



HOUSING AND COMMUNITY DEVELOPMENT TRAINING RESOURCES AND OPPORTUNITIES FOR INDIGENOUS COMMUNITIES

June 2021



ACKNOWLEDGMENTS

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Special thanks to Lonnie Jeffries with Jeffries Design who provided design services and contributed all of the images throughout the report. An enrolled member of the Cheyenne River Sioux Tribe, Lonnie's photography features landscapes from across the Great Plains including the Badlands, Deerfield Lake, Black Hills, Bear Butte and Devil's Tower, all traditional homelands of the Lakota people.





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INTRODUCTION

As part of our [Native Commitment](#) to leverage NeighborWorks America's expertise and strengths to support practitioners and partner organizations in the Native community development field, we are pleased to offer this industry tool – ***Native Housing and Community Development Training Resources and Opportunities for Indigenous Communities*** – to bring to light opportunities and areas for consideration in the Native housing and community development training industry.

This scan of training and certification programs identifies key Native and Native-serving training organizations and course offerings. NeighborWorks America plans to use these findings to explore potential strategies for our future contributions to the field, but we also hope these findings will foster partnerships and collaborations that could catalyze the development of even more innovative community development training for Indigenous communities. This could include identifying potential collaborators to work in conjunction with NeighborWorks' Native American Community Development training track.

While NeighborWorks is sponsoring this effort, it is also intended to be an industry resource to raise awareness of various training initiatives and illuminate potential collaboration wherever possible. NeighborWorks remains dedicated to partnerships in the delivery of our own training, but our goal is also for the tool to inspire new training collaborations between Native and Native-serving organizations working to meet the needs of Indigenous communities.

We look forward to the possibilities.

Dr. Cristi Ford
Senior Vice President, Training

Lee Anne Adams
Senior Vice President, National Initiatives

OVERVIEW AND METHODOLOGY

To collect information about the types of housing and community development training offerings currently available to Native communities and to identify gaps in that training, Seven Sisters Community Development Group, LLC conducted qualitative data gathering over a four-month period from March through June 2021. The resulting data set included a broad representation of national, regional, and local training providers which provided a strong foundation for examination and analysis. We received 32 survey responses and followed up with five selected organizations for deeper discussions, but we acknowledge that our data gathering efforts were not exhaustive and did not include all accomplished providers in the field.

Data sources included:

- An online survey of Native and Native-serving organizations working in the fields of housing and community development.
- Additional Zoom interviews with selected respondents.
- An analysis of NeighborWorks' current and historical Native American Community Development Track course offerings.
- Consideration of Native-inclusive diversity, equity, and inclusion (DEI) strategies for NeighborWorks America's community development training and other programming.
- A review of the recommendations contained within *NeighborWorks America's Native Strategy: Exploring Partnerships and New Opportunities for Achieving Impact in Native Communities* (March 2020), a report summarizing an engagement process conducted to inform the development of a corporate strategy that scales NeighborWorks America's work and impact in Native communities.

This report summarizes and presents a thematic analysis of the findings from these data gathering efforts.



Terminology

The stakeholders that NeighborWorks America seeks to engage through its Native commitment include representatives from American Indian, Alaska Native, and Native Hawaiian populations. While each of these Indigenous populations has unique cultures and histories of federal and state policies, this report refers collectively to these sectors as “Indian Country” or “Native communities.” The sovereign entities that represent each sector are Indian tribes, Alaska Native Corporations, and Hawaiian Homestead Associations. The report may reference each group of sovereign entities individually or collectively as “tribes.”

Similarly, the report refers to the three populations together as “Native” or “Indigenous” people and the places where they live as “Native” or “Indigenous” communities. The places could include Indian reservations, Alaska Native Villages, or Hawaiian Homesteads. Given historical federal and state policies and economic conditions, “Native or Indigenous communities” could also include communities near reservations, Alaska Native Villages, or Hawaiian Homesteads with concentrated populations of Native people. In addition, Native people living in urban settings may be referred to as “urban Indians” living in “urban Indian communities.”

Finally, for the purposes of this report, the term “Native organization” means an organization that is led by a board comprised of a majority of Native people. A “Native-serving organization” is viewed as any organization that makes a dedicated effort to extend its services to Indigenous populations.

SURVEY SUMMARY

Thirty-two housing and community development organizations responded to the *Market Scan of Native Community Development Training Field* survey. Approximately, 62.5% of survey respondents were Native organizations and 37.5% were non-Native intermediary organizations. Eighty-eight percent of those that responded to the survey indicated that they offer training services, and 75% had a national footprint. There was diversity regarding the geographic communities where training is provided, but 86% of organizations serve American Indian reservations, tribal areas, and/or border communities. Figure 1 below, shows the range of geographic areas served with percentages.

