## The INTER-TRIBAL COUNCIL of the FIVE CIVILIZED TRIBES



## A Resolution of the Inter-Tribal Council of the Five Civilized Tribes in Support of Including the Dallas-Ft. Worth Metroplex as eligible areas for the HUD-184 Home Mortgage Program

## Resolution No. 13-13

- WHEREAS, the Inter-Tribal Council of the Five Civilized Tribes ("ITC") is an organization that unites the tribal governments of the Cherokee, Chickasaw, Choctaw, Muscogee (Creek), and Seminole Nations, representing over 500,000 Indian people throughout the United States; and
- WHEREAS, the Section 184 Indian Home Loan Guaranty Program is a home mortgage specifically designed for American Indian and Alaska Native families, Alaska Villages, Tribes, or Tribally Designated Housing Entities and where Section 184 loans can be used, both on and off native lands, for new construction, rehabilitation, purchase of an existing home, or refinance; and
- WHEREAS, HUD has presently designated every country in 24 different states as eligible areas for the 184 loan as well as certain counties in another 14 states including two counties in south Texas; and
- WHEREAS, HUD has guaranteed, to date, 6,486 home loans for Native Americans in Oklahoma but only 4 such 184 home loans in the state of Texas; and
- WHEREAS, the state of Colorado has two federally recognized Indian tribes located along its southern border yet the entire state of Colorado is eligible for the HUD-184 loan (including Boulder County one of the nation's wealthiest counties and located 400 miles from the nearest Indian reservation); and
- WHEREAS, the state of Texas has three federally recognized Indian tribes located along its southern border yet only two counties (El Paso and Hudspeth) are eligible areas for the 184 home loan program; and
- WHEREAS, the Native American population in the 12-county Dallas-Ft. Worth Metroplex is estimated to be approximately 250,000 (2000 US Census) with a great many of those individuals being enrolled members of the Five Civilized Tribes; and
- WHEREAS, these Native American individuals and families in the Dallas-Ft. Worth Metroplex should be afforded access to the Section 184 Indian Home Loan Guaranty Program so as to achieve the American Dream of homeownership.





**NOW THEREFORE BE IT RESOLVED THAT,** the Inter-Tribal Council of the Five Civilized Tribes do hereby support and urge the U.S. Department of Housing and Urban Development to declare the 12-county Dallas-Ft. Worth Metroplex as an area that is geographically eligible for the HUD Section 184 Indian Home Loan Guaranty Program.

## **CERTIFICATION**

The foregoing resolution was adopted by the Inter-Tribal Council of the Five Civilized Tribes meeting in Catoosa, Oklahoma on this  $\Delta$  day of May, 2013, by a vote of  $\Delta$  for \_\_\_\_\_\_\_\_ against and \_\_\_\_\_\_\_ abstentions.

Bill Anoatubby, Governor

The Chickasaw Nation

Gregory E, Pyle, Chief

Choctaw Nation of Oklahoma

Bill John Baker, Principal Chief Cherokee Nation

George Tiger, Principal Chief Muscogee (Creek) Nation

Leonard

Seminole Nation of Oklahoma