



SOUTH DAKOTA NATIVE HOMEOWNERSHIP COALITION OUR COLLECTIVE PATH TO NATIVE HOMEOWNERSHIP

**CALENDAR
YEAR 2021**

2021 SNAPSHOT

85 HOME-RELATED LOANS
CLOSED & PACKAGED
TOTALING
\$6,424,331

48 NEW NATIVE
HOMEOWNERS

With new homeowners, we are looking at the number of home loans for new construction, acquisition, and manufactured housing chattel.

46 TRAININGS



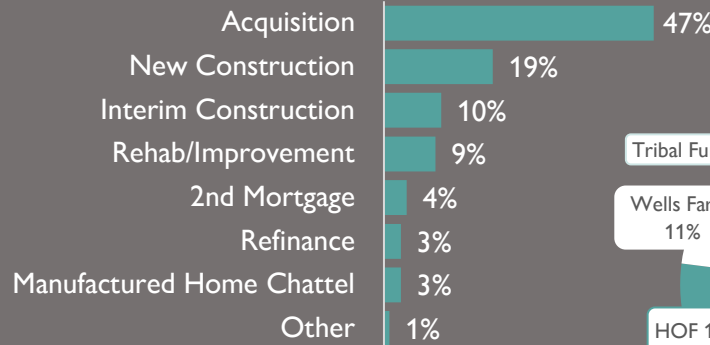
182 PEOPLE
TRAINED

237 TOTAL HOURS
OF TECHNICAL
ASSISTANCE

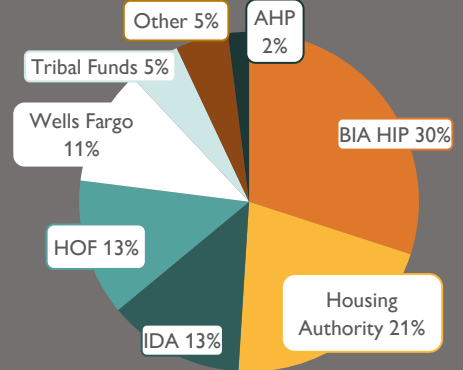


197 1:1
SESSIONS

LOAN PURPOSE



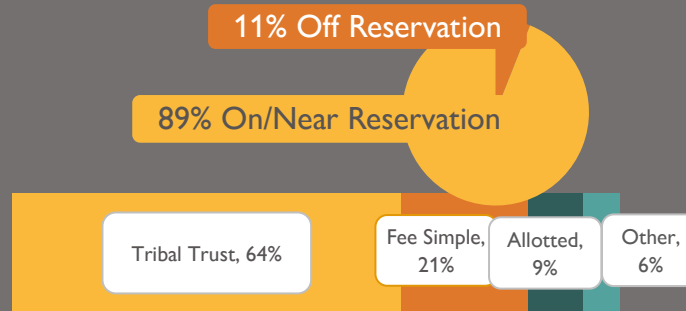
SUBSIDIES



\$397,035

provided in subsidies
with an average of
\$5,365 per loan

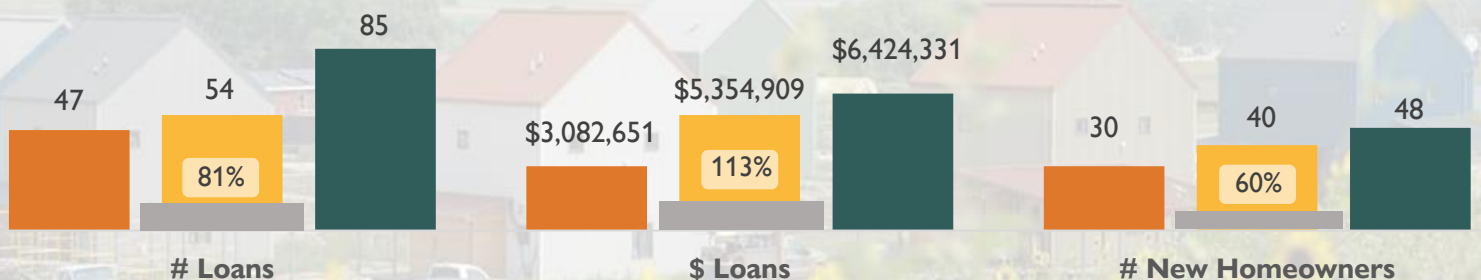
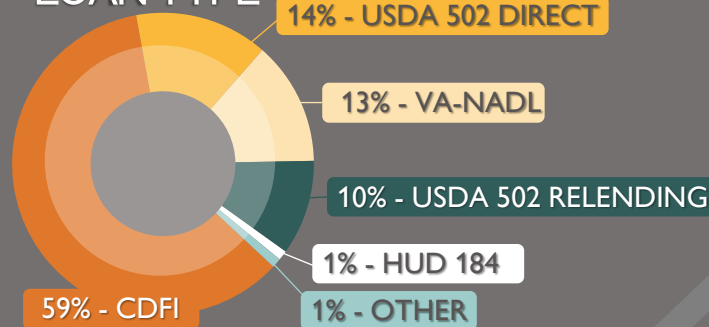
LOCATION & LAND STATUS



23 NEW HOMES
ON RESERVATION

7 RENOVATIONS

LOAN TYPE



■ 2019 ■ 2020 ■ 2021 ■ % increase from 2019-2021

2021 ANNUAL SURVEY RESULTS

502

RELENDING
PILOT PROGRAM
OCT 2019 - JUNE 2021

2 NATIVE
CDFIs

20 LOANS
TOTALING
\$2,313,076

100%
ON-RESERVATION

REMAINING PIPELINE
44 families for
\$5.8 Million*

* this figure only includes demand from one of the two NCDIFs

100%
NATIVE
BORROWERS

REPORTED COVID-19 CHALLENGES INCLUDED:

- ❖ Increased demand for homeownership
- ❖ Lack of available contractors
- ❖ Increased costs and supply shortages
- ❖ Organizational capacity
