Development Services

Cha Piyeh provides a 4 four financial education course using the Oweesta Building Native Communities Curriculum which the staff are certified to teach. An additional 4 hour individual session to work with clients to fulfill their short and long term financial goals. We do this by financial coaching along with providing affordable loan products that may be needed. Services provided include budgeting, credit counseling and repair and checking and savings accounts and home ownership counseling.

Details

Minimum Age: 16
Maximum Age: 100
Restrictions: Target Market

Services

Locations

208 North Cross Place
Ohkay Owingeh, NM 87566
Mailing:
PO Box 1299
Ohkay Owingeh, NM 87566
Phone: 505-852-1628
Services Limited By Geography: 1

Parent Organization

Cha Piyeh, Inc.

Mission: Sharing financial and educational resources to build family and community assets and sustain our culture.

Cha Piyeh, Inc. (“Lending money” in Tewa) works to achieve its mission in several ways, which activities are undertaken as a part of its Articles of Incorporation and By-Laws.

- To develop its products and services, Cha Piyeh (CPI) actively seeks input from the community through public meetings, surveys and one-on-one sessions with clients on their financing needs to develop and revise its financial products and services. As a result, CPI has devised loan products that

are affordable and will therefore enable low-income and other target population borrowers to acquire or otherwise increase their assets. With its specific knowledge of land ownership and collateral issues of lending on trust land, CPI is able to assist those who are most underserved by traditional lending and financial services. This enables borrowers who have "non-conforming" collateral or credit to obtain needed financing for home repairs or home purchase.

- CPI's financial education and one-on-one counseling services help families achieve financial stability and prevent foreclosures and defaults, and thereby maintain home and property and cash assets. In devising training plans, CPI accesses a variety of subsidy sources to create blended financing that helps low-income families to affordably purchase homes and obtain rehab loans, thereby reaching families in need of financial resources who are at lowest of incomes. CPI analyzes the outcomes of the education and counseling, through follow-up phone calls and surveys with borrowers and training participants, as well as through monitoring of progress measures outlined in the prospective borrowers' financial fitness plans.

- Finally, CPI's products and services also help non-profit community based developers to provide construction and other capital for housing finance and services to low-income Tribal members of the community, thereby helping to stabilize the community.

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