DATE: 8/12/2024

TO: FHFA

FROM: Cheryl Cloud, WINLF CEO

RE: Public Comment, Proposed 2025-27 DTS Plans

The following input is offered in no particular order and in the spirit partnership:

1. Would offering scholarships to the Rural Research Symposium promote Native American developers assist/further this program?
2. What additions to curriculum could be added that are specific to Native Americans? Could you convene a tribal specific track at the Rural Research Symposium?
3. Is there a financial investment in the participants of ‘Develop the Developer’ program?
4. Recommend you hold 1 Develop the Developer trainings in rural Indian Country.
5. Recommend that you get the ‘how to become a SF seller/servicer’ and Emerging Correspondent Program in front of the NCDFI Industry.
6. Research into what States have CLT developing since 2019. Inquire as to development efforts. Connect & market. (Activity 2, Objective A)
7. Do liquidity reporting on NDCFIs and Native-owned/led banks/nonprofits.
8. Develop a Native non-profit/developer Community Housing Development Organization (CHDO) cohort/pilot project.
9. Offer the Appraisal on tribal land curriculum training at a National Tribal Housing Conference.
10. Compare heir property rights issues with similar to tribal allotted land issues for similarity in problem scope and solutions.
11. Increase knowledge of NCDFI lenders in green financing consumer subsidies.
12. Develop potential solutions to identifying tribal membership.