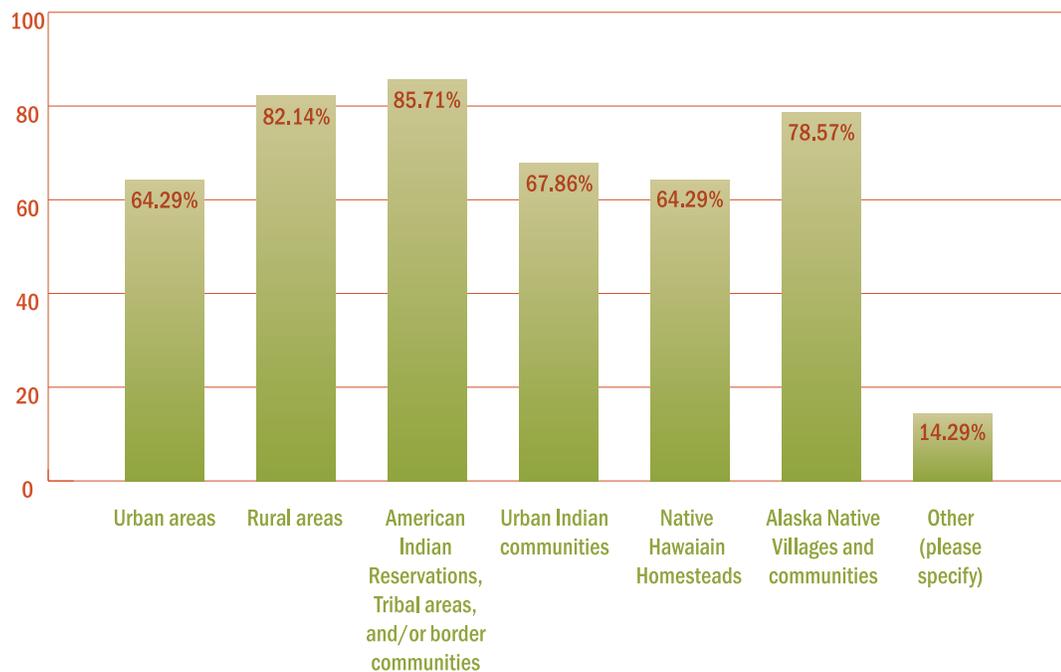


Figure 1: Geographic Communities Served

Respondents were also asked to select their primary training audiences from a selection of twenty-four possible answer choices. The top six audiences included:

- Nonprofits (68%)
- Tribal governments or agencies (64%)
- Community development financial institutions (CDFIs) (50%)
- Tribally Designated Housing Entities (TDHEs) (50%)
- Financial education providers and coaches (50%)
- Housing counselors (39%)

The training audiences served the least included:

- For profit providers (7%)
- Health care providers/social workers (7%)
- Organizations that work with agriculture producers (11%)
- Public housing and/or housing choice (Section 8) voucher entities (18%)
- Philanthropic organizations (21%)

Thirty-nine percent of organizations serve approximately 101-500 learners annually.

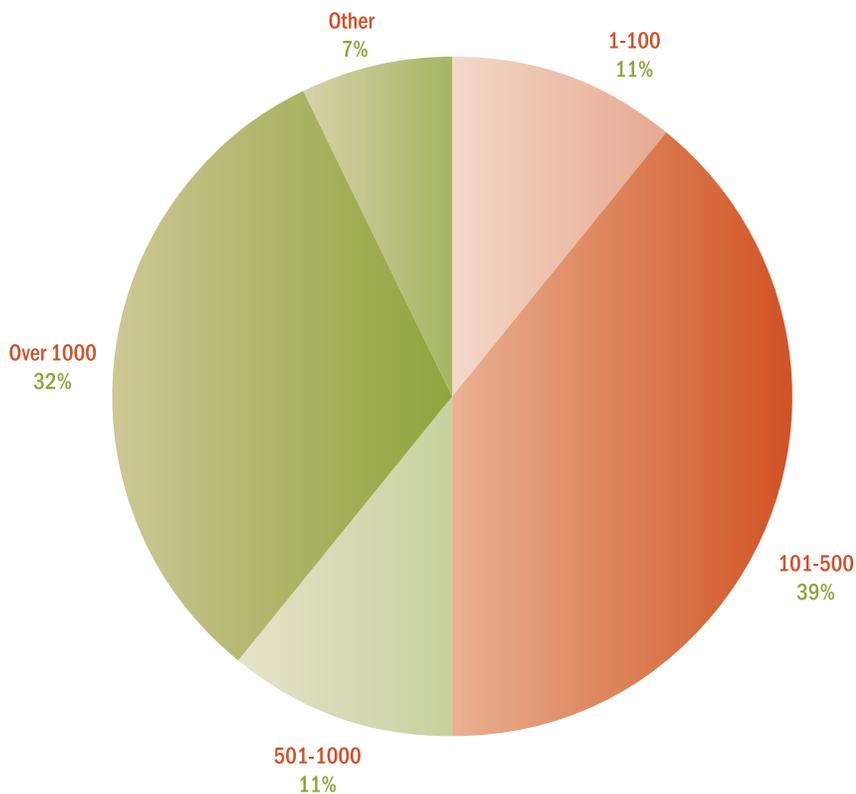


Figure 2. Learners Trained Annually

Organizations responded that they are offering training through a variety of modalities with the most common being virtual classroom training (89%) and webinars (89%). The modality used least often was the combination of online training combined with in-person sessions (21%). Forty-four percent indicated that they are not currently using a Learning Management System (LMS).

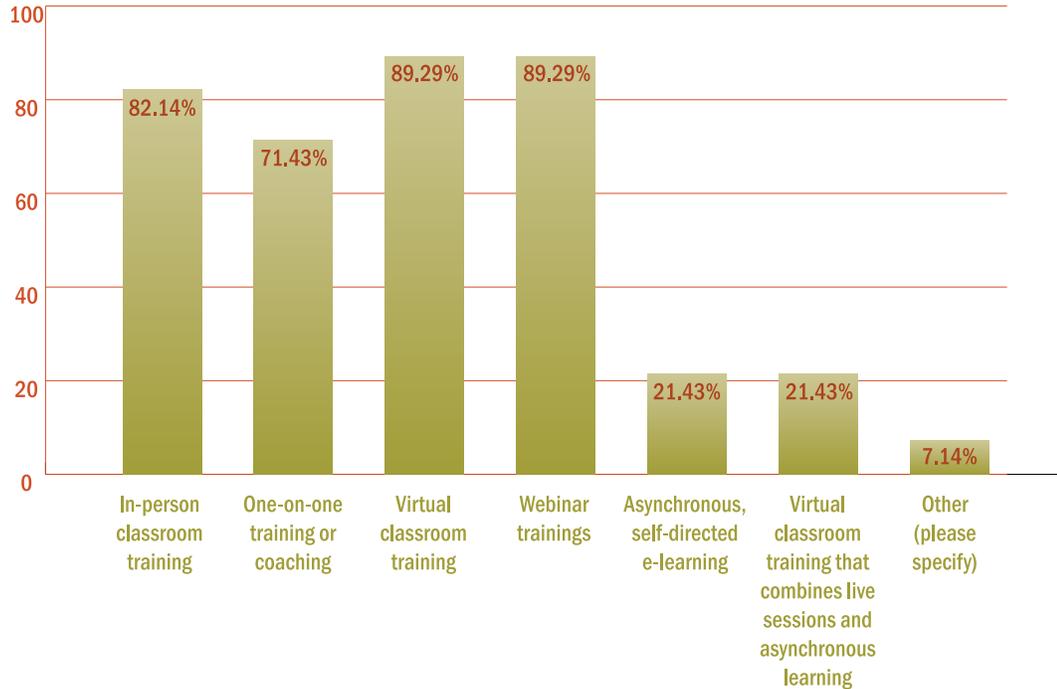


Figure 3. Training Methods Used

Survey participants were asked a series of questions about their training offerings, certifications, tuition, and financial support. Table 1 below summarizes participant responses.

