[place letter on your organization’s letterhead]

The Honorable [insert name]

[insert address]

Dear Representative [insert name]:

We are writing to request your help with introducing a House companion bill to S. 2092, the **Native American Rural Homeownership Improvement Act of 2021.** A companion bill of this nature would make the U.S. Department of Agriculture’s (USDA’s) 502 home loan relending pilot program become permanent by authorizing the USDA Secretary to use $50 million of the existing 502 Direct Loan appropriations for a national relending program. It would engage Native community development financial institutions (CDFIs) across the country to increase access to affordable home loans in rural Native communities.

Over the past two years, USDA has partnered with two Native CDFIs in South Dakota – Four Bands Community Fund on the Cheyenne River Indian Reservation and Mazaska Owecaso Otipi Financial on the Pine Ridge Indian Reservation. These Native CDFIs participated in the $2 million demonstration program to improve the deployment rate of the 502 Direct Loan program in Native communities in South Dakota. Through this demonstration, the two Native CDFIs made nearly double the number of loans on their reservations than USDA deployed on the same two reservations during the previous decade.

Senators Tina Smith (D-MN) and Mike Rounds (R-SD) introduced S. 2092, which is co-sponsored by Senators Catherine Cortez Masto (D-NV), Kevin Cramer (R-ND), Brian Schatz (D-HI), Jon Tester (D-MT), John Thune (R-SD) and Elizabeth Warren (D-MA). The legislation also enjoys the strong support of many national and regional tribal and rural housing organizations including the organizations listed on the attached one-page summary of the legislation.

We look forward to speaking with you and your staff about your interest in leading this effort in the House of Representatives to improve access to affordable homeowners for Native borrowers in [insert name of state] and across Indian Country.

To discuss the legislation further, please contact [insert name and contact info].

Thank you for your consideration.

Sincerely,