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Operation HOME Native American Community Focus Group Report  
Native American Youth and Family Center  
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### **Focus Groups on Emerging Priorities**

As part of the “Focus” stage of Operation H.O.M.E., the Native American Youth and Family Center (NAYA Family Center) was asked to vet the Emerging Priorities Document with Portland’s American Indian and Alaska Native community. NAYA Family Center held two, two-hour focus groups with nine (9) community members in attendance. The focus group centered on reviewing the Emerging Priorities Document, identifying Native homeownership needs, and evaluating the Emerging Priorities document in terms of each priority’s relevance to the Native community.

### **Key AI/AN Recommendations for Emerging Priorities**

NAYA Family Center does not see the Emerging Priorities document as the only map to increasing Native homeownership and closing the Native homeownership gap. However, the focus groups provided an opportunity to evaluate which of the Emerging Priorities are relevant to Native homeownership needs articulated by the community itself. Community Identified Native Homeownership Needs can be seen in Appendix 1.

Three primary recommendations emerged for Operation H.O.M.E. to be relevant and successful in the Native Community:

#### **Culturally specific efforts are imperative to success**

Culturally specific strategies and tactics must be increased throughout the Operation H.O.M.E. project and must have a strong role within planning and implementation. Culturally specific strategies and tactics are imperative for the success of this project in the Native Community. Participants highlighted the following as most important: Homebuyer Education, Financial Education, and Foreclosure Prevention that utilize Native curricula; Community Outreach that must come from a legitimate Native organization and must be culturally specific; increased financial assets (grants, Down Payment Assistance) available to support first time homebuyers in the Native Community.

#### **Strong leadership must come from legitimate Native organizations**

There needs to be strong leadership from legitimate Native organizations for this to be successful. NAYA Family Center is seen as the leader in homeownership and the community would like to see NAYA Family Center

continue this leadership in homeownership programming and work in collaboration with other Native Community Organizations.<sup>1</sup>

Recurring questions arose around implementation and accountability – the community had concerns about concrete implementation of these priorities with their large and broad goals. Repeatedly it was asked “How is this going to happen? What organizations will take the lead and how will that be set up?” This also spoke to concerns about long term impact and action. Will programs really impact and benefit the community and will the project move beyond meetings and focus groups to clear action and results? Is there a real commitment to close the homeownership gap? Will current state of affairs stay intact or are we ready for strategies rooted in the community to be given the opportunity to prove their validity? Concerns about responsibility were also raised. If there are promises made to the Native Community and the community at large who will answer if it fails or who will be to blame? With such large goals, and many that are so broad, there was concern about implementing organizations (in this case NAYA Family Center & NAYA Family Center staff) taking the blame or suffering because of a project that is too big, too broad, and lacks clarity about implementation and funding.

### **Funding Investment for Native Community Success**

More financial investment is needed to build the capacity of Native organizations implementing homeownership programs, and directly to community consumers. Community consumers need financial tools and assets including (true) grants and down payment assistance. These and other home ownership tools need to be available and sustained over time to support first time homebuyers in the Native Community.

### **Native Community Needs and Relevant Emerging Priorities**

NAYA Family Center believes the Emerging Priorities that will have the most impact in the Native community are: Priorities that received the strongest support during the focus group and Priorities that parallel needs presented by the Native Community.

The Priorities that met these qualifications are Outreach and Education, Community Awareness, and Create Wealth for Homeowners and Communities<sup>2</sup>.

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<sup>1</sup> Community organizations listed during the focus group were as follows: National Indian Child Welfare Association (NICWA), Columbia River Inter-Tribal Fish Commission (CRITFC), Native American Rehabilitation Association NW (NARA NW), ONABEN – A Native American Business Network, the Oregon Native American Chamber of Commerce (ONACC), Bureau of Indian Affairs (BIA) – Portland Office, Indian Health Services (IHS) – Portland Office, and many others.

<sup>2</sup> Although Operation HOME Certification placed third in our ranking tier there was not a strong understanding from participants (after large group discussion, including Art) of what the certification would mean, how certified organizations would remain accountable, how such a large goal would be implemented and how the certification would concretely benefit the

Each of these three Priorities received similar, strong critique regarding the need for culturally specific programming that comes from legitimate community organizations. Please see Appendix 2 for detailed Emerging Priorities feedback.