Table 1: Training Characteristics

Characteristics	Yes	No
Training is open to the public	68.5%	31.5%
Certification available	50%	50%
Charges tuition	14%	86%
Offers scholarships	25%	75%
Offers customized, place-based training	82%	18%
Offers an executive leadership institute	18%	82%

Organizations were asked which training topics their organization addresses. The top four training topics covered from a selection of 22 included:

1. Community and Economic Development (68%)
2. Financial Capability, Housing Education, and Counseling (61%)
3. Nonprofit Management (50%)
4. Community Engagement (50%)

The least covered training topics included:

1. Food Sovereignty (10%)
2. Rehab Management (10%)
3. Trauma-informed services (14%)
4. Diversity, Equity and Inclusion Topics (14%)

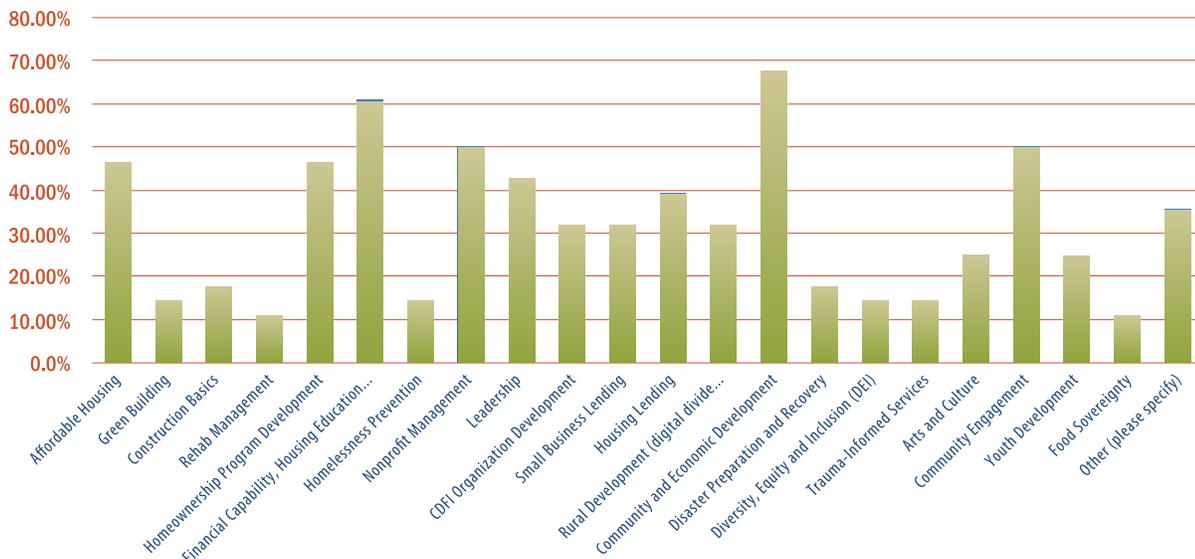


Figure 4: Training Topics Covered

Several organizations shared additional training topics that they cover, including:

- One-on-one governance training
- Credit building
- Homeowner maintenance
- Agriculture lending
- Small business lending for Native artist
- Affordable housing development and finance
- Impact investing
- Neighborhood revitalization
- LGBTQ2+ inclusion in housing & community development
- Women in community development
- Board member development
- Factory-built housing
- Community/police engagement
- Shared equity housing
- Grant writing
- USDA Mutual Self-Help Housing program operations
- Water and wastewater system operation and management
- Solid waste management
- Business development
- Empowerment Economics



NATIVE HOUSING AND COMMUNITY DEVELOPMENT TRAINING OFFERINGS

The following charts include more detailed information about the housing and community development training offerings currently available from national and regional Native-led and Native-serving organizations.

Table 2: National/Regional Native Training Organizations and Table 3: National/ Regional Native-serving Training Organizations present general information about training offerings including:

- The organization's name and website address,
- Whether the training is open to the public or restricted to members,
- The types of organizations in their primary training audience,
- The estimated number of learners they reach annually,
- Whether they administer any training certifications,
- Which types of training methods they use, selecting from the following list: in-person classroom training, one-on-one training or coaching, virtual classroom training, webinar trainings, asynchronous, self-directed e-learning, or virtual classroom training that combines live sessions and asynchronous e-learning,
- Whether they charge tuition and if they do, whether they offer scholarships, and
- If they offer customized or place-based (onsite) training.

Table 4: Training Certifications compiles a list of the organizations that administer training certifications and the types of certifications each offers.

Table 5: Organizations Offering Executive Leadership Training presents a list of the organizations that reported that they offer an executive leadership institute.

Finally, *Table 6: Training Topics by Organization* indicates which organizations offer training in each of the 22 topic areas identified in the survey.

