

Office of Housing Counseling

2022 Community Conference

**Culturally Sensitive and Linguistically Appropriate Housing
Counseling**

Clair Weatherby: Today we have some great speakers for you. So my name is Clair Weatherby. I'm a lead counseling specialist with ICF on the technical assistance team that works opposite the housing counseling. We'll have David Valdez, senior housing program specialist with the office of policy and grant administration with HUD's office of housing counseling; Lanalle Smith, senior programs officer of capacity building with Oweesta Corporation; and Ernesto Martinez, director of asset building programs with Mission Economic Development Agency.

I'll turn it over to David now to say some remarks from the Office of Housing Counseling.

David Valdez: Thank you, Clair. And thanks everyone for joining this afternoon. Today, we're going to highlight too how to improve housing counseling agencies that have incorporated cultural sensitivity and linguistically appropriate counseling as a fundamental way of doing business.

These agencies recognize that our understanding of home is shaped by our cultural values. Culturally sensitive and linguistically appropriate counseling acknowledges that the roles that a person's culture, life experience, ethnicity, race, gender, and all other aspects of diversity play in the counseling process. These roles inform individual values around housing.

And today's presenters are going to highlight how they tailored their counseling to account for these important differences and how it's enhanced their work with their clients. Next, we are going to hear from two presentations, one from Oweesta Corporation and the other from Mission Economic Development Agency, followed by a question and answer session. And with that, I'm going to hand it off to our first presenter, Lanalle Smith.

Lanalle Smith: Thank you. I appreciate that. And good morning. Good afternoon. My name is Lanalle Smith, and I'm a senior program officer with Oweesta Corporation, which is a national native CDFI intermediary. I am full blooded Dine from the Dine nation. I am of the Dibelzhini, which is Black Sheep Clan, born from the Naaneesht'ezhi tachii'nii, the charcoal streaked division of the red running into the water clan.

I'm honored to be here to share and present on the panel of the importance of incorporating cultural sensitivity and linguistically appropriate housing counseling, specific to tribal communities.

So before I dive into the specifics of how we adapted our counseling and education efforts to serve our tribal communities, I feel it's important to give a little bit of context to the complex web of historical, legal, and social forces that make it unnecessarily difficult to utilize trust lands to the benefit of homeownership of tribal community members.

So without going into a deep history lesson, I want to highlight to origins of the land tenure system of Indian country. So prior to European contact, which we call colonization of native people, we had our own system for recognizing and enforcing property rights, specific to their territory and resources.

European colonization in North America had significant devastating effects on the native populations. And within a short period of time, their way of life was changed forever. These changes were caused by a number of various factors, including loss of land, disease, enforced laws with violated their culture and much much more.

Through the loss of land specifically, the ownership of land no longer resided with the tribal nations, as it became property of the deferral government. Through this process, the original tribal land became held in trust by the federal government or held in common by all members of the tribal nation.

Both of those situations caused challenges in home ownership over hundreds of years later -- excuse me -- which I will discuss in a following slide. A little bit of data. There are about 5.2 million American Indians and Alaskan Natives, which make up approximately 2 percent of the entire U.S. population. So a small percentage of that population, but very significant in the home ownership arena.

So approximately 60 percent of those Natives Americans and Alaskan Natives are living on or near reservations, with 55 percent being home owners. That leaves a significant amount of individuals who are seeking home ownership and 75 percent of those tribal households that have reported really have a strong desire to owning a home.

And then to highlight the financial deserts. Native communities have historically been impacted by financial desserts. So the definition around that are areas with inadequate access to affordable financial products. And that significantly limits access to affordable home loans and even just opening basic bank accounts.

Something -- go to the next slide, please. And there are many challenges and barriers to home ownership in tribal communities. The significant opportunity for housing has been through the housing authorities. And that would be specific to low rent and mutual help housing.

This creates problems, as they only serve the very low to low income families and have limited services for moderate income tribal members. The tribal land status can vary within each tribal nation.

Tribal trust land, which means the land is held in trust by the federal government and held in common and managed by the tribe with oversight of the Bureau of Indian Affairs. So trust lands cannot be conveyed or sold without the consent of the federal government. You also have restricted fee lands.

And this is where the land is held by a tribe or the individual, but is subject to restrictions against sale, without the approval of the Bureau of Indian Affairs. You also have allotments, which are parcels held by individual tribal members, which were established in 1887 and are over the years and over generations subdivided into individual parcels.