### **Findings for Implementation**

In order to increase homeownership and create stability in the Urban Indian Community we must take clear action and focus on programming that will provide results. Systems change is needed – professional homeownership services and financial institutions need to increase Native staff and their total staff of color, gain cultural competence, end predatory practices and racist denials, increase fixed rate and low interest products and lastly find ways to work personally with families that have challenges with credit and qualifying.

While systems change is vital, it did not emerge as the strongest demand from the Native community. The Native Community presented a strong voice for taking immediate actions that will support families to obtain stability through homeownership. So, while we support systems change, we must take steps to provide our community with the tools and confidence to work towards and achieve homeownership. These tools are based in culturally specific homeownership programming that includes homeownership education and financial fitness, subsidy, and trusted partners to help them navigate the home buying process.

From this process it has become evident to NAYA Family Center that we must continue to provide leadership and expand homeownership services to meet the needs of Portland’s Urban Indian Community. We plan on utilizing our Urban Indian Family and Community Stability Initiative to meet the community’s needs and goals, through the initiative’s Housing to Homeownership Strategy. The Housing to Homeownership Strategy is included in Appendix 3.

### **Next Steps**

The Native community has sent a strong message that they are interested in moving from planning to action. The results of the focus groups and specific AI/AN recommendations addressing Operation H.O.M.E. and the Emerging Priorities have been outlined above. NAYA Family center recommends the following next steps as a way to work in tandem with the community’s needs and Operation H.O.M.E’s charge:

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consumer. The multiple questions and lack of clarity about this Priority communicates to NAYA Family Center that its relevance is not strong enough to endorse.

1. Presentation of Native Community recommendations at the next Operation H.O.M.E. Steering Committee, by NAYA Family Center and community representatives, on or before February 1, 2008.
2. Steering Committee approval of a multi-year (3 year) implementation plan to build NAYA Family Center capacity, in accordance with the Urban Indian Family and Community Stability Initiative, to design and execute a culturally specific home ownership initiative. Primary goals of the initiative in the next 24 months would be to create 100 new first-time home buyers and 100 new Native community members actively engaged in becoming qualified for home purchase.
3. Steering Committee approval for a dedicated revenue source that would fund a five (5) million dollar financial investment in Native Community First-time home buyer assistance programs.
4. Steering Committee approval to establish an Operation H.O.M.E. Implementation Committee, organized by BHCD and PDC, consisting of key stakeholders, including NAYA Family Center. The committee charge is to:
  - a. Establish operating guidelines and oversight for a coordinated Operation H.O.M.E system of contractors.
  - b. Identify system contractors and support implementation of each contractor's Homeownership Initiative.
  - c. Have all contractors in place and by June 30, 2008.
5. Steering Committee approval of an Operation H.O.M.E. system of contractors Performance Assessment Plan. The Performance Assessment Plan will be developed by the Implementation Committee and include reports, performance evaluation criteria and procedure guidelines for Operation H.O.M.E. contracts. The Performance Assessment Plan would be in place and contracts would begin July 1, 2008.

NAYA Family Center is moving forward with our initiative, specifically with our Housing to Homeownership Strategy to this end, as outlined in Appendix 3. We welcome the work and partnership of Operation H.O.M.E. in the areas where the priorities, programming and implementation are relevant and will have the strongest impact in and concrete benefit to Portland's American Indian and Alaska Native community.

~ APPENDIX 1 ~

**Community Identified Native Homeownership Needs:**

During the focus group it became clear that there was a need to provide an open discussion to the community about their own needs unrelated to an outside project.

The construct of the Emerging Priorities was not addressing all of the needs in the way the community envisioned them; we believe that addressing homeownership from the community's perspective would provide insight into the community's needs and wishes about housing and homeownership.

The community identified the following as the strongest needs:

**Have NAYA Family Center continue leadership role for homeownership programming:**

- NAYA Family Center network with other Native Organizations to increase homeownership. <sup>1</sup>
  - Identify key individuals in the Native Community and in Native Organizations to advance homeownership in each organization and identify their stake in homeownership.
  - Potential of key players taking an advisory role.

