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Female Speaker 1: Ladies and gentlemen, welcome and thank you for joining today's web conference. The section 184 tribal consultation informational webinar. Please note that all participant lines will be on listen only mode for the duration of this presentation. You're however welcome to submit/ring questions throughout the presentation and these will be addressed during Q and A. Just submit your question in writing. Select all panelist from the send to drop down menu at the chat panel located on the bottom right hand side of your screen and submit your question.

Should you require a technical assistance, send a private note to the host for you on the chat panel located on the lower hand side of your screen or call our helpdesk Skype 1-888-796-6118. For then we turn things over to Heidi Frechette Deputy Assistant Secretary of the Office of Native American Programs. Please go ahead.

Heidi: Thank you. This is Heidi Heidi Frechette. I'm Deputy Assistant Secretary for Native American Programs at HUD. First of all, I want to welcome everyone and say thank you to all of you for joining us today. I want to be clear at the offset that this is not a consultation session. The purpose of this call is to share information about HUD's upcoming area consultations and the section 184 Indian loan guarantee regulations.

Our approach in conducting tribal consultation on section 184 is consistent with HUD's tribal consultation policy and that we are consulting early in the process in person and with notice. Our goal on these consultation sessions is to help robust participation by tribal leaders and other tribal representatives including tribal housing practitioners. We are very encouraged by the participation at the two sessions we have held so far at the National Congress of American Indians and the National American Indian Housing Consul, in which we had a good turnout of tribal leaders and housing experts.

And now I'm going to turn the call over to Krisa Johnson who leads our office of loan guarantee program and oversees the 184 program to present the information on the upcoming sessions.

Krisa: Thank you Heidi. Thank you all for joining us today. I'd like to take the moment to mention that we are joined on this call this morning by our own senior headquarters leadership. They are sitting in and listening along with you today. In addition, our area office administrators and staff have also joined this call.

Next slide please. I'd like to take a minute to answer the question, what is the section 184 program? The section 184 loan guarantee program was designed specifically to bring more of its funding to Indian country. Helping

American Indian and Alaskan Native families, Alaska villages, tribes or tribally designated housing entities on or off native lands with the purchase, refinance, rehabilitation, or construction of a home.

Next slide please. Why new regulations? Plain and simple, the section 184 program has grown from helping a hundred families annually since its inception to serving more than 4000 families in just 2017 alone. That's providing over \$780 million in mortgage money to Indian country in 2017. The program has really grown. However, the regulatory framework for the program has not been updated to keep phase with the program expansion.

Next slide please. Updating the regulation for the section 184 program is a priority for HUD as Heidi had mentioned this year. We plan to accomplish this task by taking the following steps. First, we will engage in tribal consultations via the listening session format. We want to hear what you have to say about how the program is working and what might need to change. After we have received input from these sessions, we will prepare draft regulations. Once the draft is completed, we plan to share it with you for your comment. After we have collected those comments, we will prepare the proposed rules.

Next slide please. In accordance with HUD's government to government tribal consultation policy we are conducting tribal consultation at the beginning of the drafting process. It is vitally important to get the input of tribal leadership. HUD? We will be conducting consultation by using the listening session format. These sessions will not be training sessions or question and answer sessions. They will be the opportunity for tribal leaders to share how the section 184 program is working for their members and where it may not be working well. We want to hear what your priorities might be for the program.

The listening sessions began with two sessions here in Washington, D.C. a few weeks ago. Heidi mentioned them to you earlier. Next slide. The first was held at the NCAI 2018 Executive Council winter session and the section at the NAIHC 2018 Legislative Conference. These sessions have robust participation in commentary. Several of the topics areas discussed were loan limits, underwriting guidelines, lack of qualified lenders, and student loans. In addition to the two sessions that already been held we will be holding 7 regional consultation listening sessions.

Next slide please. This slide shows the dates and location of the 7 regional listening sessions. The first one will be held March 22nd at the Nevada California Indian Housing Association in Lincoln, California. On March 26, 2018, the Midwest Alliance Sovereign Tribe will have a meeting here in Washington, D.C. On April 9th, the United Native American Housing Association will hold the session in Lakewood, Colorado. Also on April 9th, the Association of Alaska Housing Authority will have a session in

Anchorage. On April 17th, the Northwest Indian Housing Authority Association will have a meeting in Worley, Idaho. On April 19th, the Southern Plains Indian Housing Association will have a meeting at Catoosa, Oklahoma. The final session will be held during the time on April 24th to 25th at the Tribal Governance Annual Consultation Conference in Albuquerque, New Mexico.

Next slide please. Now that you're aware of where and when these consultation sessions will take place. Who should attend? As Heidi mentioned at the beginning of this call, it is important for us to hear from the tribal government leaders or your designees at these sessions. Take this opportunity to share your successes and concerns with the section 184 program.

We will have several note takers at every listening session to record your comments. We encourage you to also send written comments to a special e-mail address we have established specifically for this consultation period. Please send you e-mails to 184consultation@hud.gov.

Next slide please. As we move forward with this process, we will be posting updated information on our co-tapped webpage.

Next slide please. Before I turn back the call to Heidi, I want to say thank you for joining the call today and I look forward to your input as we work together to build a stronger and better section 184 program. Thank you very much.

Heidi:

Great. Thank you very much, Krisa. This is Heidi Frechette, once again. So hopefully this information is clear and you are making plans that have made major plans to attend the area office consultations. We did get some questions regarding the consultation sessions.

The first one is, is there any opportunity to schedule listening sessions somewhere within Northern Midwest Regions? Our listening session schedule is set. We have a tight timeframe for which we are required to turn around these regulations and so the Northern Midwest Region listening session is scheduled at mass in Washington, D.C. And that was chosen given the fact that we were going to have a lot of the minimum tribes out here and it seem like the best opportunity within the timeframe.

The other question was, do the tribal consultation regulation require consultation with each tribe individually? Under the section 184 program, it is different than the Indian Housing block rent and that there isn't a statutory requirement for consultation on negotiated roommates pursuant to HUD's consultation policy, we are conducting consultations on 184. It does not – it's not as scripted as to say we must consult with each tribe. But our attention is to get feedback and input from then as many tribes as

possible and that's why we have the mailbox set up for written comments and that we're going to have 7 area office consultations to be able to capture as much as can and very important these sessions are in person sessions and that was something that we prioritized to be able to undertake so that we can truly be present, meet all of you and also take your comments.

I believe that's it for questions. I want to thank you all again for following Instacall. I hope that information we shared is helpful. I really look forward, on now I look forward to seeing all of you at the sessions out in the area offices and look forward to hearing your thoughtful insights and comments for us with the 184 program. Thank you again and we'll be talking and seeing you all soon.

Female Speaker 1: Thank you to our speakers and thank you all in the audience for joining us today. This call has concluded. You may now disconnect.

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