So you have a fractionated ownership, where you have to have majority approval in order to secure a mortgage or a lien on that property. So these are very significant impacts to providing home ownership opportunities in reservations or on reservations. We do have title status reports.

This can create a timelapse of up to maybe a year for individuals to access a title status report and, if you're familiar with mortgage financing, these are documents that must be in hand and recorded accurately. And this can be posed issue to the individuals, as not all transfers of property were recorded.

Access to appraisers, insurance agents, and contractors have posed great significant impact to limiting and impacting the movement of mortgage financing within tribal communities. And then the lack of mortgage codes within tribal communities as well. We also may see that tribal communities may not have foreclosure codes or a process in place.

This is really important when we are looking at retaining and keeping that land within the hands of a tribal member. The Bureau of Indian Affairs is another level of bureaucracy that's added, which can add to the timeline. So the tribal government, as well as the federal government, through the Bureau of Indian Affairs.

So a lot more hoops to jump through. And then, of course, I talked about the financial deserts. But a huge impact to the movement of home ownership in tribal communities is the lack of basic infrastructure. So we're talking about having water systems in rural communities; having access to electricity, septic systems, even Internet access. So bringing all of these basic infrastructure within a home site lease can be of significant cost, also adding to the cost of the overall construction of the home. So onto the next slide.

Mitigating barriers and challenges. Although there may seem like there are tons and tons of barriers, we have been very innovative and creative to mitigating and overcoming some of these barriers. Homeownership counseling in tribal communities can be very complex. Our counselors become the jack of all trades and know about all of the aspects of homeownership in tribal communities.

So part of that is identifying and educating all parties involved. This includes the BIA, the Bureau of Indian Affairs. Our own tribal governments. Our lenders that may have hesitancy to come in and work within tribal communities. And our contractors, appraisers, insurance agents. So really sharing that information and how the system works within tribal government and tribal communities.

Also, having access to affordable mortgage products. Fortunately, there are more products being developed for tribal communities, but having the counselors identify what products are available specific to the land status that maybe is existing within their tribal communities, and how do they navigate that process.

Working with the tribe to create the appropriate legal infrastructure is one of the very first steps and very important to bringing access to homeownership opportunities as well. So this is the

creation of mortgage codes, foreclosure codes, and even coordinating MLUs with Fannie Mae and Freddie Mac, so that we have access to additional lenders.

One of the other issues is due to the high cost of new construction in tribal communities, it's really important for entities to either create or have access to get financing and subsidies, which could be via the tribe or even state housing opportunities. And lastly, but the most important I feel, is creating a really solid home buyer readiness program.

And this will include financial education, home buyer education, and those one on one counseling opportunities with tribal members. And on the next slide -- this is showing you some of the cultural curricula that has been developed for tribal communities.

They're very adaptable, so they have many different examples and case studies from different tribes within the U.S. So this suite of curricula -- there are two that are shared here that are specifically -- have been specifically developed by Oweesta. One is the building native communities financial skills for families.

And this is basic financial education. So when we first started working in tribal communities, we realized because of those financial deserts, basic financial skills were not engrained. And one of the tools that we really stressed is having access to a bank account. So how do they do that when a financial institution is not readily available within their community. So we share that information and talk about some of those basics.

We also have the BNC coaching for families, which was -- which is a curriculum that supports the BNC financial skills for families. So it gives you another tool to work with individual tribal members, and really meeting them at their level, and having a deeper communication and relationship with that client to impact and sustain financial security and financial change over the long run.

And one of the really important books that I think most tribal communities access, with regard to home buyer education, is through the Native American Indian Housing Council. And they have a curriculum called pathways home. And this really highlights each of the different land statuses that might be available -- that might be in your tribal community.

But also how to navigate the process. And one of the things I wanted to highlight that's really important in this piece is that in tribal communities you may have home buyers that are accessing home ownership, first time home owners, and they're in their later years. They're elders.

And so, if you have an elder coming to you to seek a home loan, you may want to share this information in their indigenous language. So that can be an adaptation that's really important, to make sure that they understand the concepts. And they're able to move forward with that information.

And then the last slide, I just wanted to highlight and talk about the Oweesta's national native HUD housing intermediary. This was launched in 2020, and we currently have 12 native CFIs native organizations that serve within this network.

And it's been really important, as we move through this, because we know that home ownership is needed in our tribal communities. It's one of the -- we really strongly feel that homeownership should be accessible to everyone.

