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Evaluation
Staff

March 1981

Applications and Loans to American Indians





APPLICATIONS AND LOANS
TO
AMERICAN INDIANS

Program Evaluation Staff

March 1981

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EXECUTIVE SUMMARY

In the Spring of 1980, Program Evaluation Staff conducted a review of applications made by American Indians for eight types of Farmers Home Administration (FmHA) loans (Farm Operating Loans, Emergency Loans, Farm Ownership Loans, Recreation Loans, Soil and Water Loans, Rural Housing Loans, Rural Rental Housing Loans, and Labor Housing Loans), over three fiscal years from 1977 through 1979. A review was also made of the number of loans and the amount of money loaned to American Indians in six of the eight FmHA loan programs during the same fiscal years (Rural Rental Housing and Labor Housing Loans were not included). The purpose of the review was to determine whether FmHA programs had become more accessible to American Indians.

The results of these reviews are discussed in this document. In brief, American Indian applications for the eight loan programs and loans made to American Indians in the six loan programs increased significantly from fiscal year 1977 through fiscal year 1979.

In addition, the data for fiscal year 1980 has been included and analyzed in this summary. That data indicates that the momentum of increased American Indian applications appears to have lessened during fiscal year 1980, although there were more American Indian applications for the loans in fiscal year 1980 than in fiscal year 1979. However, the number and amount of money loaned to American Indians in fiscal year 1980 was 25% greater than in fiscal year 1979.

FmHA received only 1,449 more American Indian applications for the eight loan programs in fiscal year 1980 than in fiscal year 1977. This represents however, a 73.7% increase. More significantly, the American Indian share of all applications for these loans increased from .49% to .81%. In fiscal year 1980, 717 more loans were made to American Indians in the six loan programs than in fiscal year 1977 and \$33,041,000 more money was loaned to American Indians in fiscal year 1980 than in fiscal year 1977. This is a 71.8 % increase in number and a 167.3% increase in the amount of money loaned. The American Indian share of the six loan programs increased from .48% in number to .81% and from .42% in amount of money loaned to .76%.

Clearly, FmHA's efforts to increase American Indian participation in FmHA loan programs have been successful.

American Indian Applications
for Eight FmHA Loan Programs*
Fiscal Years 1977 Through 1980

	FY 1977	FY 1978	FY 1979	FY 1980	Change FY 1977 - 1980
Number of Applications	1,967	2,551	3,312	3,416	+1,449
Percent of Total Applications Made	.49	.57	.79	.81	+ .32
Numerical Increase Over Previous Year	N/A	+584	+761	+104	+1,449
Percent Increase Over Previous Year	N/A	+29.7%	+29.8%	+3.1%	+73.7%

American Indian Loans
In Six FmHA Programs**
Fiscal Years 1977 Through 1980

	FY 1977	FY 1978	FY 1979	FY 1980	Change FY 1977 - 1980
Number of Loans Made	999	1,703	1,371	1,716	
Amount of Money Loaned	\$19,754	\$37,228	\$41,811	\$52,795	
Numerical Increase/ Decrease from Previous Year - Loans	N/A	+704	-332	+345	+717
- Funds		+\$17,474	+\$4,583	+\$10,984	+\$33,041
Percent Increase/ Decrease from Previous Year - Loans	N/A	+70.5%	-19.5%	+25.2%	+71.8%
- Funds		+88.6%	+12.3%	+26.3%	+167.3%
American Indian Share Percent of Total Loans Made	.48	.65	.61	.81	+.33 (+68.8%)
Percent of Total Money Loaned	.42	.51	.58	.76	+.34 (+81%)

* Farm Operating Loans, Emergency Loans, Farm Ownership Loans, Recreation Loans, Soil and Water Loans, Rural Housing Loans, Rural Rental Housing Loans and Labor Housing Loans.

** Farm Operating Loans, Emergency Loans, Farm Ownership Loans, Recreation Loans, Soil and Water Loans and Rural Housing Loans.