- ❖ Adopt virtual workspace and other new technology
- ❖ Broadband infrastructure



160

FAMILIES
in loan pipeline for
homeownership



14

CERTIFIED INSTRUCTORS
in Pathways Home, Credit When
Credit is Due, Building Native
Communities, Post-Purchase, and
HUD Housing Counseling



20

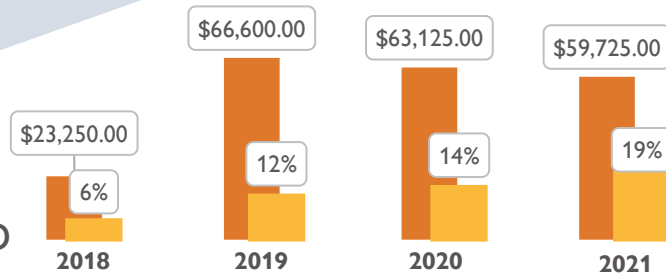
PARTNERSHIPS
providing services,
referrals, and guidance



7

HERO APPROVED
organizations

HERO SUPPORT FOR NATIVE PRACTITIONERS



Percentages
reflect the %
of total HERO
support going
to Native
Practitioners

HUD HOUSING COUNSELING AGENCIES

- 1 approved
- 1 conditionally approved
- 3 working towards approval

NMLS LICENSING

- 1 licensed
- 2 working towards licensing

COALITION IMPACTS

- ❖ “Continuing to advocate for the 502 Re-Lending pilot and change the legislation to open it up for a permanent program.”
- ❖ “Continuously connecting us to Freddie and Fannie resources, Enterprise, and NeighborWorks, etc.”
- ❖ “Advocacy at all levels for homeownership - Appraisal system, title companies, etc.”
- ❖ “Placing us in the great networking connection for our clientele and our organization growth.”
- ❖ “The connections that are brought by being a member of the coalition.”
- ❖ “Reminding me how important it is to track everything. The monthly tracking helped me realize how much one on one time we spend with our clients.”