And so we want to really be able to support these organizations and give them an opportunity to provide information to individual tribal members. Not only for homeownership, but also for college counseling and rental counseling as well. So Oweesta is able to provide much needed operational counseling funds to support their work in their tribal communities.

And so that's just a little snapshot of kind of what Oweesta does. And we'll definitely -- I'll be available for any Q&A at the close of this. So thank you very much. And I'd like to hand it off to Ernesto Martinez. Thank you so much.

Ernesto Martinez: Great. Thank you so much for that. That was really amazing to hear. I love what you all are doing, you know, in the Native American community. You know, as Lanalle said, and also our moderator said, my name is Ernesto Martinez.

I'm the director of asset building programs, here for the Mission Economic Development Agency, based out of San Francisco, California. So you know, traditionally when these conversations happen, and I mentioned San Francisco, folks' minds automatically go to how expensive San Francisco is. And it very much is, right. But I want to paint a different picture of the folks that we serve, over at MEDA.

Once again, the Mission Economic Development Agency. Not the new name for Facebook. You know, we're rooted in the Mission District. So if folks know or have been to San Francisco, it's a really small city, compared to really large cities, like Chicago, like LA.

The city itself is only seven miles by seven miles, right. So 47 square miles, when you account for the inlets of the bay. And in reality, the Mission District is a very small portion of that, right. I think it's 12 -- 12 blocks by 12 blocks.

But the Mission District, like China Town here in San Francisco, like East LA, like a lot of these other what we refer to as gateway communities, are areas -- are districts where a lot of immigrants come into to be able -- when they enter the country -- to land. Essentially, it's a landing place for a lot of our community members. In the Mission District, it's a landing place for a lot of our Central American and Mexican community members coming to California and coming to the bay area. So MEDA is around 49 years old now. So we were founded in 1973.

To really focus on how do we serve the Latino community and how do we help our Latino community get out ahead. Right. Stabilize themselves in the U.S. and be able to build their long term economic prosperity. And, you know, 49 years later we're still really focused on really serving the Latino community. So we're not a national organization. We're not, you know, an intermediary.

We have Meals U.S., formerly National Counsel Ed Asa, as our intermediary to HUD. We are very much hyper-local in a lot of aspects. We're starting to share a little bit outside of California and the bay area what we're doing. But in reality and when it comes down to who we are as an organization, we're very focused on a very small part of San Francisco, of California, of the U.S.

But really wanted to be comprehensive in our approach of helping our community get out ahead, right. As we say in Spanish, "via delante." And that's kind of one of the keys words for us, is how do we support our community and, you know, build intergenerational wealth. Staying in place. Building their political power.

So when we talk about housing counseling, for us, it is a portion of what we are doing holistically for our community. And in reality, we really wanted to, you know, I think -- I think David said it earlier in the presentation. And you know, it's fundamental very much so to what we're doing to do work in a culturally competent manner.

Really it is who we are as MEDA. We are understanding that we are founded on a Latino community to serve Latino community members. While we serve everybody, obviously we understand that that's our target population. So it really is ingrained in our DNA to focus on our community.

And if we go to the next slide, we're going to see a little bit about what we are doing as a whole. So I hope, you know, with that explanation of who MEDA is, that kind of relates to the other organizations in the room and, kind of, we can see what your work and how that overlaps to the mission of us -- of ours, here at MEDA. Housing counseling.

We started doing housing counseling 22 years ago. Really focused on home ownership. So we have housing counseling and placement services. We also have vocational job training, financial coaching, we're a VITA site as well. We have recently become an affordable housing developer in the last decade. Business development. Educational backbone.

So all these different things. We're a lot of different things to a lot of different people. But in reality, all of this we see as key to being able to serve a specific population of our community, right. The Latino community in San Francisco.

So I think taking the idea of cultural competency and linguistic competency from this kind of really niche idea of having folks that are able to speak the language and having folks that are able to take a few classes on inclusivity and all these things is very fundamental to getting at that place of cultural competency.

But when it comes to real cultural competency and really being able to go above and beyond our target populations that we might serve, it is the idea of helping develop some of these wraparound services. And for us, it's kind of how we've developed in these past 50 years or so, is we saw a need when we were a business development organization for housing counseling. For home ownership purchase.

So it's this idea of, if we are centering our community -- our clients from a certain population that is, you know, historically marginalized, it really is seeing what their issues are toward the long term goal that the organization has, right.