A REVIEW OF APPLICATIONS AND FmHA LOANS TO
AMERICAN INDIANS FOR FISCAL YEARS 1977, 1978, and 1979

I. INTRODUCTION

The Comptroller General, in a Report to the Congress titled "Sub-standard Indian Housing Increases Despite Federal Efforts - A Change is Needed", dated March 31, 1978 (CEC-78-63), recommended "that the Secretary of Agriculture direct the FmHA Administrator to place greater emphasis on Indian housing, develop a more effective outreach program, and provide staff necessary to implement such a program."

FmHA Administrator, Gordon Cavanaugh, in a letter dated December 28, 1977 to Mr. Henry Eschwege, Director, Community and Economic Development Division, U.S. General Accounting Office, stated:

"In response to this recommendation and in an effort to place more emphasis on the FmHA Indian outreach program, FmHA will be holding a 2-day workshop for State coordinators for Indian outreach activities on February 1 and 2, 1978. The objective is to train FmHA State coordinators in their responsibilities to make all FmHA programs more accessible and available to Indians. The coordinators will receive training in ways and means to assist in the training of Indian tribes, individuals, and other groups involved in Indian activities in the packaging and use of FmHA housing loans and grants. Members of the National Office Rural Housing Staff will assist with the training activities."

In States having reservations and/or significant Indian populations, a State housing staff assistant will be designated to work with the State coordinator of Indian activities and other State FmHA employees in developing training and procedures for packaging and use of FmHA housing loan programs for Indians."

In addition, on June 1, 1978, FmHA notified the General Accounting Office that the FmHA Indian Outreach Program had been formalized by amending its regulations by adding a new Subpart N to Part 1901, Chapter XVIII, Title 7, Code of Federal Regulations.

The main thrust of those regulations is to "make all FmHA programs more accessible and available to Indians living on and off reservations" and to "increase the production level of FmHA loans and grants going to American Indians both on and off reservations."

This paper attempts to access the extent to which these objectives are being met. In conducting this review, two types of FmHA documents were used:

- (1) "Applications for initial Loans Received From Individuals, By Type of Loan and By Race or Ethnic Group"; and
- (2) "Distribution of Loans Made By Six Specified Types By Race or Ethnic Group."

These documents give information by state on:

- (1) Applications for eight FmHA loan programs¹
(Operating Loans, Emergency Loans, Farm Ownership Loans, Recreation Loans, Soil and Water Loans, Rural Housing Loans, Rural Rental Housing Loans and Labor Housing Loans); and
- (2) Loans made for six FmHA programs¹
(Operating Loans, Emergency Loans, Farm Ownership Loans, Recreation Loans, Soil and Water Loans and Rural Housing Loans).

It is understood that this review is not an all encompassing rigorous study, that all FmHA loan programs have not been examined and that American Indian needs on an area, state or national basis have not been compared to FmHA loan activity. In addition, only three fiscal years 1977, 1978, and 1979 have been examined. However, this review does give a fairly good picture of FmHA applications and loan activity with respect to American Indians on a national basis compared to that of other borrowers as well as the activity in nine selected states with large American Indian populations.

- 1/ Emergency Livestock Loans are included in the data used for Emergency Loans in fiscal years 1977 and 1978. They are not included in the data identified as Emergency Loans in fiscal year 1979. The reason for this is that states inadvertently reported for fiscal years 1977 and 1978 some Emergency Livestock Loans with Emergency Loans. In fiscal year 1979, the two loans were not co-mingled in the reports. It is not possible either to delete in fiscal years 1977 and 1978 the Emergency Livestock Loans from the Emergency Loan totals because they cannot be separately identified in those years, nor is it possible to include Emergency Livestock Loans in the fiscal year 1979 data in a meaningful way because they were not reported by race. However, we do not believe that the conclusions drawn in this report are significantly distorted because in fiscal year 1979, very few Emergency Livestock Loans were made. A total of 97 Emergency Livestock Loans totaling \$14,451,870 were made nationally in fiscal year 1979, less than .16% in number and less than .7% in amount of all Emergency Loans made in that year.

Economic Emergency Loans are not included in any of the data used in this report. These loans were first funded in fiscal year 1978 and were not reported by race. In fiscal year 1979, these loans were reported by race nationally and by state. According to the FY 1979 report, 461,120 loans were made totaling \$2,936,780,000. American Indians received 239 loans totaling \$11,900,000, about .5% in number and .4% in amount of all loans made.

