We build **Communities**



We build **Housing**



We help families achieve their dream of **Homeownership**



Office of Native American Programs

Stay up to date on the latest news in Indian Housing by signing up for our Codetalk Listserve. We send out periodic updates on new guidance, notices, NOFAs, and other ONAP items of interest. Visit <https://www.hud.gov/subscribe/maillinglist> and then click on Codetalk or one of our ONAP regional newsletters.



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Oklahoma City, Oklahoma
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Indian Housing Block Grant

Formula grant awarded to Tribes or their Tribally Designated Housing Entity

Eligible Activities:

- ✓ Housing development
- ✓ New construction
- ✓ Infrastructure
- ✓ Rental and down payment assistance
- ✓ Housing management services
- ✓ Crime prevention and safety activities
- ✓ Self-sufficiency programs
- ✓ Model activities

Indian Community Development Block Grant

Competitive Grant awarded to Tribes or their Tribally Designated Housing Entity

Eligible Activities:

- ✓ Housing
- ✓ Housing rehabilitation
- ✓ Land acquisition to support new housing
- ✓ Infrastructure & Community Facilities
- ✓ Roads, water and sewer facilities
- ✓ Museum, daycare, boys & girls club
- ✓ Economic Development
- ✓ Commercial, industrial, agricultural projects

Section 184 Home Loan Guarantee

Created in 1992 to address the lack of mortgage lending in Indian Country. Offers a loan guarantee to private sector lenders who make mortgage loans to eligible borrowers for homes located in Indian Country. Native families can use to purchase a home on tribal trust lands, allotted lands, or fee simple lands

Title VI Loan Guarantee

Title VI is an effective public investment tool that HUD offers to federally recognized Tribes and Tribally Designated Housing Entities (TDHEs). It provides an additional source of financing for affordable tribal housing activities.



Hotel Floor Plan

