



# EMPOWERING COALITIONS AND PARTNERSHIPS

## Presented By:

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# EMPOWERING COALITIONS

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## Part 1 - The Story of the New Mexico Tribal Homeownership Coalition



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# Formalized as a New Mexico NonProfit

The Tribal Homeownership Coalition of  
the Southwest



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# Our Path

- Wells Fargo Natives Initiative Program
  - Who will be the channel of funds
  - Looking at who is who in NM housing
- The NM Tribal Homeownership Coalition
  - Administered NM Mortgage Finance Authority
  - An informal Coalition
- The goal of creating a formal entity
  - Nonprofit, tax exempt
  - Same goal – advancing homeownership in tribal communities
  - Other purposes – include tribal communities in other parts of the southwest



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# The NMTHC

- Informal and inactive – last activity was in 2022
- NM MFA organized the Coalition with assistance of Enterprise Foundation in
- NM kept it active and maintained outdated website
- outdated distribution list
- NM MFA staff on leave



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# Waking up the Hibernating Bear

- Commented on Section 184 Proposed Rule (March 16)
- Commented on HUD Proposed Rule on Certification of Tribal Housing Counselors
- Communicated with TDHEs through SWTHA
- Worked with MFA to Update Distribution List of TDHEs in NM



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It takes a  
Team

? A willing Native CDFI  
- NCC

? An Executive Director

? An Attorney

? Incorporators



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# ..... And Organization

Task	Persons Responsible	Timeline
Find 3 Incorporators	Dave, Chris	Feb 28, 2023
Create and file Articles of Incorporation	Denise, Dave, Chris	March 13
Draft Bylaws and Conflict of Interest Policy	Denise, Chris	March 10
Obtain EIN	Chris	March 17
File Initial Report with NM Secretary of State	Chris, Denise	April 17
Draft Policies – Financial Management, Personnel, Travel, Procurement	Denise, Chris	March 28
Hold first meeting of the Corporation	Chris, Incorporators	March 17
File for 501 (c) (3) status	Denise, Chris	April 7



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# Our Checklist

TRIBAL HOMEOWNERSHIP COALITION OF THE SOUTHWEST

Checklist – Incorporation, Organizational Steps

Created March 3, 2023, Revised March 30, 2023

Task	Person(s) Responsible	Timeline	Comments
Finalize Articles of Incorp	Denise, Dave, Chris	March 10, 2023	<u>Completed and sent to Incorporators on 3/28/23</u>
File Articles	Denise	<del>March 13</del> , <u>April 6</u> , 2023	Will also need to register with the NM Attny Gen office. <a href="https://secure.nmag.gov/coros/">Secure.nmag.gov/coros/</a>
Review Bylaws	Denise, Dave, Chris	Mar 10 – DZ to have draft ready Mar 17 – Incorporators to review	<del>Denise needs to revise to add provisions removed from Arts of Incorp</del> <u>Final sent to Incorporators on March 29, 2023</u>
Obtain EIN	Chris or Denise	<del>March 17</del> <u>April 10</u>	After we file Incorp docs with NM Secretary of State (SOS)
File initial report with NM SOS	Chris or Denise	Due 30 days from incorporation	
Draft & review Policies – Financ Mgt, Personnel, Travel, Procurement	Denise, Dave, Chris	March 24, 2023	<del>Denise will provide short</del> <u>Financial Managem and Personnel policies sent to Dave &amp; Chris on March 27, 2023</u>
Provide draft Bylaws, C/I Policy and other Policies to Incorporators for review	Chris	March 31, 2023	<u>C/I Policy sent to Chris on February 15, 2023</u>
<u>Prepare Grant Funding Agreement for award of WF Native Initiative Funds</u>	<u>Denise, Chris</u>		<u>Draft sent to Chris and Dave March 30, 2023</u>
Hold first mtg of the Board of Directors of the Coalition	Chris	April <del>7</del> <u>17</u> , 2023	1. elect officers 2. Adopt bylaws and Conflict of Interest policy 3. Adopt criteria for initiative Grant 4. Adopt Financ Mgmt Policy, Personnel Policy, Travel Policy, Procurement Policy. We also need to determine who will prepare minutes.

