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## **NCAI HEADQUARTERS**

1516 P Street, N.W. Washington, DC 20005 202.466.7767 202.466.7797 fax www.ncai.org

## The National Congress of American Indians Resolution #DEN-18-025

# TITLE: Supporting Native Homeownership Opportunities on Trust Land through Sovereignty and Self-Determination

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 and the United Nations Declaration on the Rights of Indigenous Peoples, 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, homeownership on trust land stimulates tribal economies, promotes self-determination, and promotes family stability and self-sufficiency; and

**WHEREAS**, tribal governance is critical to the success of homeownership programs and lending processes on trust land to create diverse housing options for tribal citizens and Native people; and

WHEREAS, there is a strong demand for homeownership in Indian Country, but continued difficulty for Native homebuyers to obtain mortgage financing on trust land; and

WHEREAS, the Center for Indian Country Development at the Federal Reserve Bank of Minneapolis, National Native Homeownership Coalition, National American Indian Housing Council, Enterprise Community Partners, and NeighborWorks® America have launched the *Tribal Leaders Handbook on Homeownership* initiative as a resource for tribal leaders to develop dynamic housing markets and the supporting legal, financial, and physical infrastructure for their communities.

**NOW THEREFORE BE IT RESOLVED,** that the National Congress of American Indians (NCAI) shall join the efforts of the Center for Indian Country Development and its partners to implement the *Tribal Leaders Handbook on Homeownership* initiative; and

**BE IT FURTHER RESOLVED,** that NCAI will assist with any policy and tools to assist the advancement of tribal homeownership on tribal lands; and

**BE IT FURTHER RESOLVED,** that in order to promote dynamic housing markets and support legal, financial, and physical infrastructure for Native communities, NCAI reaffirms Resolution REN-13-070, urging passage of legislation to reauthorize the Native American Housing Assistance and Self-Determination Act; and

**BE IT FURTHER RESOLVED,** that NCAI calls upon its members and all Native leaders to exercise their sovereignty to implement strategies to promote affordable homeownership opportunities to ensure healthy, safe, and productive lives for all Native people and the next seven generations; and

**BE IT FINALLY 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 by the General Assembly at the 2018 Annual Session of the National Congress of American Indians, held at the Hyatt Regency in Denver, Colorado October 21-26, 2018, with a quorum present.

**ATTEST:** 

Junia Majel Dixon, Recording Secretary