In assessing the extent to which all FmHA programs have become more accessible and available to American Indians living on and off reservations, we postulated that accessibility and availability could be measured somewhat by applications. We assumed that if American Indians heard about FmHA programs and felt that there was a reasonable chance of being helped by the programs that they would apply for them. This would increase American Indian applications and indicate increased accessibility and availability of FmHA programs.

Measuring increased production is more straight forward. Either more loans were made to American Indians or they were not. However, in order to get a clearer picture of FmHA applications and loan activity with respect to American Indians for the past three fiscal years, we looked at the data on a national level, and by nine selected states. These nine states were chosen because they received over 75% of all American Indian applications and over 80% of all FmHA loans to American Indians in the three fiscal years examined. It was not practical within a short time-frame to examine all states. The nine states examined were: Arizona, California, Montana, New Mexico, New York, North Carolina, North Dakota, Oklahoma and South Dakota.

Method of Review

The data was compared by type of loan nationally and by state over three fiscal years by:

- (1) total numbers,
- (2) an actual percent increase or decrease, and
- (3) American Indian "share" which is the proportion of all applications and all loans that were American Indian.

These different methods were used because the number of loans to American Indians is still very small and although an increase of 200 loans from one fiscal year to another may seem insignificant, this increase may represent a very large increase in volume of a particular loan made to American Indians. In addition, it is important to have a way of measuring American Indian loan activity to the activity relative to that of other borrowers. For example, loan activity to American Indians may in fact have declined from one fiscal year to another but that decline may have been, in terms of percent, far less than the decline in loan activity to all other borrowers.

Finally, we used American Indian "share" as a gauge of success or failure. We recognize the potential danger in assuming that American Indian need for and consequently receipt of FmHA loans is or should be equal to the American Indian proportion of the United States or of the state rural population. Nevertheless, this type of comparison provides the basis for further attention. If, for example, rural American Indians comprise 14% of a state rural population but receive only 2% of FmHA loans made in the state, the reason for such a disparity should be examined.

Recognizing then the limitation of this review, we believe that it will be of interest and provide a "bench mark" against which subsequent loan and application activity might be measured.

II. FINDINGS AND CONCLUSIONS

In order to determine whether American Indian applications and loans to American Indians have increased, applications made by American Indians for eight FmHA programs over a three fiscal year period were compared with applications made for these programs by all potential borrowers and by all potential borrowers excluding American Indians on a national basis and by nine states. In addition, loans made to American Indians for six FmHA programs over a three fiscal year period were compared with loans made for these programs to all borrowers and to all borrowers excluding American Indians on a national basis and by nine states. Findings of this review are discussed below. Specific data supporting the findings and conclusions are included in the appendix of this report.

Findings

Applications for Loans - National

American Indian applications for eight FmHA programs increased more than 29% each fiscal year. The total increase from FY 1977-79 was 68.4%. Applications from all potential borrowers and all potential borrowers excluding American Indians increased on the average 11.85% from fiscal year 1977 to 1978. They decreased an average of 7.5% from fiscal year 1978 to 1979 and reflected an overall increase between FY 1977-79 of 3.45%.

While the numerical increase in American Indian applications from FY 1977-79 was small (1,345), as was the increase in "share" of applications (.3), we believe that these statistics reflect a substantial increase when compared to the far smaller percentage increase in applications from other potential borrowers.

Applications for Loans - Selected States

Again, American Indian applications in nine selected states show a steady increase in both fiscal years 1978 and 1979, (31.8% and 25% respectively). The total increase from FY 1977-79 was 64.7%. The American Indian "share" in that time period increased 1.43.

Applications from all potential borrowers and all potential borrowers excluding American Indians in nine selected states increased about half as much from FY 1977-78 as applications from this source on a national basis. They declined during the period from FY 1978-79 more than twice the national rate. Moreover, while applications on a national basis from all potential borrowers and all potential borrowers excluding American Indians during the period FY 1977-79 showed an increase of 3.6% and 3.3% respectively, the experience in nine selected states was a definite decline in applications of 10.2% and 11.47% for this group of potential borrowers.

Loans - National

The number of loans to American Indians increased from FY 1977 to FY 1978 by 70.5%. They decreased from FY 1978-79 by 19.5%. An overall increase of 37.2% from FY 1977-79 was maintained. The American Indian "share" for this period increased .13.