			We should also discuss whether Chris is an employee/contractor of NCC or THCSW and document this.
Create organization files & filing system: <ul style="list-style-type: none"> <li>Organization documents (Arts, Bylaws)</li> <li>Policies</li> <li>Board minutes</li> <li>Board resolution log</li> <li>Contract files</li> <li>Personnel</li> </ul>	Chris		Denise will provide guidance as necessary. <u>Prepared Resolution Log and Agenda form.</u>
File for 501(c)(3) status	Denise	April <del>7</del> <u>14</u> , 2023	Will work closely with Chris.
Open Bank account	Chris		Dependent on funding and cash requirems. Will need Board resolution naming signators
Hire Accountant			This can be a fee accountant. Chris to determine conting on what bookkeeping will be done internally
Obtain Bonding (fidelity insurance)	Chris		We should have this in place from the time the Corp first touches \$
Create Website	Chris		
File bi-annual reports with NM SOS	Chris		
File 990	Chris		Annually, and only if receipts exceed \$25K

Still performing work of the NMTHC Coalition to bring it back alive:

1. Comments to HUD Section 184 Proposed Rule (March 16)

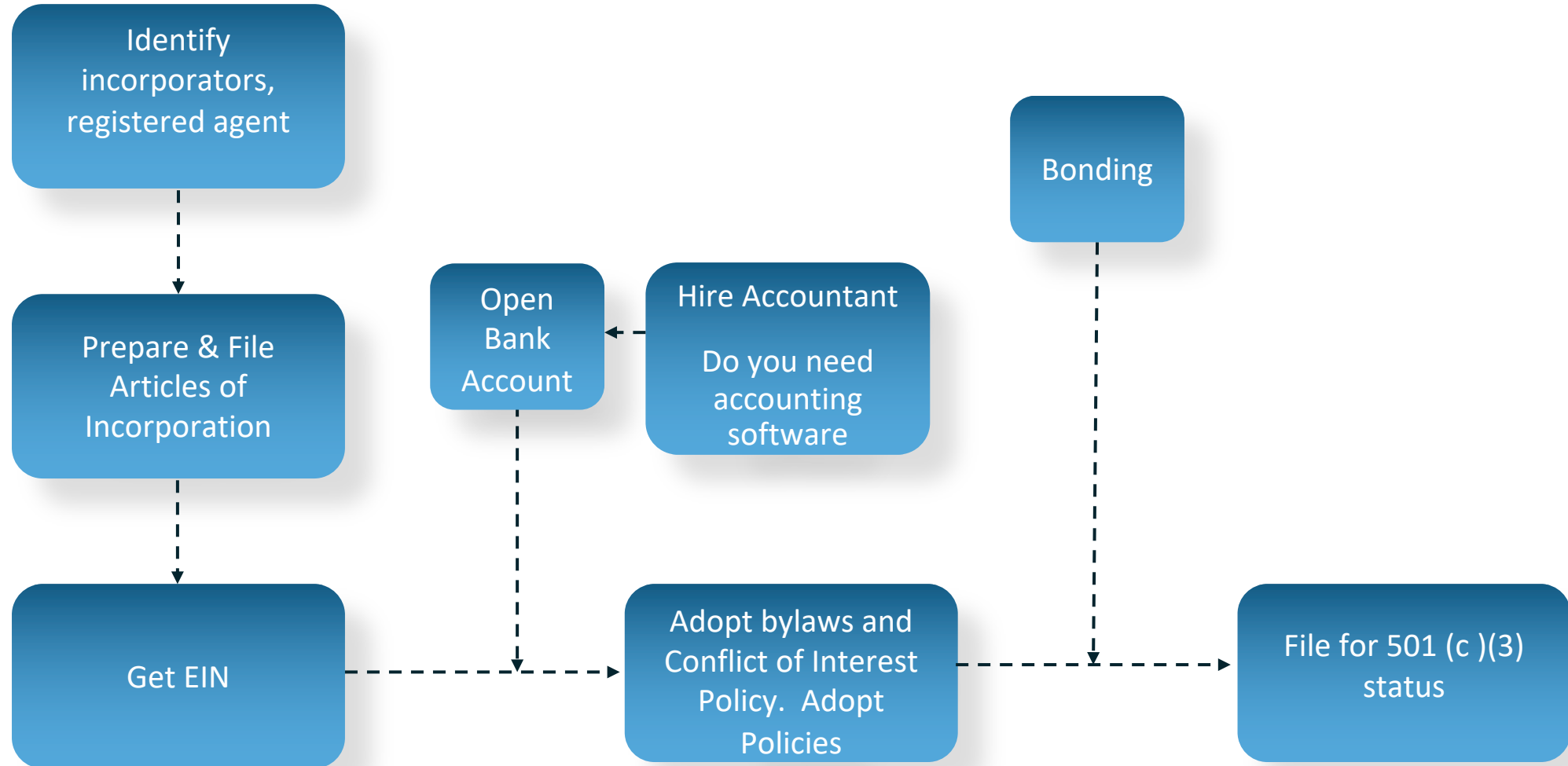
2. Comments to HUD Proposed Rule requiring HUD-certification of tribal housing counselors (March 27)