So we saw that if folks are buying -- or, sorry -- businesses, they are getting additional income. And how are they spending that for their families. So that's where the home ownership came out of. And go on to our next slide.

We can really see how the housing circuits for MEDA have developed. Once again, we started with home ownership back in 2000. And since then, we've expanded the spectrum, where what services we're providing along the spectrum. So we started with home ownership, pre-purchase, expanded to post-purchase in 2008, like many folks, addressing the foreclosure crisis. And being in San Francisco, whenever we talk to anybody -- hey what's the issue that you're facing, as a family.

What is your challenge that you're facing, whether it's in the school, in the streets, in the community centers -- it was always rental, right. In these past 20 years, we have lost 30 percent of the Latino population in the Mission District.

I think when people think of gentrification and displacement, they naturally think of cities like LA, but also very much San Francisco is one of those core cities that people think about. And for us, it's not only stopping displacement. It's reversing displacement.

So for that, we knew we had to work on affordable housing development and also have this higher scale affordable rental program. So we scale this idea of affordable rental, and during the pandemic, obviously all of our communities, anywhere really, that were low income, were facing this idea -- this displacement crisis as well, due to lack of income for -- especially essential workers and other folks of, you know, lower income status.

So we started our eviction defense program. So in our eviction defense program, we really are focused on getting folks rental relief. And we've recently hired an attorney to be able to support an actual legal defense of our clients, in the face of potential evictions. So I say this to all the essentially go to the -- you center your clients and your clients and communities' challenges. And you ask what are the upcoming challenges and how do we get them to where we want them to be. It really is thinking around what else is there to do, right.

I can speak specifically around cultural competency and in all these housing services that we offer -- these are not only offered in English, but very much in Spanish, seeing as how our target demographic and our target community is Latino. But we also understand the diversity of our community, right.

These folks have probably heard that the Latino community is not a monolith. And that's very true. We have a large indigenous population within our Latino community here in San Francisco. And we actually have two housing counselors that speak -- one speaks Mayan Yukatoko and the other one speaks Mayan Mam.

And when it comes to this idea of cultural competency, you want to have cultural competency not only with language or cultural background barrier lines, but also different identities. For example, we've partnered with Aya Para Trans Latinas, an organization serving trans Latinas to be able to provide them special services and rental and vocational training.

So I should say when it comes down to serving the community and having a target population, oftentimes the populations are very large, even within, you know, this marginalized smaller community. So identifying the cross-sectionality of those services is really key. And being able to get to that next level for cultural competency is really key.

And on the next slide, we talk a little bit around how do we get to providing services in a culturally competent way. And for us it's really kind of two key things. For us, it's how you're forming a community. Right. I think most of us here have probably had a few years in the housing counseling game.

And we know that we've been able to train folks up fairly quickly. Right. So you can teach somebody how to be a pre-purchase counselor. You can teach someone about foreclosure prevention. You can teach somebody about how to pass the HUD exam. But what you cannot teach somebody is lived experience. Right.

Being in the same place where our clients used -- formerly being in the same place our clients are and having that cultural sensitivity, that cultural understanding to be able to provide that high quality services. That is one of the, you know, intangibles is how folks say it. That is a very hard if not impossible thing to teach.

So it is looking for folks that have high potential within their community. For example, we have a Permatora program, which is a community outreach model, where community members come in essentially as volunteers and then go on to this idea of being contractors who are cooperative, and then kind of make their way into this career ladder to be able to get this high training. Right. At current state for the Mission District, we have I want to say eight certified housing counselors on staff.

We're looking to grow out to 24 by certifying not only our housing counselors but our workforce coaches, our family success in the schools, so that we can make sure that every client that we get in San Francisco essentially gets a housing counselor. Because housing is such demand in San Francisco.

So it's really that investment in training that is key for us in being able to do -- in being able to provide that culturally competent services. We hire from the community and provide them as much training as needed to get them to the place to provide both that high quality and -- the high quality services and the culturally competent services.

And lastly I want to touch a little about specialized curriculum. Because this isn't just curriculum when it comes to presentations or workshops. It really is focused around seeing what the barriers that our community is facing are and finding creative and dynamic solutions to get them to their long term goals. Right.

And for us at MEDA, that looks a lot like identifying alternative item products for our individual community members who are undocumented and have what is called individual tax identification numbers. ITINs. And being able to find, you know, mortgages, lenders who will lend to ITIN holders, financial products to build credit with ITINs.