Table 2: National/Regional Native Training Organizations

Organization Name Website	Open to Public	Organizations Served	# Trained Annually	Certification	Training Methods	Tuition	Scholarships	Custom Training
Association of Alaska Housing Authorities www.aahaak.org	x	Tribes, TDHEs	101-500		In person Virtual Webinar			x
First Nations Development Institute www.firstnations.org	x	Nonprofits, Tribes, workforce dev orgs, orgs that work with ag producers, orgs that work with artists, philanthropic orgs, small businesses	Over 1,000	x	In-person Virtual One-on-one	x	x	x
First Peoples Fund www.firstpeoplesfund.org	All Native culture bearers and artists	Nonprofits, CDFIs, fin ed providers, orgs working w/artists, small businesses	101-500	x	In-person One-on-one Virtual Webinar			x
Hawaiian Community, Assets Inc. www.HawaiianCommunity.net	x	Nonprofits, CDFIs, housing counselors, financial ed providers, youth service providers	1-100		In-person Virtual Webinar One-on-one			x
National American Indian Housing Council www.naihc.net	x	Tribes, TDHEs, housing developers, housing counselors, homebuyer ed instructors, fin ed providers credit counselors, homebuyers	Over 1,000	x	In-person One-on-one Virtual Webinar E-learning Combination	x		x
National Congress of American Indians www.ncai.org	Depends on training	Nonprofits, Tribes Local/state/fed govt	500-1,000		Webinar			

Organization Name Website	Open to Public	Organizations Served	# Trained Annually	Cert- ification	Training Methods	Tuition	Scholar- ships	Custom Training
National Indian Child Welfare Association www.nicwa.org	x	Nonprofits, Tribes, local/state/fed govt, youth providers, health care/ social workers, consumers	Over 1,000	x	In-person Virtual Webinar E-learning	x		x
National Urban Indian Family Coalition www.nuifc.org	Members only	Nonprofits	1-100		One-on-one			x
Native CDFI Network www.nativecdfi.net	x	Nonprofits, CDFIs, Tribes	101- 500		In-person On-on-one Virtual Webinar			
Native Community Capital www.nativecap.org	x	Nonprofits, CDFIs, Tribes, TDHEs, local/state/fed govt, housing developers, housing counselors, homebuyer ed instructors, fin ed providers, credit counselors, free tax prep, for profit	101- 500	x	In-person One-on-one Virtual Virtual Webinar			x
Oklahoma Native Assets Coalition, Inc. www.oknativeassets.org	x	Nonprofits, CDFIs, Tribes, TDHEs, fin ed providers, credit counselors, youth providers workforce dev org. free tax prep, for profit, small business	101- 500		One-on-one Webinar			x
ONABEN www.onaben.org	x	Nonprofits, CDFIs, Tribes, tribal enterprises, fin ed providers, credit counselors, youth providers, workforce dev org, orgs serving artists, for profit, small business	Over 1,000	x	In-person On-on-one Virtual Webinar	x	x	x

Organization Name Website	Open to Public	Organizations Served	# Trained Annually	Certification	Training Methods	Tuition	Scholarships	Custom Training
Oweesta Corporation www.oweesta.org	x	Nonprofits, CDFIs, Tribes, TDHEs, housing counselors, homebuyer ed instructors, fin ed providers, credit counselors, youth providers, workforce dev orgs, orgs working with ag producers & artists, free tax prep, for profit, philanthropic orgs	Over 1,000	x	In-person One-on-one Virtual Webinar	x	x	x
Sovereign Council of Hawaiian Homestead Associations www.hawaiianhomesteads.org	x	Non-profits, CDFIs, Tribes, TDHEs, Tribal enterprises, Local/state/fed govt, housing developers, housing counselors, homebuyer ed instructors, financial ed providers, credit counselors, youth providers, workforce dev orgs, orgs that work with ag producers, orgs that work with artists, philanthropic orgs, homebuyers/homeowners, small businesses, consumers	501-1000	x	In-person Virtual Webinar One-on-one			x
Seminole Tribe of Florida Native Learning Center www.nativelearningcenter.com	x	CDFIs, Tribes, TDHEs, housing developers, housing counselors, homebuyer ed instructors, fin ed providers, homebuyers Tribes, TDHEs	501-1,000		In-person Virtual	Webinar		x
United Native American Housing Association www.unaha.org	Members only	Tribes, TDHEs	101-500		In-person One-on-one Virtual Webinar			x

Table 3: National/Regional Native-serving Training Organizations

Organization Name Website	Open to Public	Organizations Served	# Trained Annually	Certification	Training Methods	Tuition	Scholarships	Custom Training
Credit Builders Alliance www.creditbuildersalliance.org www.cbatraininginstitute.org	x	Nonprofits, CDFIs, Tribes public housing, housing counselors, homebuyer ed instructors, fin ed providers, credit counselors, youth providers, health care/social workers, free tax prep, homebuyers, small businesses, consumers	Over 1,000	x	In-person Virtual Webinar e-learning	x	x	x
Enterprise Community Partners www.enterprisecommunity.org	Affordable housing providers	Nonprofits, CDFIs, Tribes, Tribal enterprises, Local/state/federal govt, public housing, housing developers, housing counselors, homebuyer ed instructors, philanthropic	101-500		In-person Virtual Webinar			x
Housing Assistance Council www.ruralhome.org	x	Nonprofits, housing developers, housing counselors, homebuyer ed instructors, fin ed providers	Over 1,000	x	In-person One-on-one Virtual Webinar e-learning Combination	Only for certification course		x

Organization Name Website	Open to Public	Organizations Served	# Trained Annually	Cert- ification	Training Methods	Tuition	Scholar- ships	Custom Training
Minnesota Housing Partnership www.mhponline.org	Only those that meet funder criteria	Nonprofits, housing developers, housing counselors, homebuyer ed instructors, fin ed providers	101- 500		In-person One-on-one Virtual Webinar e-learning Combination			x
NeighborWorks America www.nw.org	x	Nonprofits, CDFIs, Tribes, TDHEs, Tribal enterprises, Local/state/federal govt public housing, housing developers, housing counselors, homebuyer ed instructors, fin ed providers, credit counselors, workforce dev orgs, orgs that work with artists, free tax prep providers, for profit providers, philanthropic orgs, homebuyers /homeowners	Over 1,000	x	In-person One-on-one Virtual Webinar e-learning Combination	x	x	x
Opportunity Finance Network www.ofn.org	x	CDFIs, local/state/fed govts, philanthropic orgs	Over 1,000		In-person Virtual Webinar	Some- times		

