Our Collective Path to Homeownership
2016 to Q3 2018

131
HOME LOANS TO NATIVE AMERICAN FAMILIES TOTALING $7,064,300

$940,380 IN HOME LOAN SUBSIDIES, AVERAGING $16,000 PER LOAN

1,702 CLIENTS RECEIVED 4,997 HOURS OF TECHNICAL ASSISTANCE

488 TRAININGS OFFERED TO 2,872 PEOPLE

51 NEW HOMEOWNERS AND 42 RENOVATED HOMES ON RESERVATIONS

Of the 28 homeownership practitioners we are working with, 24 reported data. Data was collected using previous databases as well as phone interviews.

Technical assistance includes one-on-one counseling, coaching, technical assistance, and/or individual education assistance to clients and families by phone, email or in-person.
Our Collective Path to Homeownership
2016 – Q3 2018

HOME LOANS
$1,325,595 2016
$2,202,910 2017
$2,346,810 Q3 2018

TYPE OF LOAN
- Rehab: 42%
- Acquisition: 34%
- Other: 15%
- New Construction: 4%
- Self-Help: 3%
- Refinance: 1%

LOCATION & LAND STATUS
- 6% Off Reservation
- 94% On Reservation

OFF-RESERVATION PARTNERSHIPS
- 30 loans to Native borrowers for a total of $1,362,885
- 308 Native clients assisted
- 500 hours of assistance to Native clients
- 438 Native clients trained

WWW.SDNATIVEHOMEOWNERSHIPCOALITION.ORG
Our Collective Path to Homeownership
2018 ANNUAL SURVEY RESULTS

TYPICAL SOURCES OF SUBSIDY USED FOR LOANS

<table>
<thead>
<tr>
<th>Source</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Tribal Funds</td>
<td>25%</td>
</tr>
<tr>
<td>BIA Housing Improvement Program (HIP)</td>
<td>19%</td>
</tr>
<tr>
<td>Federal Home Loan Bank Affordable Housing Program (AHP)</td>
<td>13%</td>
</tr>
<tr>
<td>Individual Development Accounts (IDA)</td>
<td>13%</td>
</tr>
<tr>
<td>Private Donors</td>
<td>6%</td>
</tr>
<tr>
<td>Federal Home Loan Bank Native American Homeownership Initiative (NAHI)</td>
<td>6%</td>
</tr>
<tr>
<td>HUD Home through SD Development Authority</td>
<td>6%</td>
</tr>
<tr>
<td>Wells Fargo LIFT</td>
<td>6%</td>
</tr>
<tr>
<td>Tribally Designated Housing Entities (TDHE)</td>
<td>6%</td>
</tr>
</tbody>
</table>

KEY IMPACTS OF PARTICIPATING IN THE COALITION

- Training (69%)
- Networking (62%)
- Resources (38%)
- Education (38%)
- Data Collection (23%)

HOMEOWNERSHIP EDUCATION RESOURCE ORGANIZATION (HERO) is a state certification program for homebuyer education providers.