For us, it's really key. Right. So our undocumented community is one of our key communities to focus on and being able to provide them accessible products, either through our own CDFI, Fondo Adelante, for business loans, or through a self-help credit union, or east-west bank.

So really finding this plethora of alternative products for a niche market essentially is key for us. And also just really looking at how do we partner with more folks to bring in more services that we don't have in house and centering them really around our client journey.

So you know, in summation, I think it's definitely -- language competency is always really key, with the different languages in the community. For example -- I'm sure Lanalle has folks in her network that speak multiple native languages -- and for us, you know, in the Latino community, that's something that we have to look for more actively.

And really centering the clients' journey and the clients' barriers. And thinking of these creative solutions. So that cultural competency translates to innovative solutions for our marginalized communities. So that's all I have for this one. So I'm going to hand it back to David and Clair to open us up for the Q&A.

David Valdez: Gracias, Ernesto. We have a couple of questions for each of you. I think we can - - we have time for maybe two. So we'll take one in turn. I'm going to start with Lanalle.

Lanalle, in your presentation, you talked about the strength of the housing counseling network and Oweesta's role as the sole national Native housing counseling mediary. Could you expand on the role of peer to peer learning and resource sharing among your affiliates?

Lanalle Smith: Definitely. Thank you. Through the network, we're able to provide monthly calls specific to relevant topics that come directly from the counselors within our network. So we're always touching in and making sure that we have a good pulse on what's needed or what they want support on.

We also provide an annual in person session opportunity to support any training and TA needs that they also have. So this provides them an opportunity to actually network in person. We had our first one in June, to where they were able to talk with the other counselors. This was the first time that they were able to meet one another and really share space. So we made it supportive, and also just to kind of have fun and celebrate this success in the network.

As a newer network, these training sessions have been primarily focused on compliance, which includes the financial management side, reporting, file compliance, et cetera. The 99-10 reviews, which are currently in process right now are providing a really good opportunity for Oweesta staff to intimately touch base with that counseling agency.

But also giving them an opportunity to provide -- to create a TA plan, based on the results of the review. And it will also inform an upcoming annual in person session as well, so that we know what to highlight, what we really need to do to create a really strong network.

We are also creating a HUD network session on our Oweesta website. And that'll be information directly for the counselors and the housing counseling agency. It'll share information on how they may become a network partner within the network.

And then we'll also give, like, just basic information and resources and training opportunities outside of Oweesta. So we really try to create a hub for the counselors and anyone that's touching the network at all within the organization.

David Valdez: Thank you, Lanalle. Ernesto, we started the session with a word cloud. And trust was a big theme. How does providing in-language culturally competent counseling build trust within the Mission community members and your Latino clients?

Ernesto Martinez: Yeah. That's a great question, David. Thanks for that. I look at it a few different ways. Right. So I think in language folks will understand more -- so, you know. There is in language and, you know there is Spanish that you learn from school.

And there is Spanish that you learn growing up. Right. And I think those different Spanishes [sic] do differ. Right. So in general, when you provide in language services, you can communicate 100 percent what you intend. Right. In a way that is not only intended correctly but received correctly, right.

So A, it's more actively being able to understand from the client's perspective. It's like essentially being able to have a conversation over zoom and hearing them completely, as opposed to having a choppy connection. Right. So that's just number one.

And number two, in terms of the cultural competency and how does that effectively lead to more solutions, is that if somebody knows that you understand what you're going through, they're going to tell you their story. Right.

They're going to tell you that they have an ITIN. They're going to tell you that they have, you know, \$5k in cash at home under the bed. They're going to tell you all these things that they believe that you understand -- that you come from a -- or you understand what they've been through.

Both in a lived experience aspect or in a this is what we kind of specialize in aspect. You know. Because a lot of times if you don't have that lived experience, you will have had clients who you have helped through that situation before.

Right. So having that kind of cultural competency allows for this quicker trust being built, because the client understands -- okay, this coach or this counselor has seen this before. I am not

going to be judged when I come into this conversation. Right. And while, you know, coaching 101 says judgment free zone, folks will always assume a certain level of judgment.

But if you let folks know off the bat, whether in an orientation, or an info session, or the coach actively communicates this from the beginning of coaching sessions, that they've kind of seen it all and they understand that folks don't necessarily follow the traditional means of, like, savings, don't follow traditional means of credit.

And that this is what they focus on and they've seen these different aspects. And they've even individually lived through them. That kind of creates this, you know, efficiency in trust.