Organization Name Website	Open to Public	Organizations Served	# Trained Annually	Cert- ification	Training Methods	Tuition	Scholar- ships	Custom Training
Rural Community Assistance Corporation www.rcac.org	x	Nonprofits, Tribes, TDHEs, Tribal enterprises, Local/state/federal govt, public housing, housing developers, housing counselors, homebuyer ed instructors, financial ed providers, credit counselors, small businesses, housing stabilization counselors, water and wastewater systems providers	Over 1,000	x	In-person Virtual Webinar On-on-one	Usually, no	x	
Rural LISC www.lisc.org/rural	Some are open others are restricted	Nonprofits, CDFIs, TDHEs, Local/state/federal govt, public housing, housing developers, financial ed providers, credit counselors, youth providers, orgs that work with artists, small businesses	Over 1,000		In-person Virtual Webinar Combination One-on-one	For some offerings	x	x

Table 4: Training Certification Courses

Organization	Training Certification Courses
Credit Builders Alliance	<i>Credit as on Asset Master Certification Program</i>
Housing Assistance Council	USDA 502 Direct Loan Packaging Certification
First Nations Development Institute	Business of Indian Ag
First Peoples Fund	<p>Native Artist Professional Development - Business Plan and Marketing</p> <p>Native Artist Professional Development - Pricing and Marketing</p> <p>Native Artist Professional Development - Performing Arts and Artist Calendar</p> <p>Native Artist Professional Development - Artist Calendar and Business Plan</p> <p>Native Artist Professional Development - Performing Arts and Business Plan</p> <p>Native Artist Professional Development - Overall Certificate</p>
National American Indian Housing Council	<p>Professional Indian Housing Manager</p> <p>NAHASDA Tax Credit Compliance Professional</p> <p>General Housing Management Specialist</p> <p>Financial Management Specialist</p> <p>Occupancy Management Specialist</p> <p>Development Management Specialist</p> <p>Pathways Homebuyer Education Instructor</p> <p>Pathways Homebuyer Education</p>
National Indian Child Welfare Association	<p>Positive Indian Parenting Train-the-Trainer Certification</p> <p>Certification of Completion for 12+ child welfare-oriented curricula</p>
Native Community Capital	<p>Tribal Housing Excellence Academy (THE Academy)</p> <p>Homebuyer Education</p>

Organization	Training Certification Courses
NeighborWorks America	<p>Professional Certificate Programs</p> <ul style="list-style-type: none"> • Affordable Housing • Asset Management • Community and Neighborhood Revitalization • Community Economic Development • Community Engagement • Construction and Rehab • Homeowners and Community Lending • Nonprofit Management and Leadership <p>USDA 502 Direct Loan Packaging Certification</p> <p>Homeownership Education and Counseling Certifications</p> <ul style="list-style-type: none"> • Financial capability • Pre-purchase homeownership education • Post-purchase homeownership education • Homeownership counseling • Foreclosure intervention and default counseling • Homeownership counseling for program managers and executive directors • Rental housing counseling • Post-purchase homeownership education methods in Native communities
ONABEN	Indianpreneurship ®
Oweesta Corporation	<p>Native CDFI Practitioner Certification Program</p> <ul style="list-style-type: none"> • Financial Management Specialization Track • Executive Specialization Track • Lending Specialization Track • Development Services Specialization Track • Board Development <p>Financial Education Instructor Training</p> <ul style="list-style-type: none"> • Building Native Communities: Financial Skills for Families Instructor Training • Building Native Communities: Financial Empowerment for Teens & Young Adults Instructor Training • Financial Coaching with Families Instructor Training

Organization	Training Certification Courses
Rural Community Assistance Corporation	Continuing Education Unit (CEU) Award Training Housing Counselor Certification Tribal Housing Excellence Academy (THE Academy) USDA 502 Direct Loan Package Certification

Table 5: Organizations Offering Executive Leadership Training

Organizations Offering Executive Leadership Training
National American Indian Housing Council Native CDFI Network Native Community Capital NeighborWorks America Oweesta Corporation Rural LISC (fellowship program)

Table 6: Training Topics by Organization

Training Topic	Organizations Offering Training Topic
Affordable Housing	Alaska Association of Housing Authorities Enterprise Community Partners Housing Assistance Council Minnesota Housing Partnership National American Indian Housing Council Native Community Capital Native Learning Center NeighborWorks America Rural LISC Sovereign Council of Hawaiian Homestead Associations United Native American Housing Association

Training Topic	Organizations Offering Training Topic
Green Building	Enterprise Community Partners Housing Assistance Council Native American Indian Housing Council NeighborWorks America
Construction Basics	Housing Assistance Council National American Indian Housing Council NeighborWorks America Rural Community Assistance Corporation Sovereign Council of Hawaiian Homestead Associations
Rehab Management	National American Indian Housing Council NeighborWorks America Rural Community Assistance Corporation Sovereign Council of Hawaiian Homestead Associations
Homeownership Program Development	Enterprise Community Partners Housing Assistance Council Minnesota Housing Partnership National American Indian Housing Council Native Community Capital Native Learning Center NeighborWorks America Oweesta Corporation Rural Community Assistance Corporation Rural LISC Sovereign Council of Hawaiian Homestead Associations United Native American Housing Association