# Our Actual Timeline

Task	Timeline
Filed Arts of Incorporation	March 14, 2023
Held first meeting and adopted Bylaws & Conflict of Interest Policy	June 14, 2023
EIN	May 18, 2023
Initial Report with NM SOS	June 14, 2023
Adopt Policies – Conflict of Interest, Financial Management, Records, Travel, Personnel.	
First Grant under WF Native Initiative	
Filed for 501 (c) (3) status	
Open Bank Account	
Hire Accountant	
Obtain bonding (fidelity insurance)	
Update Website	



# The Process



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# Creating Competent Governance



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# Board Governance

## Organizational Documents

1. Organizational Documents
2. Bylaws

## Policy Binder

1. All Policies with adopting resolution (or certification on last page)

## Board Minutes

1. Minutes Log
2. By year
3. Adopted Minutes

## Resolution Binder

1. Resolution Log
2. All resolutions



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# Reporting Requirements of a Non Profit

- Register with NM Attorney General Office
- File Initial Report with NM Secretary of State – 30 days from incorporation
- Bi-annual reports with NM Secretary of State
- 990 with IRS (501 (c ) (3))



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# Organizational Requirements

- Regular Board meetings
  - Maintain Board agendas and Board minutes
  - Maintain Resolution log
- Financial Management Policies
  - Annual Budget
- Other Policies
- Files
  - Contract Files
  - Personnel Files
  - Grant Files





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# Keeping the Coalition Alive

- Executive Director, CEO
- Active Board of Directors
- Continue seeking funding
- Continued outreach to stakeholders
- Memorializing the work of those who came before us



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# Lessons Learned

- Keep folks running the informal coalition involved
  - Don't ignore folks who ran the show
- Communication – let stakeholders (TDHEs, lenders, realtors, appraisers, consultants) know what is going on
- Have local people run the show
- Do regular outreach to stakeholders
- Use local expertise
- Hold diverse informational sessions



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# Scaling Through Partnership

Part 2 – How seeking partnership leads to opportunity



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# Two CDFI's Serving the Same Region



- Certified Native CDFI
- Small Business Lending
- TA Services
- Strong Collective Impact Network
- Higher Risk Portfolio

- Certified CDFI
- Deposit and Loan Services
- Community Microsites
- Growing Branches
- Financial Literacy for Youth



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# Our Needs



- More lending activity
- Added capacity for underwriting
- Increase lending capital
- Credit Builder Product



- Increased TA Services for clients
- Opportunities to provide deposit accounts
- Opportunities to further develop pipeline for loans



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# Our Solution- Shared Position



- Fund an underwriter at TFCU
- Fund a Credit Builder Card program



- Provide Underwriter & train them in SR TA Services
- Provide Credit Builder Card to graduates of Financial Literacy course



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# Key Success Factors



## Network

Seek out opportunities to connect, and update one another



## Co-creation

Instead of competing seek co-creation



## Communication

Clear, honest, & consistent



## Biggest Fan

Be the other org's biggest fan



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# Questions?

- Stop us anywhere you see us
- Contact us:
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# Questions:

What is the biggest challenge you have faced in your partnership?

Do you have any other partnerships with non-CDFI's?

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