David Valdez: Thank you, Ernesto. And Lanalle, back to you. Question about how do you, you know -- you described in your opening slides the nature of your affiliate network. And one of the, you know, key things that I heard was sort of the rural -- this emphasis on, you know, the rural community.

So how do you approach the challenges of serving rural communities with such diverse needs?

Ernesto Martinez: The immediate word that came to mind was just patience, first of all. But also really -- just based on the nature of the locations of our network partners, they primarily, but not exclusively, serve rural communities. Tribal communities. So I feel it's very important for these agencies to understand their target market. Know the needs.

And know the resources and services that are available to meet those needs. So it may not just be specific to the agency, but also doing some resource mapping and finding out what other agencies are available that you can leverage their resources.

I'll give you an example. In my tribal community on Navajo, it's a very large geographic area, so it was helpful to have training sessions in different locations within the reservation, so people didn't have to travel three hours to get to one specific office.

So having some flexibility in the locations -- that you're able to do that. Even just changing working hours. So people do have to make that long drive to get to your agency, that they have the flexibility of meeting with a housing counselor at 7:00 in the evening, versus the eight-hour work day.

Another benefit, because what many of our folks worked traditional 8:00-5:00 jobs, having childcare available. The distance -- the geographic distance. It can be an incentive to have a gas card being provided. Or even a meal or snacks at the sessions itself. CDFIs -- a majority of our network partners are CDFIs.

And they're amazing grassroots organizations -- financial institutions that can provide alternative services. So if the individual cannot apply or qualify for a traditional mortgage loan, that CDFI may be able to provide a portfolio loan.

They can also partner or provide any of the financial capabilities training, because, like I said before, a lot of the rural communities are in financial deserts. So if we're talking about financial practices, how do we apply that in the current situation that they may be in.

And then also having access to the different development services that really support that borrower. So if they're borrowing and getting credit builder loans, in order for them to access a mortgage at some point. CDFIs tend to be a really great resource for access to those services. But I think those are probably the primary ways that I see as really providing opportunities in rural communities.

David Valdez: Thanks, Lanalle. And Ernesto, can you speak to how your organization's ingrained approach to cultural competency contributes to resource building at the community level?

Ernesto Martinez: Yeah. Thanks, David. So if I understand this fully, resource building in terms of MEDS's fund or resource building in terms of the access to our community members?

David Valdez: The latter.

Ernesto Martinez: Got you. Okay. Yeah. I think I mentioned it a little before, right. You start with one thing. Right. Like homeownership counseling. And then you realize, you know, that I cannot get to the goal of getting somebody to be a homeowner without making sure that we have financial products for ITIN holders. Right.

And when those smaller connections aren't made, you can either A, find out a way to make that product yourself, or B, find a partner that would be interested in doing so. Right. So for example, our CDFI does not do consumer renting. Right. For non-business loans.

So for that, we work with South Bay Credit Union to basically identify their fresh start loans, which are available for ITIN holders. And making sure that we have access to those for our clients, so when they come to MEDA, they not only know about the products or the services that we offer, but also where they can get other resources in the community. Right.

So you are creating that web of services and referrals that are really effective on their, you know, whatever journeys they have. Whether it be homeownership, or rental journey, or post-purchase wealth building journey. Right.

They have that access and it's easier for them, once they go through that right door, which ideally is any door. And then when you have enough community organizations, or, you know, community stakeholders actively seeing these problems, you can start getting together and thinking about how can we get these resources dealt.

Or how can we get these resources developed. For example, that's exactly what happened, you know, 10, 15 years ago, when we saw no affordable housing being built in the Mission District. And a bunch of community organizations, including MEDA, got together to say what are we going to do.

How are we going to advocate for more affordable rental in San Francisco. Because we can't do this out here. It's impossible to some extent, if there's no new production being done at the levels we need affordability for. So that's how we got together with so many other organizations and started this advocacy policy initiative to get, you know, essentially to date eight new buildings with 100 plus units built in San Francisco.

Once again, within this small portion of a small city. So being able to do that, in terms of just creating that referral of networks, but also advocating and being innovative with our approach, I think is key to the resource development of the community.

David Valdez: Thanks so much to both of you. I'd like to hand it back to Clair at this point.

Clair Weatherby: Hi there, Karen. I'm just going to call on you. Clair is working through a few audio issues.

