



# Wyoming Housing Network

## Case Study

In partnership with a Native housing authority and a Native community development financial institution (CDFI), Wyoming Housing Network (WHN) developed a culturally responsive approach centered on affordable homeownership opportunities and generational wealth building for Native Americans on the Wind River Reservation and in surrounding areas. Intending to work with renters and homebuyers for three or more years, WHN is beginning to work with their first set of Native buyers who want to put a home on their land,<sup>1</sup> supported by a housing authority. This culturally responsive approach leverages WHN's nearly 20-year history of providing affordable housing opportunities and individual services across Wyoming by building trust with key Native institutions over time.



## Equity Context

### Eastern Shoshone

#### Housing Authority (ESHA)

**ESHA is a Native housing authority on the Wind River Reservation. It has overseen housing needs but had not recently built new homes or facilitated homeownership.**

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### Wind River

#### Development Fund (WRDF)

**WRDF is a Native Community Development Financial Institution (CDFI) that supports economic growth on the Wind River Reservation through lending and financial services.**

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### Wyoming Housing Network (WHN)

**WHN provides housing counseling to people in Wyoming and collaborates with local organizations to reinvigorate homeownership opportunities, aiming to address the housing shortage and promote long-term wealth building for the state of Wyoming.**

A large and mostly rural state, Wyoming's population is just over 570,000<sup>2</sup>, and contains one Native American Reservation – Wind River Reservation. It is the seventh largest reservation in the country and home to Eastern Shoshone and the Northern Arapaho tribes<sup>3</sup>. Tribal lands across the U.S., like Wind River Reservation, face infrastructure challenges to access transportation, internet, utilities, fresh water, financial services, housing and other quality of life necessities. The lack of access is rooted in a complex set of historical and current harms and exclusions<sup>4</sup>.

Due to chronic disinvestment and other infrastructure challenges, there is a shortage of affordable and healthy housing on the Wind River Reservation, contributing to overcrowding and limited housing options for people at all income levels. The Eastern Shoshone Housing Authority (ESHA), has not built any homes or facilitated homeownership opportunities for three to four decades. Over the years, the Self-Help Program enabled the Tribes to build housing for homeownership, though the Section 184 Indian Housing Loan Guarantee Program was under-utilized due to a lack of lending partners. The community is frustrated by limited, deteriorating housing and wants solutions. ESHA, Native CDFI Wind River Development Fund (WRDF) and WHN are partnering to reinvigorate homeownership opportunities and long-term wealth building on the Wind River Reservation.

The lack of access to affordable housing and financial education add to the challenges of financial and housing security in the Native American community, calling for a comprehensive approach to building generational wealth that is supported by partnerships, cultural understanding and community engagement. Part of such an approach is to show to the community that homeownership is possible when it has been unavailable for so long. Another part is to demonstrate how financial security through spending plans, savings and other tools helps make that possible. These are the seeds that lead to generational wealth.

As advised by the Native partners, cultural competency

is key for a successful wealth building strategy. To ensure that their homebuyer education is responsive to the Native community, WHN staff received training from the National American Indian Housing Council (NAIHC) and are now using “Pathways Home: A Native Homeownership Guide” in their classes. Staff have learned about Tribal land lease, federal Bureau of Indian Affairs (BIA) processes for Tribal land lease on trust or restricted land, the Section 184 Loan Program, income calculations (including Tribal profit sharing and casino winnings), real estate transactions and other aspects of homebuying that are unique to the community.

To further ensure responsiveness and representation, WHN hired a full-time counselor in August 2023 from the Wind River Reservation



Wyoming is home to the seventh largest reservation in the country, the Wind River Reservation. It is a large and mostly rural state. Wyoming Housing Network, the state's only homebuyer education provider, is about 150 miles, or a 2 1/2-hour drive, away from the reservation. Offering counseling on the reservation makes WHN's services much more accessible.

<sup>1</sup> Wyoming Housing Network serves people with a variety of land types including trust and fee land.

<sup>2</sup> [https://data.census.gov/profile/Afton\\_town,\\_Wyoming?g=040XX00US56](https://data.census.gov/profile/Afton_town,_Wyoming?g=040XX00US56)

<sup>3</sup> <https://windriver.org/destinations/wind-river-indian-reservation/>

<sup>4</sup> Dave Castillo et al., Redlining the Reservation, National Community Reinvestment Coalition, December 2023.

to run the program that will be hosted in a WRDF building on the Wind River Reservation near ESHA. The position is supported by a grant in coordination with ESHA. As WHN is deepening partnerships with and presence in the community, they are learning and continuing to adapt communications to be respectful and inclusive. WHN is weaving equity into every aspect of its operations, partnerships and decisions, ensuring it goes beyond just delivering programs and services.