**A culturally specific Homeownership Program including, but not exclusive to, the following components:**

- Culturally specific Homebuyer Education, Financial Education, Foreclosure Prevention with a Native Curriculum.
- A culturally specific program targeted at youth that focuses on credit, finances and homeownership as a goal.
- Incredibly strong support emerged for a Mentoring/Coaching program. Coaches were described as active advocates and supporters, who were partners in the community, that could inform, educate and actively participate in the process with the homebuyer.
- A rating tool that will track the successes of different types of homebuyers in order to identify what programs and plans are best

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<sup>1</sup>A listing of Portland area Native agencies includes: National Indian Child Welfare Association (NICWA), Columbia River Inter-Tribal Fish Commission (CRITFC), Native American Rehabilitation Association NW (NARA NW), ONABEN – A Native American Business Network, the Oregon Native American Chamber of Commerce (ONACC), Bureau of Indian Affairs (BIA) – Portland Office, Indian Health Services (HIS) – Portland Office, and many others.

suiting to someone before they start, so that they don't have to discover a path on their own.

- A list of trusted professionals for: repairs, inspections, appraisals, etc.
- Subsidy and true grant money, including: an IDA Program, Down Payment and Closing Cost Assistance.
  - An idea was also floated about a "Key Club" type resource pooling plan for assistance.

**Outreach Programs to the entire Native Community, focusing on all levels of interest, youth, and Natives in outer lying communities in the PMA:**

- Outreach Program targeted to first time homebuyers.
  - Outreach to any and all interest levels, to start changing ideas about homeownership, encouraging confidence, and meet people where they are at financially, mentally, etc.
- Create an accessible, mobile outreach and information component that can go to people in their community – and to places like Chemawa Indian School, senior and community centers, and Powwows.
  - Primary goal is to reach prospective homebuyers who don't have the transport or technology to access the NAYA Family Center. Take the info out – not just a "come to NAYA" message.
- Utilizing the data from the Housing to Homeownership Fair to see where people are and come from.

**Financial Supports for Native Communities:**

- Increase access to IDA's, and true grant assistance for down payment assistance, closing costs, loan buy downs, etc.
- Identify affordable regions in and around Portland and near to reservations in Oregon.
- Support for co-ownership within families.

~ APPENDIX 2 ~

**Focus Group Feedback & Scoring - Emerging Priorities**

We were able to discuss Priorities 1-6 in length as a group. Everyone had an opportunity to discuss all the priorities as a small group and review individually. At the end of the session we asked the participants to rank each priority 1-12; 1 being the most relevant to the Native community 12 being the least relevant.

The five Priorities that were identified as most relevant were Outreach and Education, Community Awareness, First Time Homebuyer Education Tools, Operation HOME Certification and Create Wealth for Homeowners and Communities. Specific feedback can be seen above under each bolded priority above.

**General Feedback on Emerging Priorities:** Where will the money come to implement all these ideas presented by Operation HOME? Who will be responsible and pay for it? How will these various priorities be integrated?

**Priority 1: Outreach and Education**

**Score:** 2;2;2;6;4;2;2 – average: **2.8**

- Desire for education for youth (grade school-HS), young adults and adults. Specifically education and outreach to youth about savings and credit.
- Questions about the education piece – how would it work in our community? Our concepts and needs vary. There are different ideas about home owning in the community: on the reservation, building, tribal loans, etc. Strong feelings were expressed that there needs to be historical/multigenerational (re)education about how we think about homeownership. Many have experiences where they or extended families built a home on the reservation on their own or with the help of the tribe, including tribal subsidy (a different paradigm than city homeownership), had a home that was always large and mutigenerational, or had the experience of long waiting lists for homes from tribal councils – a process that was not always fair. Description of a “stuck place” - a limbo between connections between urban centers and the reservation, because of the possibility of getting home back on the reservation. City life and culture is very different than reservation life and culture.
- Must be culturally specific to be effective.

**Priority 2: Community Awareness Campaign**

**Score:** 1;4;1;7;6;3;1 – average: **3.2**

- Who would implement this?

