



# Federal Housing Finance Agency

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## **Roundtable Recap: FHLBank Support for Native American Communities (Tribal Perspective)**

**Oklahoma City, OK | December 1, 2022**

This *FHLBank System at 100: Focusing on the Future* regional roundtable in Oklahoma City, Oklahoma focused on sharing important housing issues for Native American communities. The roundtable opened with a discussion of challenges related to availability of affordable housing stock and rehabilitation of existing housing which are exacerbated by rising interest rates and material costs. Participants mentioned that many existing homes available for purchase need extensive rehabilitation or are simply unfixable.

Participants suggested the FHLBanks increase household income qualifying levels for down payment assistance. Participants also proposed creating matched funding programs to increase money available for home purchase and rehabilitation or put in escrow for future repairs and emergency savings. Throughout the discussion, many other suggestions emerged for addressing Native American on and off Tribal trust land, and participants urged the FHLBank System to consider Native Americans as special populations, to better compete in some FHLBank programs, or that special programs be developed for Native Americans.

Several of the participants shared that they did not know a lot about the FHLBanks and their products and programs. Increasing visibility of existing activities and creating new products and programs would allow for strategic partnership with



the FHLBanks that is sensitive and deliberate in understanding the specific and unique needs of Native Americans. Another idea shared was to create a FHLBank program with characteristics similar to the recent federal payment protection program for small business that would allow capital to flow to small lenders in Indian Country, including Native CDFIs, to be deployed where it was needed and without heavy regulatory burden.

Participants believed that voluntary programs are the best place for innovation and stressed working with local lenders in developing programs as they understand the needs of Tribal communities and traditional values. In particular, participants urged the FHLBanks to work with Native CDFIs, which have strong balance sheets and solid lending track records to clients who traditional banks have difficulty serving. Participants expressed that there are opportunities for the FHLBanks and the Native CDFIs to better understand each other's business model and mission.

In conjunction with the Oklahoma City roundtable, FHFA staff participated in site visits hosted by the Wichita Housing Authority and the Kiowa Tribe Housing Authority in Anadarko, OK. Both organizations provide housing opportunities and services to Native families and offer rental and purchase programs. FHFA staff discussed issues and challenges facing their tribal members, as well as all Native communities. FHFA staff also had an opportunity to visit homes currently under construction as well as completed projects.

*FHFA prepared this roundtable recap to summarize key discussion points. Please [visit the website](#) to view the full roundtable transcript and video recording.*