



# USET

SOVEREIGNTY PROTECTION FUND

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## USET SPF Resolution No. 2025 SPF:003

### **SUPPORT FOR TRIBAL NATION EFFORTS TO ADDRESS INEQUITIES IN OBTAINING FINANCIAL AND LENDING SERVICES FOR HOMEOWNERSHIP AND NATION REBUILDING**

- WHEREAS,** United South and Eastern Tribes Sovereignty Protection Fund (USET SPF) is an intertribal organization comprised of thirty-three (33) federally recognized Tribal Nations; and
- WHEREAS,** the actions taken by the USET SPF Board of Directors officially represents the intentions of each member Tribal Nation, as the Board of Directors comprises delegates from each member's Tribal Nation leadership; and
- WHEREAS,** Tribal Nations and our citizens have historically faced significant economic challenges and barriers to accessing financial lending and mortgage options; and
- WHEREAS,** access to financial resources, including fair and equitable lending practices, is essential for economic development, infrastructure improvement, increased homeownership, access to safe and healthy homes, and the overall well-being of Tribal communities; and
- WHEREAS,** promoting financial inclusion and providing increased access to mortgage options and fair and equitable lending practices can empower Tribal Nations to pursue homeownership initiatives for our citizens, invest in community infrastructure, and build sustainable economic development initiatives; and
- WHEREAS,** Tribal Nations in New York state and the state of Maine are calling out for active support and advocacy in promoting policy changes within New York and Maine that address systemic inequalities in financial lending and enhance economic opportunities for Tribal Nation communities; and
- WHEREAS,** recognizing the importance of Tribal sovereignty and self-determination in financial matters, the states of New York and Maine should collaborate with Tribal Nations to develop tailored solutions that meet each Tribal Nation's unique housing and economic development needs and priorities; and
- WHEREAS,** Tribal Nations can form partnerships with financial institutions, government agencies, non-profit organizations, and community development financial institutions (CDFIs) to collectively advocate for increased financial lending and mortgage accessibility options for the Tribal citizens of each Tribal Nation; and
- WHEREAS,** Tribal Nations can directly engage with financial institutions to advocate for fair and equitable lending practices and the development of specialized products and services tailored to meet the needs of Tribal Nation communities, such as by participating in

meetings with bank executives, joining community advisory boards, and negotiating partnerships to expand access to financial services; and

**WHEREAS,** Tribal Nations in New York and Maine are exploring legal strategies that seek to address discriminatory lending practices and/or barriers to financial lending and mortgage accessibility, including assisting with the filing of complaints with regulatory agencies or developing the framework to support future litigation efforts that seek to protect their rights; and

**WHEREAS,** Tribal Nations are seeking to conduct research and collect data to demonstrate the need for increased financial lending and mortgage options within New York State and Maine, which can be used to support advocacy efforts to policy makers and financial institutions in each state; and

**WHEREAS,** in December 2010, the United States recognized the rights of its First Peoples through its support of the United Nations Declaration on the Rights of Indigenous Peoples (UNDRIP), who's provisions and principles support and promote the purposes of this resolution; therefore, be it

**RESOLVED** the USET SPF Board of Directors supports efforts by Tribal Nations to advocate for legislative and regulatory reforms at the state and federal levels to remove barriers to allow for financial inclusion, the engagement and exploration of public-private partnerships with financial lending institutions, and the promotion of fair and equitable systemic financial institution lending practices, all with the goal of creating a greater degree of access to financial lending and homebuyer mortgage options for Tribal citizens and community members; and be it further

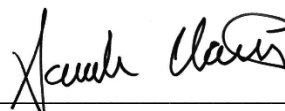
**RESOLVED** that USET SPF will continue to advocate for regulatory and statutory solutions that support and empower Tribal Nations to exercise their inherent sovereignty and self-determination to pursue Nation rebuilding through investment in community infrastructure and sustainable economic development initiatives.

### CERTIFICATION

This resolution was duly passed at the remote USET SPF Annual Meeting at which a quorum was present on October 8, 2024.



Chief Kirk E. Francis, Sr., President  
United South and Eastern Tribes  
Sovereignty Protection Fund



Vice Chairwoman Sarah Harris, Secretary  
United South and Eastern Tribes  
Sovereignty Protection Fund

*Because there is Strength in Unity*