Funds loaned to American Indians increased each year - 88.5% from FY 1977-78 and 12.3% from FY 1978-79 for an overall increase of 111.7% for the period FY 1977-79. The American Indian "share" of funds increased .16.

The number of loans to all borrowers and to all borrowers excluding American Indians increased around 27% from FY 1977-78 and decreased 15.2% from FY 1978-79. The overall increase for both groups from FY 1977-79 was around 7.8% contrasted with an American Indian increase of 37.2%.

Funds loaned to all borrowers and to all borrowers excluding American Indians increased 57% from FY 1977-78 and decreased 1.5% and 1.3% respectively for the period FY 1978-79. The overall increase during FY 1977-79 was around 54.5%, contrasted with 111.7% increase in funds loaned to American Indians during the same time period.

Loans - Selected States

The number of loans made to American Indians increased 74.7% from FY 1977-78 and decreased 24.8% from FY 1978-79. An overall increase of 31.4% for the period FY 1977-79 was maintained.

Funds loaned to American Indians in the nine selected states increased at the rate of 93.7% from FY 1977-78 and 9.4% from FY 1978-79. The total increase for the period FY 1977-79 was 111.9%. The American Indian "share" increased .26 and .18 from FY 1977-78 and 1978-79 with an overall increase of .44 from FY 1977-79.

Loans to all potential borrowers and to all potential borrowers excluding American Indians in the nine selected states increased about 32% from FY 1977-78 and decreased around 29% for the period FY 1978-79. The overall decrease for both groups was about 6% for the period FY 1977-79.

Funds loaned to all potential borrowers and to all potential borrowers excluding American Indians in the nine selected states increased over 62.6% in FY 1977-78 and decreased around 1% from FY 1978-79. The increase maintained by both groups for the period FY 1977-79 was 61.3% and 60.6% respectively.

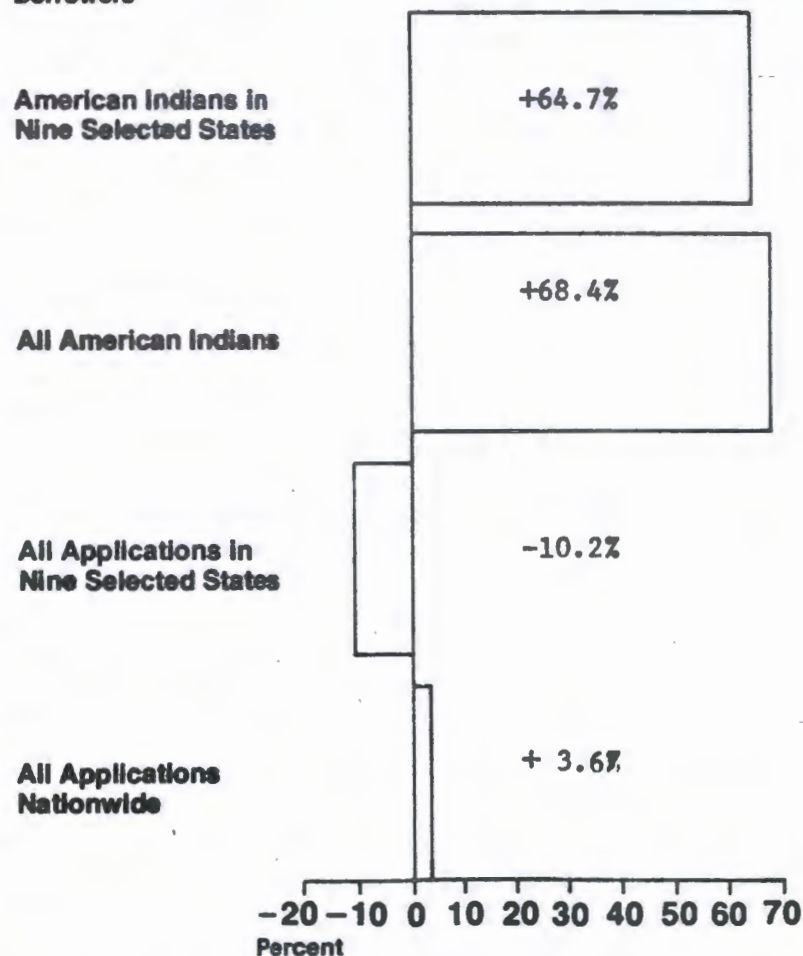
The percentage increase in the number of loans and amount of funds loaned to American Indians during the period FY 1977-79 sharply exceeded the number of loans and amount of funds loaned to all other borrowers and to all other borrowers excluding American Indians in the selected states. The number of loans to all other borrowers declined 6% while the amount received increased 61.3%. The number of loans to all other borrowers excluding American Indians declined 6.7% and the amount borrowed increased 60.6%. In contrast, the number of loans to American Indians increased 31.4% and the amount of funds loaned to American Indians increased 111.9%.