## Wealth Building Strategy

WHN partners with ESHA and WRDF to bring a flexible, long-term homeownership and generational wealth building program, called Choice and Change, to Wind River Reservation's Native American households. Through these partnerships with Native institutions, WHN leverages what is already available on the Wind River Reservation and builds off their established housing counseling program. For example, WHN provides comprehensive homeownership services on the Wind River Reservation to complement WRDF's holistic financial education course and one-hour budgeting class. WHN uses the Pathways curriculum to teach homebuyer education on a regular schedule in the community. As program participants prepare to achieve and sustain homeownership, they also increase financial security by reducing debt, increasing income and building savings through housing counseling. Participants also explore multi-generational housing, land partnerships and lending products through the program.

### Moving Along the Housing Continuum

ESHA has families in their Tribal housing program whose incomes exceed the housing program's qualifying guidelines. ESHA's vision is to build housing that these families will rent initially with the expectation that they will purchase the home from ESHA in three to five years. Currently ESHA has more housing needs than available housing units. The Choice and Change program will move people along the housing continuum from ESHA's traditional rental program and into homeownership. This will create capacity for ESHA to move waitlisted families into the traditional rental housing program.



WHN has partnered with WRDF via a grant to create a communitywide financial and homebuyer education calendar. WRDF has asked WHN to take the lead on working with local agencies to coordinate education opportunities around financial health to better serve both tribes on the reservation. WRDF is also exploring expanding their lending options for housing and down payment assistance to give the community more choice in lending products, types of homes, and building locations. WHN is also building relationships with the BIA and the Northern Arapaho Tribal Housing.

### Customer Experience

The Choice and Change program is designed to provide long-term housing counseling over three to five years. WHN will deliver financial education, homebuyer education and post-purchase counseling classes on the Wind River Reservation in coordination with the program partners. WHN is incorporating more financial education, including retirement planning, emergency savings, etc. into the homeownership program to support wealth building. WHN plans to offer a post-purchase class based on the

NeighborWorks curriculum, that includes information on home maintenance and neighborliness before people buy their homes, especially to the buyers who will be participating in the rent-to-own program. As WHN supports the buyers on their journey from renter to owner, the buyers will be able to build these asset preservation skills early in the process.

WRDF has provided free space and utilities within their office building for the WHN housing counselor. This includes an individual private office for counseling, a state-of-the-art training room and community space for meetings. WRDF also provides access to office equipment such as a copier and other supplies, as well as a satellite office in Riverton, Wyoming, for meetings. WRDF serves both tribes on the reservation. Being in their building helps WHN reach and serve both the Eastern Shoshone and Northern Arapaho communities. WRDF has goals around economic development, and housing will

### **Eastern Shoshone Housing Authority (ESHA)**

Contributes development expertise, oversight, and management of the Tribal housing program.

### **Wind River Development Fund (WRDF)**

Provides office space, equipment, and financial resources to support housing efforts, focusing on economic development for both tribes on the reservation.

### **Wyoming Housing Network (WHN)**

Offers education and ongoing counseling to guide potential homeowners through every stage of the housing process, from renting to homeownership.

be a critical element of the success of these plans. WRDF continues to look for and research financial resources or grants that could help any homeowner secure housing.

WHN is very excited about the strength of the partnerships. WRDF brings the lending and possible expansion of financial resources for the homeowners. ESHA brings the development expertise, oversight and Tribal housing program management. WHN brings education and ongoing counseling to support the potential homeowner throughout their housing journey from renting to homeownership and beyond.

## Program Outreach

WHN co-taught the first Pathways to homeownership course in January 2024. WHN will offer regularly scheduled courses monthly or quarterly depending on community input. WHN is conducting outreach through advertising, network marketing and building relationships with community partners that serve similar populations like homeless shelters and churches with food assistance programs. When WHN has a class, all partners will advertise and market the class. WRDF has a partnership with the local media for advertisements, and both WRDF and ESHA promote through social media. WHN will also distribute flyers throughout the community.

WHN plans to have a program website soon. To involve the community when there is high demand for local graphic designers, WHN is holding a logo design and branding competition for the Choice and Change program through the local high school and college with a scholarship prize for the winner. The benefits are that the money stays in the community to help someone with education, and WHN gets the product needed.

## Participants

The Choice and Change program will create homeownership opportunities for two audiences. The first is Tribal members that have land<sup>5</sup> and want to put a house on it. ESHA has identified the first 21 households that have land and is going through the process with their Housing Council and their Tribal Business Council to approve the application process and start the program. The households have loan approvals and will take the Pathways class. The biggest obstacle is available housing in the area. ESHA, WRDF and WHN are working on ways to create more housing access and choices, including manufactured housing, barndominiums<sup>6</sup>, and stick-built options.

