



The Navajo Nation **DR. BUU NYGREN** *PRESIDENT*

Yideeskáądi Nitsáhákees **RICHELLE MONTOYA** *VICE PRESIDENT*

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CONTACT: George Hardeen, Public Relations Director

Email: george.hardeen@navajo-nsn.gov

Cell: 928-810-9174

Navajo Nation President Buu Nygren unveils \$55 million federal urban assistance program for Navajo homeowners

PHOENIX, Ariz. – Urban Navajos who own homes off the Navajo Nation will soon receive some unexpected help they'll want but didn't need to ask for.

On Monday, Navajo Nation President Buu Nygren told 250 Phoenix metro area Navajo homeowners that the Nation received a \$55 million federal grant to provide financial assistance to Navajo homeowners under various Homeowner Assistance Fund programs.

This includes mortgage payment and home repair assistance.

As many as 901 Navajo homeowners should qualify for the money for their homes, he said.

“Make sure we tell everybody,” the President told an overflow crowd in the shade outside the historic Phoenix Indian School Visitor Center, one of the remaining buildings from the 100-year-old Indian boarding school.

They were outside because a capacity crowd was already indoors awaiting the same announcement, and the President wanted to address those in the 105-degree heat first.



Navajo Nation President Buu Nygren signs documents to begin the process of to make a \$55 million federal grant available to Navajo homeowners.

The Homeowner Assistance Fund was authorized through the American Rescue Plan Act to provide \$9.9 billion nationwide to support homeowners who face financial hardships associated with COVID-19, the President said yesterday.

The funds were distributed to states, U.S. territories and tribes. The Navajo Nation was awarded \$55,420,097.

Most federally funded programs are restricted to low- and very-low income households.

This program allows higher-income Navajo homeowners to receive financial relief from the economic effects of COVID, as well.

“Tell your relatives,” the President said. “Say the \$55 million that came from our government was specifically for Navajo people who are homeowners.”

To launch the process, President Nygren signed an agreement with Native Community Capital. The group is a Native-led and operated non-profit corporation that was selected as the sub-recipient to administer the Homeowner Assistance Fund Project activities on behalf of the Navajo Nation.

Native Community Capital is certified by the U.S. Department of the Treasury as a Native Community Development Financial Institution and is a licensed mortgage lender in Arizona and New Mexico.

The program is designed for both higher-income and medium-income homeowners, Native Community Capital CFO Todd Francis said.

As an example, a family of four in Maricopa County in Arizona earning as much as \$132,450 a year may be eligible for the tax-free, non-repayable funds to pay their mortgage or repair their homes, he said.

The program will benefit Navajo relatives and their families who reside in both rural remote locations and those in the urban areas of Phoenix, Albuquerque, Denver, Salt Lake City, surrounding smaller cities and towns and wherever Navajo homeowners live off-reservation, said NCC CEO Dave Castillo.

A significant lack of investment in tribal communities compared to non-Indian communities has resulted in a critical absence of homeownership on tribal lands, particularly for higher-income Native households, he said.



Native Community Capital CEO Dave Castillo, left, and COO/CFO Todd Francis, right, summarize the HAF plan and encourage listeners to talk to their financial experts to begin the application process.

As a result, Navajos with higher incomes tend to purchase or build homes off the Navajo Nation where they can qualify for loans and mortgages to build equity and wealth.

The Center for Indian Country Development reports that 78% of Native people live outside of tribal trust land in counties surrounding their homelands. It is these families the HAF Project will seek to support, Castillo said.

President Nygren said the Navajo HAF Project will provide financial assistance to 901 eligible Navajo homeowners to use for qualified expenses in five activities for the next 36 months.

The program will provide financial assistance to eligible Navajo homeowners in the four-state region of Arizona, New Mexico, Utah and Colorado.

Each eligible applicant could receive a maximum amount of \$125,000 of combined assistance under various programs.

These include:

1. Monthly mortgage payment assistance to a maximum assistance level of \$72,000 per participant. This is for Navajo homeowners who are delinquent in mortgage payments or at risk of foreclosure due to a loss of household income.

2. Mortgage reinstatement assistance would give a maximum assistance \$50,000 per participant to those who are in active forbearance, delinquency, default status or are at risk of losing a home.

3. Mortgage principal reduction assistance that would provide assistance up to \$100,000 for those who find the fair market value of their home is now less than the price they paid for it, and now may result in a loss when it is sold.

4. Home repair assistance that would give \$100,000 to those who need significant home repairs.

5. Clear title assistance of up to \$30,000 for grant assistance to receive clear title of their primary residence.

In his 2022 presidential campaign, President Nygren committed to help urban Navajos who have said for years that they felt underserved by the tribal government. He said this grant addresses that.

He said one of his administration's next goals is to buy or construct a building owned by the Navajo Nation in the metro area to serve urban Navajo Phoenixians.



Navajo Nation President Buu Nygren signs a contract with Native Community Capital to help the Navajo Nation process and distribute \$55 million to eligible Navajo homeowners.

“Wouldn’t it be nice if we used the entire \$55 million this year?” President Nygren asked. “I know you made a commitment to live here and to take care of your family. I see a lot of familiar faces and I understand this is where your jobs are. We want you to have access to resources.”

Castillo urged applicants to be sure their applications were complete and submitted early.

“One thing we really want to emphasize is to be ready when the information is being requested on the checklist,” he said. “Make sure you have your documents prepared and you get it to our licensed professionals that will be working with you. If you do not, the application will expire in 30 days.”

He said the program has just three years to deploy the \$55 million.

“It seems like we could do that quickly but we can only do it quickly if you help us, if you're ready, and if you submit the information that's necessary.”

Debbie Nez-Manuel, executive director of the Navajo Nation Division of Human Resources, said visits to other urban areas will be planned, scheduled and announced by Native Community Capital.

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