Karen: Yes. I see that now. David, just so you're aware, Clair is having some audio issues, so she's asking me to jump in on the Q&A here. So we have been watching the Q&A box. There have been a number of questions coming in.

Lanalle, a question for you. Given the diversity among Native American Populations, is there an accepted universal language or standard that can be used when developing education and training materials that would be suitable for use with large portions of that community? These are for folks who are developing their own materials. Any guidance you can offer.

Ernesto Martinez: Yeah. Great question. And I did provide a little snapshot response in the Q&A. But across the U.S., there are 537 federally recognized tribes with many languages tied to that. But one thing that we've found that really works in all of our research and work within tribal communities is that there are some really core practices and values within tribal communities.

And we tend to find that we relate their indigenous practice, which can be replicated in western practice, the most helpful moving forward, to understand concepts and reinforce existing practices.

A couple of examples to that would be indigenous -- our indigenous ancestors lived a subsistence lifestyle. So they created what they needed. And they lived in a communal way. So they shared wealth. They gave wealth away. So it wasn't an individual -- a wealth accumulation with resource management.

Their resources may have been food that they collected salmon. And ate part of it and saved part of it for later. And this was all based out of survival. So really tying into those practices that went across many indigenous communities, we're able to really reinforce that. The curricula that I shared in the slides -- the ones that Oweesta has developed.

We give many examples of different tribal communities and their practices to really reinforce the current western practice. And then also with the home buyer education curriculum through

Native American Indian Housing Council, they do quite similar case studies. So they kind of share from across different nations.

So these curricula, you're able to adapt, specific to whatever tribal community. And like I said, it's really important to kind of highlight those practices. And that probably makes the most impact. Just opening up sessions and finding out, like, what was done.

What did your people do in the past that really support what we're doing currently. So there's a lot of content that's already out there that can support in home buyer education and financial education.

There's always content for new entrepreneurs, if you want to create indigenous entrepreneurs, as well as the artisans. So there's content out there. And I can definitely drop that as a resource in the chat, so you can look at those pieces as well.

Karen: Thank you for that. And I see Clair is back.

Clair Weatherby: Yes. Can you hear me?

Karen: Yes.

Clair Weatherby: Awesome. Thanks for bearing with. So for Ernesto. We had a question in the Q&A that is, how do you -- and I think you kind of started to touch on this. How do you identify partners that understand the need for cultural competency.

Ernesto Martinez: That's a big one, y'all. And in general, I think it's really -- you know. More towards the progressive -- where society and different aspects that marginalize different communities is becoming more and more common. But it's still scarcer than it should be. Right.

I think the folks to some extent who get it get it. Which is a bit of a cop out answer. But, you know, from my perspective, identifying community members, community partners, or stakeholders and partners, who understand this need for cultural competency -- when you start talking about the need for it, their eyes kind of light up and be like, agreed.

We completely understand that, you know, a lot of times these partners are not necessarily serving the same community you are. But at the same time, they understand that they're not the experts. Right. And that they should leave a lot of the problem solving and the planning to the folks that are in the communities or in the community. So in reality, it's asking kind of what their values are. Whether it be a funder, whether -- because there's some money that you shouldn't take and there's some money that you should -- depending on, like, what the funder is thinking and what the conversation is looking like.

There's the financial institutions who understand and then there's non-profits and other community organizations. Right. And kind of seeing for these three categories what they value in terms of the service delivery, in terms of the program is key. And if they express that cultural

competency, meeting folks where they're at, understanding the historical marginalizations of a community -- these are kind of some of the key words and aspects that they're really focusing on.

I think naturally that will tell you that's what they value. Right. So kind of identifying folks -- partners who value this cultural competency lens -- the easiest way is just to ask them. And also ask folks who they work with. Have they respected kind of your program to provide services in the way that you believe is best to provide services to your communities. I know that was kind of a general answer.

Clair Weatherby: No. That's great. And I think, Lanalle, I saw you kind of responding and agreeing. WE have another question here which is sort of related, which is what strategies do you use to educate lenders, maybe the BIA, others in the process on tribal cultural sensitivities.

Lanalle Smith: Yeah. That's a great question. There's a few ways that we're able to really support that. One -- we have a capital access convening every June, to where we invite funders and investors into the world of Indian country that the natives CEFI that do a lot of this work.

And so they're able to intimately talk with some of the staff members of these CEFIs and really learn the landscape. We share panels. We share in workshops. We do a lot of data analysis and report writings. So we share back a lot of that information. So on the Oweesta website, we do a lot of policy and advocacy work.