The second audience is Tribal members who want to buy homes that ESHA is building and offering them as rent-to-own. WHN will counsel those renters into homeownership over three to five years; WHN is currently looking for ways to keep participants engaged over that time. When ESHA sells the first round of homes, a housing authority will reinvest funds into the next development. To meet the community's needs, the partners are considering the feasibility of multigenerational housing.



<sup>5</sup> WHN designed their program and coordinates training for staff on a variety of tribal land types, including trust land and fee land, and the various approvals needed for owning or leasing the land

<sup>6</sup> “A barndominium, or barn and condominium, originally referred to a barn that had been converted into a living space. Today, a barndominium is any standalone, metal, barn-shaped structure that has been turned into a home (whether or not it started as a barn).” <https://www.cnet.com/home/whats-a-barndominium-everything-to-know-about-the-trendy-housing-craze/>

## How Program is Resourced

The main cost of the Choice and Change program is a new staff position as a housing counselor and outreach coordinator on the Wind River Reservation. This position is a remote position, so travel costs are anticipated to do effective training and connection with the main office. WHN will also have program implementation costs (e.g., supplies, events, etc.) that the organization plans to spend within the Wind River Reservation, supporting the local economy. The program is resourced through funding from ESHA, WRDF and NeighborWorks America grants.

Onboarding for the new staff position includes general and Native-specific training – Pathways certification, housing counseling training and training for the U.S. Department of Housing and Urban Development (HUD) exam – through NAIHC, Oweesta and NeighborWorks America. The Native-specific trainings blend culture and content. Other onboarding facets include setting clear performance expectations and metrics. WHN is also focused on creating a deep bench of support for this remote position. Other housing counseling staff and leadership will participate in Native-specific training as well. Currently, WHN has two staff that are Pathways certified and will work towards certification for most of the staff.

## Program Evolution and Lessons Learned

WHN is a high-performing homeownership organization with an expansive reach across Wyoming, in part due to a close relationship with the state housing finance agency. WHN is the only homebuyer education provider in the state. To serve a population that is so spread out, WHN developed rigorous online individual services, creating significant numbers of homebuyers annually. As the NeighborWorks network began to emphasize racial equity, WHN reflected on how to diversify staff and address housing disparities in the state.

WHN had previously tried to reach out to the Native American community on the Wind River Reservation for services but was unsuccessful in engaging the community. When the Homeowner Assistance Fund (HAF) program for states and Tribal areas was launched as part the American Rescue Plan, it included funding use for HUD-certified housing counseling services. ESHA reached out to WHN to discuss foreclosure prevention and get assistance with their HAF plan. WHN traveled to meet with ESHA for a full day. As a result, WHN began providing foreclosure prevention to the Native American community. The program's success led to further discussions about other ways ESHA and WHN could work together. Invited by ESHA, WHN's first direct outreach to the community was at a booth at the Shoshone Reunion in June 2022, where the organization offered information and presentations on housing.

With a shared mission and desire to solve housing problems, the conversations continued, and the Choice and Change program was conceived. ESHA and WHN applied for a program grant. While not funded, collaborating on the grant process allowed the partners to finalize a concept and vision for the program. During a trip to the Wind River Reservation for meetings with both Tribal councils in partnership with HUD and USDA, WHN had the opportunity to meet with the WRDF. ESHA helped explain WHN's mission and the Choice and Change program, inspiring WRDF to reach out to WHN and explore ways to partner for education. Then, ESHA, WRDF and WHN met collectively to form a partnership with all parties contributing to the vision and agreeing that a local counselor would be most successful.

The next steps were creating the housing counselor's job description and conducting the hiring process. All three organizations approved the job description, promoted the job opportunity and participated in the interview process. The WHN board helped with strategic planning and identified equity work as a stand-alone strategic objective demonstrating their full support for the work on the reservation. With their backing, WHN held a staff retreat to complete the strategic planning process on the reservation and hosted a community dinner in partnership with the Eastern Shoshone Tribe and WRDF. Approximately 40 people from the community, including elders, attended, asked questions, and expressed their frustrations about the deteriorating housing. Here, WHN was able



to explain their role, the partnerships and their approach, as well as get feedback. The meeting was positive and eye-opening, especially about the connection between housing and trauma in the community.

The partners created a program map for the Choice and Change program and are using that map to inform future work such as housing development projects to fill gaps in the housing market, a decision tree for the homeownership process (e.g., do you already have land? What type of land is it? Do you need to build a new home? etc.) and assistance resources for working with the BIA. WHN has remained available and flexible to the partners to design and implement the program in ways that meet the Native community where they are.

