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Marvin Ginn

Housing Hero Award

X Title Slide Housing Hero

Marvin Ginn retired in July of this year as the executive director at Native Community Finance. For almost 20 years, Marvin has been a true hero in the world of affordable housing. That's why we are pleased to honor him today with X MFA's 2018 Housing Hero award.

In 2006, Marvin was asked by the Pueblo of Laguna to start what is now Native Community Finance. X There was no capital available to finance the enterprise, so he started writing grants. When he had gathered \$45,000, Marvin X applied for and received a Native Community Development Financial Institution certification. X Being a native CDFI meant that Marvin could now finance construction loans to develop housing on tribal land.

Native Community Finance has grown X steadily over the years and now has \$5.2 million X in capital. The organization was the X first Intermediary in the United States for the Section 502 Direct Loan Program and X has just expanded into Northern New Mexico.

From the beginning of his career, X Marvin has been committed to helping tribal members buy homes, which we know is not an easy process! Working with the X late Eric Schmieder and Enterprise, one of our summit sponsors, he helped write a booklet called the X A Borrowing Guide for Tribal Members, which served as a roadmap for tribal homebuyers. X Recently updated and reprinted, the award-winning guide has become a national standard.

X One of Marvin's most significant achievements was to create the Pueblo of Laguna Home Loan program and X financial education program. The home loan

program evaluates a **X** homebuyer's ability to repay their mortgage loan within the cultural context – not according to standard credit guidelines.

X Since the Home Loan Program began four years ago, there have been \$1.7 million in mortgage loans made. And there have been **no** delinquencies. And because the program uses pueblo money, the proceeds from the loans come back to the community.

X Marvin, who is a member of the Choctaw Nation from Oklahoma, knows how important it is for tribal members to work together to solve shared housing challenges, and he has had great success in bringing people together on a local and national level. **X** One of the best examples of this is the New Mexico Tribal Homeownership Coalition, which he co-founded with Eric Schmieder more than a decade ago. **X** It's been going strong ever since.

Rose Marquez, who is the new executive director of Native Community Finance, said this about Marvin: "When anyone asks 'how do we do this?' the answer is always 'ask Marvin Ginn.'" **X** Referring to a recent down payment assistance grant for \$500,000 from Wells Fargo she said: "People give him money because they know he knows what to do with it."

X Marvin has never stopped fighting and advocating for improved housing on tribal land. He says he has had one simple, guiding mission throughout his career: **Give our people a better life.**

X Marvin, you certainly did that. Your contributions to the tribal lending world will stand as a shining example of what it means to be an advocate for Native American peoples.

X Please help me welcome the 2018 Housing Hero, Marvin Ginn.