



Native Homeownership  
Coalition

[www.sdnativehomeownershipcoalition.org](http://www.sdnativehomeownershipcoalition.org)

# Native Homeownership Protection Program

June 4, 2020 | noon MT / 1 pm CT

# Using Zoom

- Mute yourself
- Chat box
- Raise your hand
- Phone users
- Recording session



# Welcome



- Native Homeownership Protection Plan (NHPP) = SDNHOC COVID-19 plan
- Overview of NHPP
  - Emergency relief for homeowners
  - Emergency relief for small business clients
  - Foreclosure prevention education
  - COVID-19 outreach campaign
- Q & A
- Next steps



# Our NHPP donors



**ANONYMOUS  
DONOR**



# Overview

*Recognizing the economic impacts of COVID-19 on our Coalition members and the communities you serve, the SD Native Homeownership Coalition has raised funds for our “Native Homeownership Protection Plan” (NHPP).*

## **Purpose of relief funds:**

- Provide assistance to **Native homeowners** experiencing difficulties in making mortgage loan payments, paying for utilities or covering other emergency homeownership-related costs.
- Support **Native small businesses** to ensure they can pay on-going operating expenses, including rent and salaries.

# Native Homeownership Protection Plan

Native CDFI Coalition members will distribute relief funds



# Native Homeownership Protection Plan



- Native homeowner and small business clients, statewide
- Native homeowner clients, Pine Ridge and 50-mile radius
- Native small business clients, Pine Ridge and 50-mile radius

# How to access NHPP funds for your clients:

- Coalition member organizations can refer clients for emergency assistance by completing application/referral form
- Coalition members must be active (current on membership dues)
- Coalition members should send form to appropriate CDFI





# Who are qualifying clients?

Anyone who has received services from a SDNHOC member organization, including:

- Financial/homebuyer education courses
- One-on-one counseling
- Mortgage loan packaging services
  - HUD 184, USDA 502, VA NADL
- Down payment assistance

# Mortgage relief fund guidelines:

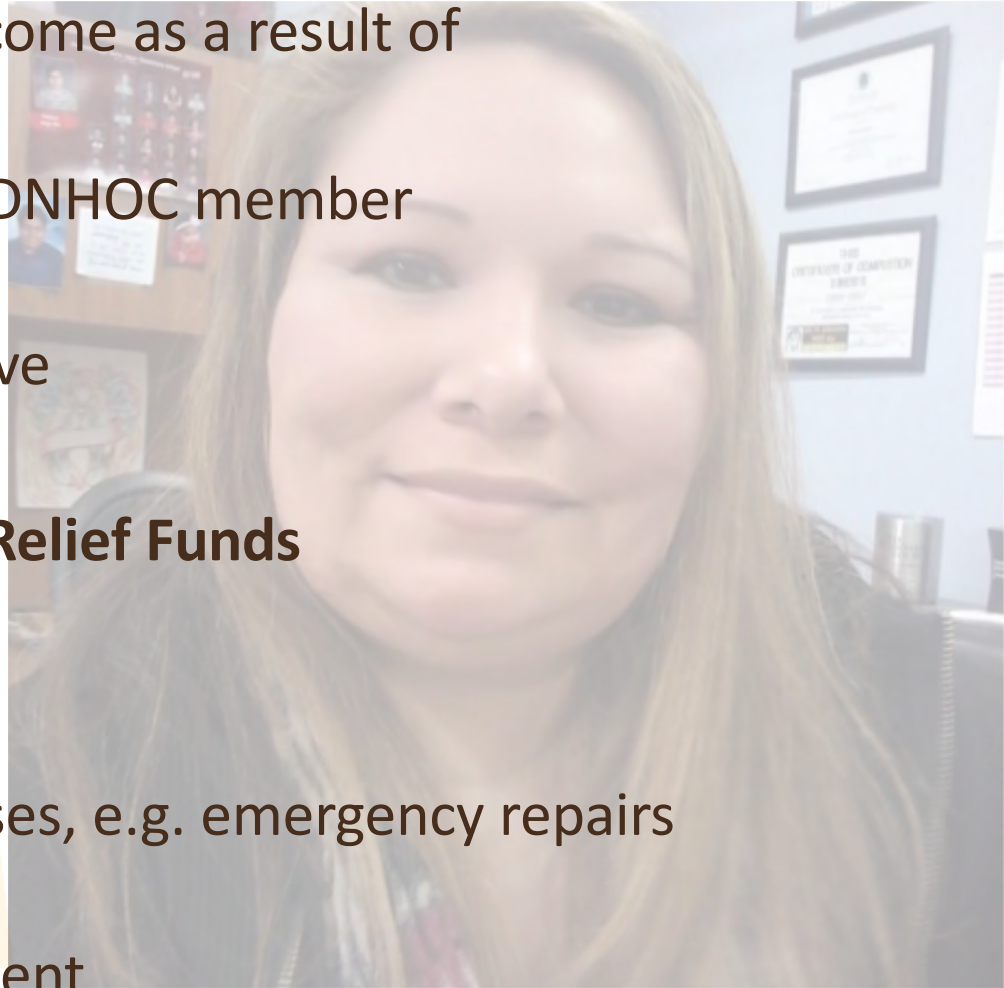
- **Criteria for Mortgage Relief**

- Reduction or loss of income as a result of pandemic
- Borrower or client of SDNHOC member organization (paid)
- Borrower must be Native

- **Eligible Use of Mortgage Relief Funds**

- Mortgage payment
- Utilities payment
- Housing related expenses, e.g. emergency repairs

- Maximum of \$2000 per client



# Small business relief fund guidelines:

- **Criteria for Small Business Assistance**
  - Reduction has lost revenue as a result of pandemic
  - Borrower or client of SDNHOC member organization (paid)
  - Borrower must be Native
- **Eligible Use of Small Business Assistance**
  - Business rent or utilities
  - Operating expenses
  - Salary
  - COVID-19 related expense
- Maximum of \$2000 per client

# NHPP educational components

- Foreclosure prevention education
- COVID-19 outreach campaign





Q&A



NEXT STEPS

WRAP UP



**Thank You**