## Key Lessons

WHN continues to grow and learn from their expansion of programs and services into the Wind River Reservation.

### Early lessons:

► **Building trust and a common understanding between two different communities takes time.** WHN worked diligently to build trust and follow through when asked for assistance and resources to build credibility. WHN took the risk of hiring the housing counselor before funding was in place to demonstrate commitment to the building housing opportunity on the reservation. Once WHN and ESHA agreed to collaborate, the grant awards and support followed, as did broad buy-in slowly over the last two years. In the end, the process of working on multiple grants together allowed them to solidify their long-term wealth-building approach and commitment. WHN and ESHA are formalizing their partnership through a memorandum of understanding (MOU) that is out for approval at the Eastern Shoshone Tribal Council.



► **Working in partnership requires adjustment.** Like any government organization, Tribal entities are complex in terms of structure and processes. Any jurisdiction differs from the next in terms of accomplishing work, and it is common for outsiders to not know about the processes for Tribal areas. It is important to build trusting partnerships through time, commitment and effective communication with Tribal entities and others that are knowledgeable about local processes. Over time, WHN has been cultivating such relationships with ESHA and WRDF through inclusive meetings that welcome additional local tribal entities. WHN is learning and adjusting based on what works for all the partners.

► **Considering equity can go beyond the design and delivery of programs and services.** WHN has committed to reinvesting funds from grants or sponsorships for this program in the community as much as possible to bring economic benefits. For example, WHN held a staff retreat on Wind River Reservation last fall, using local facilities and catering.

## Roadblocks and Solutions

WHN has met some early obstacles around hiring and data collection that the organization is working to resolve.

► It has been challenging to hire and retain local talent that meets specific requirements within a small, remote and close-knit community. One difficulty is competing employment opportunities; another is how to legally draft a job posting with preferences for a local hire. In recognition of limited transportation options and low incomes, WHN re-examined transportation requirements for hires and is refining remote work policies. To ensure a smooth hiring process, protect WHN's reputation and preserve new partnerships, WHN has been diligent about hiring, onboarding, and communications processes. When the first candidate accepted another opportunity, WHN quickly re-opened the hiring process. WHN took lessons learned with the first hire and improved onboarding processes and tools.

**It is important to  
build trusting relationships  
over time.**

- ▶ One obstacle for the housing counseling position at WHN is the staff training timeline. As a HUD-Approved Housing Counseling Agency WHN counselors must obtain a HUD Housing Counseling Certification before they can provide counseling to consumers. Preparing for and passing the exam can create longer timelines for counselor readiness to begin working with clients and offering education courses.
- ▶ Multiple staff members at different levels within the organization benefit from culturally-specific training like Pathways Home: A Native Homeownership Guide. This creates a deep bench of knowledge and support to make the reservation housing counseling position successful.
- ▶ Creating a rent-to-own program on the Wind River Reservation has faced some obstacles, including data collection. Historical data is lacking, and new data collection efforts can be tough. Data collection is integral to WHN's work and a priority for ESHA and WRDF, and counselors will need to take the time to build trust to gather the information needed for reporting, impact and storytelling.

## Necessary Precursors to Success

WHN's long-term presence and status as the only HUD-Approved Housing Counseling Agency in the state were factors in the approach's success. Over fiscal years 2022-2023, WHN created more than 1,400 homeowners and counseled and educated just over 4,000 customers.

WHN's track record is what prompted ESHA to reach out initially. However, once the invitation had been extended, WHN worked hard to demonstrate responsiveness. WHN's strong foreclosure prevention program that assisted Tribal members to avoid foreclosure built credibility. Leveraging those small successes, WHN remained open and responsive to additional requests. WHN focused on bringing already established strengths to match ESHA's housing needs.

WHN recognized that core financial skills translate across populations, but the organization also saw that they had knowledge gaps about how housing works on Native land and how to weave in Native culture and values. To bridge those gaps, WHN staff sought out training, including the Pathways certification. The training not only taught WHN staff the technical information they needed but also offered new icebreakers and activities that were culturally responsive. It is important to recognize that learning and improvement go both ways. WHN has learned from the Pathways program, partners and increased diversity in staff. All of this strengthened the overall counseling team, improved educational programs in general and better informed the work.

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## What Did the Organization Do and Learn?

WHN plans to measure success in 2025 by offering regularly scheduled Pathways and financial foundations courses to the community, gaining certifications and accreditation for the housing counselor, and launching the Choice and Change program with the first 21 families identified by ESHA. Progress will be tracked through data collection which includes credit improvement, increases in emergency savings and other financial metrics in addition to home purchase.