- Use existing organizations in the Native Community as sites for awareness.
- Would this be cross-cultural/multicultural or culturally specific?
- Participants identified that an effective campaign in the Native Community would need to be culturally specific.
- Concern about the Emerging Priorities Document – it is implicitly but not explicitly stated which (i.e. in all the emerging priorities) would be culturally specific. More concrete tactics need to be presented in order to know that what gets implemented will indeed be culturally specific.

### **Priority 3: Operation HOME Certification Program**

**Score:** 3;1;3;3;5;8;5 – average: **4**

- Very large goal.
- Who would provide this certification – how?
- What does this mean to the consumer? What would I, the consumer, get out of this? Unclear as to what this means, what the benefits would be.

### **Priority 4: First Time Homebuyer Financial Tools**

**Score:** 4;3;4;4;2;4;3 – average: **3.4**

- General support of the idea that first time homebuyers do need additional financial tools and programs.
- How do we work in a way that can help people make an alternative credit score (via history of bill payment, proof of income for un-banked individuals, etc.)? This is a need for many in the AI/AN community.
- Long conversation re: Thin File, FICO, manual vs. automated underwriting and how often automated underwriting works against communities of color.
- The idea of getting a matrix of all the first time homebuyer products from different lenders was floated.
- Support for 184 type programs, with the understanding that they are only open to members of federally recognized tribes and thus are not the best fit for an Urban Indian center.

### **Priority 5: Influence Homeownership Policy**

**Score:** 6;10;7;1;3;9;6 – average: **6**

- No comments

### **Priority 6: Operation HOME Clearinghouse**

**Score:** 5;7;8;10;11;9 – average: **7.1**

- Required (vs. make available) diversity training was supported.
- Discussed second look underwriting.

- Strong feelings that homeownership “Coaches” would be very effective if not more than a clearing house of information. Coaches were described as active advocates and supporters, who were partners in the community, that could inform, educate and actively participate in the process with the homebuyer.

**Priority 7: Diversify Portland’s Real Estate and Finance Workforce**

**Score:** 7;8;11;9;7;10;10 – average: **8.8**

- Not discussed in the large group, 1<sup>st</sup> session.

**Priority 8: Foreclosure Prevention Plan (City of Portland)**

**Score:** 8;5;6;8;8;5;4 – average: **6.2**

- Not discussed in the large group, 1<sup>st</sup> session.
- This priority had general support from the group in our discussions on the 2<sup>nd</sup> session.

**Priority 9: Employer Assisted Housing**

**Score:** 9;6;9;5;9;7;7 – average: **7.4**

- Not discussed in the large group, 1<sup>st</sup> session.

**Priority 10: Increase the Stock**

**Score:** 10;9;5;2;10;6;8 – average: **7.1**

- This priority had general support from the group, 1<sup>st</sup> session.

**Priority 11: Create Wealth for Homeowners and Communities**

**Score:** 11;11;10;11;1;1;1 – average: **5.1**

- Not discussed in the large group.

**Priorities listed in order of relevance by participant ranking process**

Outreach and Education 2.8

Community Awareness Campaign 3.2 : &: First Time Homebuyer Financial Tools

3.4

Operation HOME Certification Program 4

Create Wealth for Homeowners and Communities 5.1

Influence Homeowner Policy 6 : & : Foreclosure Prevention Plan 6.2

Operation HOME Clearing House 7.1 : & : Increase the Stock 7.1

Employer Assisted Housing 7.4

## Diversify Portland's Real Estate and Finance Workforce 8.8

~ APPENDIX 3 ~

**NAYA Family Center Homeownership Plan**

This process reinforced NAYA Family Center’s charge to continue to providing leadership and expanding homeownership services to meet the needs of Portland’s Urban Indian community. We plan on utilizing our Urban Indian Family and Community Stability Initiative to meet the community’s needs and goals through the following Housing to Homeownership Strategy:

**NAYA Family Center’s Housing to Homeownership Strategy**

In moving forward toward full implementation of our initiative, NAYA will build on our initial housing service, housing acquisition (**44 units**) and homeownership (**19 purchases/refinances**) efforts. With North West Area Foundation’s (NWAFF) investment of \$428,000 we will begin our drive to effectively leverage an additional \$17 million to invest in the housing to homeownership continuum in the next three years.