Training Topic	Organizations Offering Training Topic
Financial Capability, Housing Education, And Counseling	Credit Builders Alliance First Nations Development Institute Hawaiian Community Assets, Inc. National American Indian Housing Council Native CDFI Network Native Community Capital Native Learning Center NeighborWorks America Oklahoma Native Asset Coalition ONABEN Oweesta Corporation Rural Community Assistance Corporation Rural LISC Sovereign Council of Hawaiian Homestead Associations
Homelessness Prevention	National American Indian Housing Council Native Learning Center NeighborWorks America
Nonprofit Management	Enterprise Community Partners First Nations Development Institute Housing Assistance Council Minnesota Housing Partnership National American Indian Housing Council National Urban Indian Family Coalition Native CDFI Network Native Learning Center NeighborWorks America ONABEN Opportunity Finance Network Oweesta Corporation Rural Community Assistance Corporation Rural LISC Sovereign Council of Hawaiian Homestead Associations

Training Topic	Organizations Offering Training Topic
Leadership	Enterprise Community Partners First Peoples Fund Minnesota Housing Partnership National American Indian Housing Council National Indian Child Welfare Association Native CDFI Network NeighborWorks America ONABEN Oweesta Corporation Rural Community Assistance Corporation Rural LISC United Native American Housing Association
CDFI Organization Development	Native CDFI Network Native Learning Center NeighborWorks America Opportunity Finance Network ONABEN Oweesta Corporation Rural LISC Sovereign Council of Hawaiian Homestead Associations
Small Business Lending	Native CDFI Network NeighborWorks America Opportunity Finance Network ONABEN Oweesta Corporation Rural LISC Sovereign Council of Hawaiian Homestead Associations
Housing Lending	Enterprise Community Partners National American Indian Housing Council Native Community Capital Native Learning Center NeighborWorks America Opportunity Finance Network Oweesta Corporation Sovereign Council of Hawaiian Homestead Associations United Native American Housing Association

Training Topic	Organizations Offering Training Topic
Rural Development (Digital Divide, Infrastructure, Community Facilities)	Enterprise Community Partners First Nations Development Institute Housing Assistance Council Minnesota Housing Partnership National American Indian Housing Council NeighborWorks America Rural Community Assistance Corporation Rural LISC United Native American Housing Association
Community and Economic Development	Enterprise Community Partners First Nations Development Institute First Peoples Fund Minnesota Housing Partnership National American Indian Housing Council National Congress of American Indians National Indian Child Welfare Association Native CDFI Network Native Learning Center NeighborWorks America Oklahoma Native Assets Coalition ONABEN Opportunity Finance Network Oweesta Corporation Rural Community Assistance Corporation Rural LISC Sovereign Council of Hawaiian Homestead Associations United Native American Housing Association
Disaster Preparation and Recovery	Enterprise Community Partners National American Indian Housing Council Native Learning Center NeighborWorks America Rural LISC
Diversity, Equity and Inclusion (DEI) Topics	First Nations Development Institute National American Indian Housing Council NeighborWorks America ONABEN

Training Topic	Organizations Offering Training Topic
Trauma-Informed Services	Enterprise Community Partners National American Indian Housing Council National Indian Child Welfare Association NeighborWorks America
Arts and Culture	First Nations Development Institute First Peoples Fund National American Indian Housing Council NeighborWorks America ONABEN Rural LISC
Community Engagement	Enterprise Community Partners First Nations Development Institute First Peoples Fund Minnesota Housing Partnership National American Indian Housing Council National Congress of American Indians National Indian Child Welfare Association Native Learning Center NeighborWorks America Oweesta Corporation Rural Community Assistance Corporation Sovereign Council of Hawaiian Homestead Associations
Youth Development	National Congress of American Indians National Indian Child Welfare Association ONABEN Oweesta Corporation Sovereign Council of Hawaiian Homestead Associations
Food Sovereignty	First Nations Development Institute NeighborWorks America Sovereign Council of Hawaiian Homestead Associations



TRAINING GAPS

Data gathering efforts also brought to light several areas where local, regional, and national practitioners from Native and Native-serving organizations saw gaps in the Native housing and community development housing field. These areas fall into three general categories:

- 1) Training for Key Stakeholders** including tribal leaders, lenders doing business on tribal land, non-Native partners with a desire to learn about working in Indian Country, and urban Indian nonprofits who would like to expand or enhance their services to address housing and homelessness issues.
- 2) Affordable Housing Topics** including homeownership, housing and infrastructure development, housing development financing, and specialized housing for survivors of domestic and gender-based violence.
- 3) Capacity Building Topics** including organizational development, leadership, financial resource development, networking and collaboration, policy advocacy, and youth training.

1) Training for Key Stakeholders

Survey respondents identified several types of key stakeholders involved with housing and community development issues for which there are limited training opportunities:

- **Tribal leaders.** The governance role of tribal leaders is critical to creating an environment conducive to homeownership and housing development. Respondents noted the need for training that conveys the value of homeownership and the importance of enacting legal infrastructure, housing needs assessments, and land use planning.
- **Lenders interested in doing business on tribal land.** Respondents indicated that there are few training opportunities for lenders to learn about the leasing, title clearance, and mortgage processes on tribal land and how to use the U.S. Department of Housing and Urban Development (HUD) Section 184 Indian Home Loan Guarantee Program, the U.S. Department of Agriculture (USDA) Section 502 Guaranteed Loan Program, and conventional loan programs.

- **Education for non-Native partners.** Multiple respondents called out the need to educate non-Native partners, including federal and state agencies, about Native history, tribal sovereignty, cultural sensitivity, the basics of the federal trust responsibility, and working with tribes.
- **Urban Indian nonprofits.** Even though over 78% of Native people live in urban settings, urban Indian populations often fall through the cracks between reservation-based and non-Native housing and homelessness prevention programming. Respondents remarked that there are few housing and community development training opportunities tailored for nonprofits serving urban Indians despite the fact that housing and homelessness is consistently among the top three priority issues cited by urban Indian organizations.