So there's a lot of written information that's available to individuals. You know. Reports and such. And then we also really invite organizations to talk and educate on their communities. Because we may all serve tribal communities. There are different demographics and different issues within each of the tribal communities.

So we're not all cookie-cutter. There definitely are going to be different barriers and challenges that show up. And so, really having a chance to share that and voice that I think is one of the big ways that we're able to get information across. But kind of going along the lines of what Ernesto mentioned, people are really interested right now.

I think it's a really good opportunity for people to learn and access via investors, funders, and such. Because, for lack of a better word, I think bipop communities, DEI is kind of the sexy thing now. And so I feel like it's a good opportunity for organizations to really share and give a voice to that landscape that's been overlooked for so long.

Clair Weatherby: Yes. Yeah. I love those points. I want to invite David back. There's a question for HUD in here. And I think you touched on this already, but have -- someone from Whova is asking how HUD is continuing to make sure that you're investing in a culturally appropriate and linguistically relevant housing counseling services. What kind of resources are available to HCAs focused on certain bipop needs.

David Valdez: It's a great question. And I think, you know, we're at sort of the genesis of recognizing as, you know, an agency in government the importance of this issue. And, you know, as such, you know, we're working on developing material. You know, the written form

and sort of outreach capacity sort of material for the larger community. But this is a policy party for HUD and very important to the office of housing counseling.

And, you know, it just goes back to understanding, you know, this type of counseling is the best way to reach individuals, families and help them achieve their housing goals. And in terms of, you know, financial support, these are things we're looking at, in terms of, you know, grant making and things like that.

So these are all part of the discussions. Grant policy and, you know. I would say stay tuned. And in the near future perhaps a lot more to say on that issue.

Clair Weatherby: Thanks, David. And thank you so much again to Lanalle and Ernesto for sharing your time with us. Sharing your experience. I feel like we got from the granular to the big picture. So really appreciate your insights today. So I think we're going to close out the Q&A.

And we're going to move to one last Mentimeter question. So let me share my screen. We have our Mentimeter. So we have our word cloud. Now, the next question that we want to know from you is what are your agencies' current priorities in providing culturally sensitive and linguistically appropriate housing counseling?

So we know that every community is different and every agency is different. So we really want to know what are you focused on right now? So we have a few options. Building coalitions, interpretation translation, hiring staff that reflect the community. Outreach and marketing. Reaching those folks who you may not be serving.

Adapting education and counseling content, which we heard about from both speakers. And training staff. So it looks like we have kind of an even division. And you can choose more than one option I think, within the folder. But this is really helpful information as well.

We will share this with housing counseling so they can understand where folks are focusing their efforts. And then we also have another option in there, I believe. So if you have other ideas, you can also select that. And maybe I'll move us to the next question, which is that if you do have something that is not listed here, other creative ideas, other initiatives, what else are you thinking about? What efforts is your agency making to make strides in this area?

Or maybe what are some of the successes that you have seen? You can type into the box and let us know. It would be really great to hear from you more specifically. So maybe we'll give a few folks -- and we can give you the link. Yes. Chat.

So seeing some folks are reaching out to members of the community to see what their needs are, which is excellent first step. Also seeing communication, hiring staff, addressing the specific crises that exist in your community. So these are great answers. I'm going to leave this up, so folks can continue to chime in, if they wish, answers to both questions.

And we want to make sure that you have access to resources to support today's presentation. So we have a few links to the HUD exchange. We have the LEP toolkit, which also includes a bunch of resources to help you serve folks with English proficiency. We have outreach materials in multiple languages and also a link to a fair housing training. We also wanted to highlight a webinar from just this year. Just ask to recovery through an equity lens. And then we also have a link to Oweesta's building native communities toolkits and pathways that Lanalle mentioned. We want to encourage you to continue the conversation on Whova.

Some of the questions that we asked the participants today were actually from Whova. So keep on participating there to network and find out more about each session. And as always, stay connected via the web page, the HUD exchange, or by email. Later today, we have two more sessions which are running concurrently.

We have making a difference through partnerships with minority survey institutions, including HBCUs. And we'll have a session about housing counseling and the disaster recovery process. So I just want to thank you all again. Thank you to the speakers.

And thank you for you all attending and participating with the Mentimeter and your questions. We really appreciate it and look forward to seeing you for the rest of the conference.

(END)