NAYA Family Center’s immediate challenge in implementing the housing to homeownership continuum is to build staff capacity to address the goals of safe and affordable shelter and housing accessible to Native community members and families, and to sustain our efforts for at least three years. Specifically, as previously mentioned, core staff is needed to fully implement a culturally specific homeownership program.

Adding core staffing capacity will enable NAYA Family Center to perform these key roles:

Homeownership program

- Homeownership education and counseling
- First-time homebuyer assistance for 100 Native home owners, down payment assistance and support.
- Financial education, credit repair, IDA savings

Initial staffing is projected as follows:

*Year 1 staff budget	FTE	Cost	Available funding	Year 1 Gap
Homeownership	4.5	\$267,000	\$100,000	\$167,000

*\* Costs include salary, fringe and taxes and related estimated fixed and variable office costs and do not include housing acquisition or home buyer assistance funding. See Attachment 1 for three year budget.*

<b>Home Ownership staffing</b>	<b>Salaries, Taxes, Benefits</b>	<b>Office</b>	<b>Total</b>
<b>Coordinator 1.0 fte</b>	<b>\$52,800</b>	<b>\$9,200</b>	<b>\$62,000</b>
<b>Housing counselor 1.0 fte</b>	<b>\$50,800</b>	<b>\$9,200</b>	<b>\$60,000</b>
<b>Financial education spec. 1.0 fte</b>	<b>\$50,800</b>	<b>\$9,200</b>	<b>\$60,000</b>
<b>Outreach/Lender support 1.0 fte</b>	<b>\$50,800</b>	<b>\$9,200</b>	<b>\$60,000</b>
<b>Admin support .5 fte</b>	<b>\$20,400</b>	<b>\$4,600</b>	<b>\$25,000</b>
<b>Total staff,4.5</b>		<b>Total</b>	<b>\$267,000</b>

NAYA Family Center has a well established tradition of responding effectively to community need and has demonstrated through its innovative programs that access by the Native community to culturally specific resources will move the community to improved academic achievement, family stability, and overall community wellness. We are appreciative of the interest and investment that PDC has made in developing a relationship with NAYA. We are grateful and value the opportunity to deepen our relationship and look forward to continuing our conversations.

Attachment 1 follows

Strategy	Current NAYA Investment	Current NWAFF Investment	Projected Three Year staff Budget	Projected Three Year staff Budget Gap	Projected Three Year Leverage Goal	Potential Leveraging Resource Partners
1. Housing - Operations, Management & Planning	\$250,000	\$150,000	\$525,000	\$125,000	5 million	City (BHCD-PDC), Neighborhood Partnership Fund (NPF)
2. Housing Development	\$50,000	\$ 50,000	\$567,000	\$467,000	5 million	City (BHCD-PDC), Meyer Memorial Trust, Enterprise Foundation, State Housing and Community Services, Federal Housing and Urban Development (HUD)
3. Home Ownership	\$ 45,000 *\$280,000 * financial assistance to 4 buyers	\$ 55,000	\$801,000	\$701,000	3.5 million	City (BHCD-PDC), Meyer Memorial Trust, Private Lenders
4. Financial Education	\$25,000	\$23,000	\$140,000	\$92,000	1.5 million	Washington Mutual, First Nations/Oweesta, City (BHCD-PDC)
5. Community Development Financial Institution (CDFI)		\$150,000	\$210,000	\$60,000	2.0 million	Federal Treasury Dept., Foundations, Private investors
<b>Total</b>	<b>\$650,000</b>	<b>\$428,000</b>	<b>2.243 million</b>	<b>1.445 million gap</b>	<b>\$17 million</b>	

### Three year Budget

Note: The three year budget total of 2.243 million and the budget gap of 1.445 million are a staff only estimate and does not include project specific costs for such expenses as land acquisition, construction and home buyer assistance. The Leveraged funds will be targeted to address staff gap and for project specific costs listed above and to meet the unit production and homeownership goals of the Urban Indian Family and Community Stability initiative.