2) Affordable Housing Topics

Respondents uncovered several training gaps around affordable housing topics:

- **Homeownership/housing for middle-class families.** Addressing homeownership and housing in Indian Country means understanding that needs may not necessarily correlate to income levels. Respondents suggested that training in this area could include reimagining home lending programs for Native communities without the constraints of existing mortgage industry models. Some also stressed that homeownership program development training should be inclusive of the needs of families who do not qualify for low-income programs, including down payment assistance programs.
- **Housing and infrastructure development.** Several respondents identified gaps in training about the development of affordable housing and infrastructure to address the lack of housing stock in Native communities, including construction management, availability of contractors, land-use planning, and infrastructure installation (water, electricity, roads).
- **Housing and infrastructure development financing.** Respondents highlighted the need for basic training about development financing for projects on tribal land, including leveraging HUD Indian Housing Block Grants, identifying low-cost construction funds, sharing sample pro forma and construction financing proposals for new developments, and a “Housing Development Financing 101” for beginners. Other topics noted were bridge financing for non-asset-based lending to cover the costs of

tasks such as moving homes or adding water or sewer lines to a home site, and conventional and CDFI financing for housing development.

- **Specialized housing training.** Training to address the supportive housing needs of survivors of domestic or gender-based violence was mentioned, as well.

3) Capacity Building Topics

The last category of training gaps includes capacity building training in several topic areas:

- **Organizational development.** Given the historic lack of investment in Native communities, the growth of the nonprofit sector lags behind other areas. Respondents indicated that high staff turnover compounds capacity challenges, underscoring the ongoing need for organizational development training, including board of directors training and specialized training to support the sustainability of nonprofit organizations and Native CDFIs. In particular, one respondent mentioned the need to assist Native CDFIs to expand through debt capital.
- **Leadership training.** Training the next generation of Native leaders was mentioned by several respondents as a critical area. This included both executive leadership training as well as opportunities to learn the technical expertise necessary to lead housing and community development organizations.
- **Financial resource development.** Several gaps were identified around training opportunities to support Native organizations' efforts to access financial resources, including operating funds and lending capital for CDFIs. Native intermediary organizations also indicated the need for resources to support the delivery of Native-led, site-specific community development training.
- **Networking and collaboration.** Given the complicated housing and community development processes in Native communities, respondents identified the need for training opportunities to support networking and collaboration in two areas. First, there is a need to facilitate trainings that coordinate and help to navigate the bureaucratic and sometimes duplicative processes of federal, state, and tribal agencies. Similarly, respondents noted a need for trainings that promote peer sharing of tools, templates, and best practices and that provide opportunities to network with lenders looking for projects that might receive favorable Community Reinvestment Act (CRA) consideration by federal regulators.



INDUSTRY OPPORTUNITIES

Based on an analysis of the data gathered, several promising approaches and areas for possible industry exploration and innovation emerged. The scan also highlighted strategies for consideration by non-Native organizations seeking to expand their training services to meet the housing and community development needs of Native communities.

Promising Approaches

Lessons learned from previous undertakings in the fields of housing and community development in Native communities revealed the following promising approaches:

Dedicate time to relationship building and mutually beneficial partnerships. Training providers with proven track records in the housing and community development fields may assume they know the training needs of their targeted audiences. However, as they forge new partnerships to serve Native communities, taking the time to listen to the experience of Native organizations with respectful curiosity and to assess the training needs of Native communities with a fresh perspective is time well-spent as the foundation of mutually beneficial partnerships.

Approach training regionally whenever possible. Given the uniqueness of Native communities, a regional approach to housing and community development issues has proven to be effective. Regional housing associations representing Indigenous communities can be helpful navigators.

Consider the impact of historical trauma in Native communities. Historical trauma may be present from a range of experiences including failed federal policies that relocated Native people from their homes to urban areas or involuntary separation of Native children from their families through attempts to assimilate them in boarding schools far from their homes. Trauma may also stem from the lasting impacts of systemic colonization, poverty, or addiction. Training efforts may be more likely to lead to impactful results when they recognize and acknowledge the effects of historical trauma in Native communities.

Promote peer learning through cohorts. Cohort models have effectively supported the opportunity for Native learners to learn from and share best practices with their peers. This approach is especially helpful in the housing and community development training fields.

Areas for Industry Exploration and Innovation

The following strategies may serve as the basis for further exploration by Native and Native-serving training providers. Some of the ideas presented may lead to additional programming beyond training offerings.

- **Native Executive Leadership Training** Explore Native executive leadership development training models.
 - o Review programs listed in Table 5 and consider how they could be expanded to include Native leaders or replicated for a stand-alone Native leadership program.
 - o Consult with Native organizations to co-create Native executive leadership training and coaching programs that promote Native leadership values with clear intended outcomes.

- **Housing Governance Training for Tribal Leaders** Design training customized to increase the capacity of Tribal leaders to govern in the areas of housing and community development.
 - o Pilot a self-assessment training approach for tribal leaders to evaluate and expand their housing programming, offering models and handbooks on relevant governance issues.
 - o Explore partnerships with respected training entities that promote tribal sovereignty such as the Native Nations Institute at the University of Arizona and the Harvard Project on American Indian Economic Development.
 - o Showcase successful housing and community development governance models, such as the Confederated Salish and Kootenai Tribes in Montana.
 - o Design training materials that help tribal leaders understand that, notwithstanding the federal government's trust responsibility to provide housing to federally recognized tribes, tribal governments who manage their housing programs as revenue generating enterprises, charging market rent as appropriate, are often better able to leverage their resources and help to prepare their citizens for homeownership.

- **Housing Training for Urban Indian Nonprofits** Develop customized housing development and homelessness prevention training for urban Indian nonprofits.
 - o Support Native-led training efforts by organizations like the National Coalition to End Urban Indigenous Homelessness and the National Urban Indian Family Coalition.
 - o Promote opportunities for non-Native nonprofit organizations – including NeighborWorks and its network organizations – to collaborate with urban Indian nonprofits.
 - o Lift up best practices models from urban Indian housing developments in locations such as Duluth, Portland, Minneapolis, Phoenix and Seattle in housing development training for urban Indian organizations.
 - o Customize culturally relevant training materials to bridge the disconnect between reservation-based housing and homelessness resources and other non-Native programming.

