



NATIONAL CONGRESS OF AMERICAN INDIANS

The National Congress of American Indians Resolution #TUL-05-072

TITLE: Improve the Section 184 Loan Guarantee Program

WHEREAS, we, the members of the National Congress of American Indians of the United States, invoking the divine blessing of the Creator upon our efforts and purposes, in order to preserve for ourselves and our descendants the inherent sovereign rights of our Indian nations, rights secured under Indian treaties and agreements with the United States, and all other rights and benefits to which we are entitled under the laws and Constitution of the United States, to enlighten the public toward a better understanding of the Indian people, to preserve Indian cultural values, and otherwise promote the health, safety and welfare of the Indian people, do hereby establish and submit the following resolution; and

WHEREAS, the National Congress of American Indians (NCAI) was established in 1944 and is the oldest and largest national organization of American Indian and Alaska Native tribal governments; and

WHEREAS, the Section 184 Loan Program provides a significant opportunity for increasing homeownership among Indian people, but is severely underutilized; and

WHEREAS, there exists a number of obstacles to greater utilization of the Section 184 Loan Program, including substantial delays in obtaining necessary documentation from the Bureau of Indian Affairs (BIA), burdensome and duplicative environmental review requirements, and excessive paperwork burdens that make the program unpopular among lenders; and

WHEREAS, obtaining a Section 184 Guaranteed Loan is a very slow, laborious and difficult process which creates a disincentive for lender to participate; and

WHEREAS, congressional appropriations for the Section 184 Loan Program, if not utilized in Indian Country, may be rescinded by Congress.

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NOW THEREFORE BE IT RESOLVED, that the NCAI does hereby support changes to the Section 184 Loan Guarantee Program, namely:

- a. That BIA take the necessary steps to expedite their response time in providing title status reports; and
- b. That BIA and HUD enter into a Memorandum of Agreement (MOA) to coordinate duplicative environmental review requirements; and
- c. That HUD work with Tribal credit departments and credit unions to become approved lenders; and
- d. That the Section 184 process be automated, similar to the process used by FHA lenders, to expedite processing time and reduce barriers facing lenders; and

BE IT FURTHER RESOLVED, that this resolution shall be the policy of NCAI until it is withdrawn or modified by subsequent resolution.

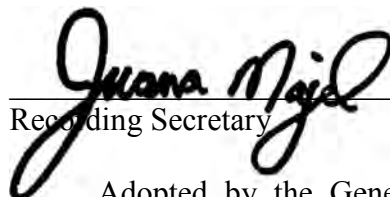
CERTIFICATION

The foregoing resolution was adopted at the 2005 Annual Session of the National Congress of American Indians, held at the 62nd Annual Convention in Tulsa, Oklahoma on November 4, 2005 with a quorum present.



President

ATTEST:



Recording Secretary

Adopted by the General Assembly during the 2005 Annual Session of the National Congress of American Indians held from October 30, 2005 to November 4, 2005 at the Convention Center in Tulsa, Oklahoma.