- **“Doing Business in Indian Country” Training for Lenders**
 - o Collaborate with the Federal Reserve Bank of Minneapolis Center for Indian Country Development to convene lenders to educate them about lending in Indian Country.
 - o Address the perceived risks and misunderstandings that have inhibited lenders from active engagement in Native communities.
 - o Include a focus on the basics of trust land and the mortgage process in Native communities.

- **Intermediary Collaboration**
 - o Organizations offering training certifications such as those listed in Table 4 could explore offering reciprocity with their certification requirements, especially for Native-focused trainings that meet the requirements of non-Native providers. For example, a Native-focused course could satisfy continuing education requirements for a non-Native course addressing a similar topic.
 - o Bring together housing and community development intermediaries with Native housing practitioners and leaders to align resources and coordinate activities.

- **Cohorts and Specialty Convenings** Customize existing training for Native audiences with training cohorts and specialty convenings. For example:
 - o Gather Tribal leaders, tribally designated housing entities, and Native CDFIs for trainings that provide the space to strategize about how they can work together to promote Native homeownership opportunities in their communities.
 - o Convene thought leaders during training sessions to learn about, and then to collectively problem solve around, systemic challenges in Indian Country such as streamlining the leasing and mortgage approval process of the Bureau of Indian Affairs on trust or restricted land.
 - o Consult with Native Hawaiian housing organizations to conduct training to enable them to determine how best to streamline the residential leasing process on Hawaiian Homelands.
 - o Cross-train with federal agencies to collectively serve Native communities better and more efficiently.

- **Cultural Competency** Before embarking on work in Native communities, expand the cultural competency of non-Native staff of collaborating organizations by offering training such as NeighborWorks America’s [Developing Successful Partnerships with Native Organizations \(ML251\)](#). This course examines the ingredients necessary to create successful partnerships in Native communities by looking at culture, history, sovereignty and federal trust relationships, and Native economies.

- **Capacity Building Training** Offer capacity building courses in the Native context for the topics identified above in Table 6.

- **Impact Investing** Partner with Native Americans in Philanthropy to convene funders investing in Native housing and community development training activities and outcomes.

- **Residential Construction Professionals** Support the development of residential construction industries on trust land by offering training to surveyors, appraisers, contractors, and inspectors about the business opportunities and how to operate in Native communities.

Considerations for Non-Native Organizations

To effectively partner with Native-led organizations and expand training services to Native communities, this scan puts forward the following considerations for non-Native entities.

- Implement intentional outreach efforts to hire and promote Native staff to ensure Native voices are included throughout program design. In the absence of Native staff, engage external Native partners.
- Educate non-Native staff and trainers about historical and contemporary Native contexts and issues, in addition to strategies to develop respectful, mutually beneficial partnerships.
- Commit at the individual staff levels, departmental levels, and as an organization to Native inclusivity to make a comprehensive organizational commitment to long-term systemic changes and reversing the history of Native silencing.
- Decolonize the training environment and curriculum by lifting and making space for the stories, voices, and lived experiences of resilient and innovative Black, Indigenous and People of Color (BIPOC) community development practitioners.
- Recognize that community development in Native communities often looks different due to the government-to-government relationship that tribes have with the United States government. To be truly Native-inclusive, trainers should assess their curriculum and seek resources to explore how their topic looks different in Native communities and revise accordingly.
- Create space for trainers to be learners rather than knowers. Provide regular, on-going opportunities for trainers to reflect on and revise their course materials and approaches to ensure Native inclusivity.
- Continue soliciting feedback from Native participants formally through evaluation and informally about their learning and training experiences.
- Continually seek feedback about training needs, experiences, translatability, and ways to strengthen offerings for Native community development practitioners.



NEIGHBORWORKS AMERICA'S ONGOING EFFORTS

In addition to publishing this resource, NeighborWorks America has prioritized the following activities as part of our Native commitment.

Building Cultural Competency As a preliminary step to ongoing efforts to offer relevant and Native-inclusive trainings, NeighborWorks America sought to build our internal cultural competence and capacity by offering [Developing Successful Partnerships with Native Organizations \(ML251\)](#) to staff across several divisions. This professional development opportunity was well-received by staff and helped to jumpstart our work in this area.

Elevating Native Issues and Concerns NeighborWorks has also leveraged a cross-divisional working group called Akwe:kon (Mohawk for “All of us”) to advance Native inclusion and visibility within NeighborWorks programs.

Increasing Native NeighborWorks Organizations NeighborWorks has increased from one to three Native NeighborWorks organizations, welcoming [Lakota Funds](#) and [Oweesta Corporation](#) to the [NeighborWorks Network](#), joining longtime affiliate [Native Partnership for Housing](#). In addition, NeighborWorks has adopted a general goal to improve the affiliation pipeline to better align it to the experiences of Indigenous organizations and communities.

Expanding the Native American Community Development Track Since 2002, NeighborWorks America has offered courses for Native practitioners through the Native American Community Development Track. Seven Sisters reviewed the courses that NeighborWorks has offered in the past and identified the following five areas of focus: housing development, homeownership program development and training, financial capability program development and training, organizational development, and leadership development.

The scan of NeighborWorks courses revealed that NeighborWorks has a strong, solid base from which to build its Native track moving forward. Clear course areas and topics arose within these five areas. A number of these courses match the training needs identified in the scan. NeighborWorks will also consider updating existing courses, combining related courses, and expanding courses designed for Native CDFIs to reach a broader audience. In addition to the courses previously developed for the Native track, NeighborWorks will explore how key courses offered in other tracks as well as course offered in collaboration with other partners could fit into future Native track offerings.



FUTURE COLLABORATIONS

NeighborWorks America looks forward to engaging with other colleagues in the industry – both Native and Native-serving organizations – to explore possible collaborations that could help to address the needs and innovative ideas addressed in this industry tool.

To discuss these ideas further, we invite those interested in discussing how NeighborWorks can facilitate future industry collaborations to contact Cormac Molloy, NeighborWorks Senior Manager, Training Programs, at cmolloy@nw.org.



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