CONCLUSIONS

It is our conclusion that accessibility and availability of FmHA loan programs to American Indians, measured in terms of increased applications by American Indians for these programs, has improved substantially since FY 1977. In addition, it is clear that the production level of FmHA loans going to American Indians since FY 1977 has increased significantly both in terms of number of loans and amount of loans.

Comparison of Increases/Decreases in Number of Applications from FY 1977-1979

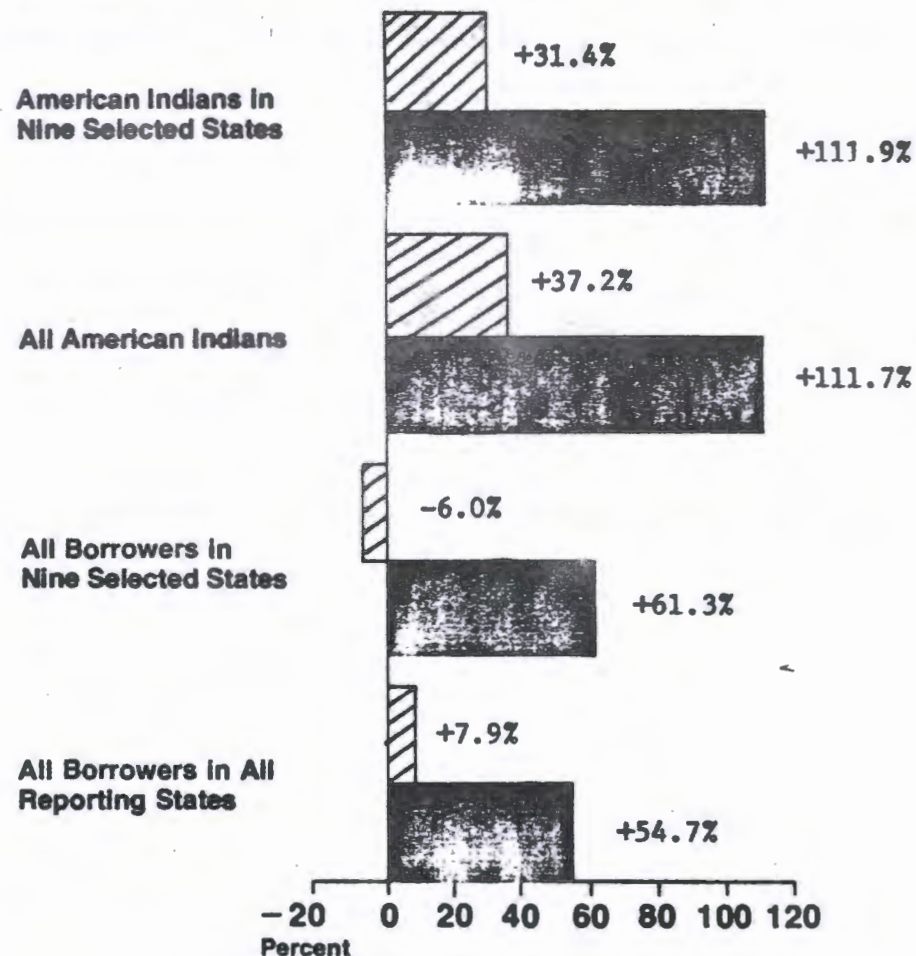
Potential Borrowers



Comparison of Increases in Number and Amount of Six Types of Loans Made from FY 1977-1979

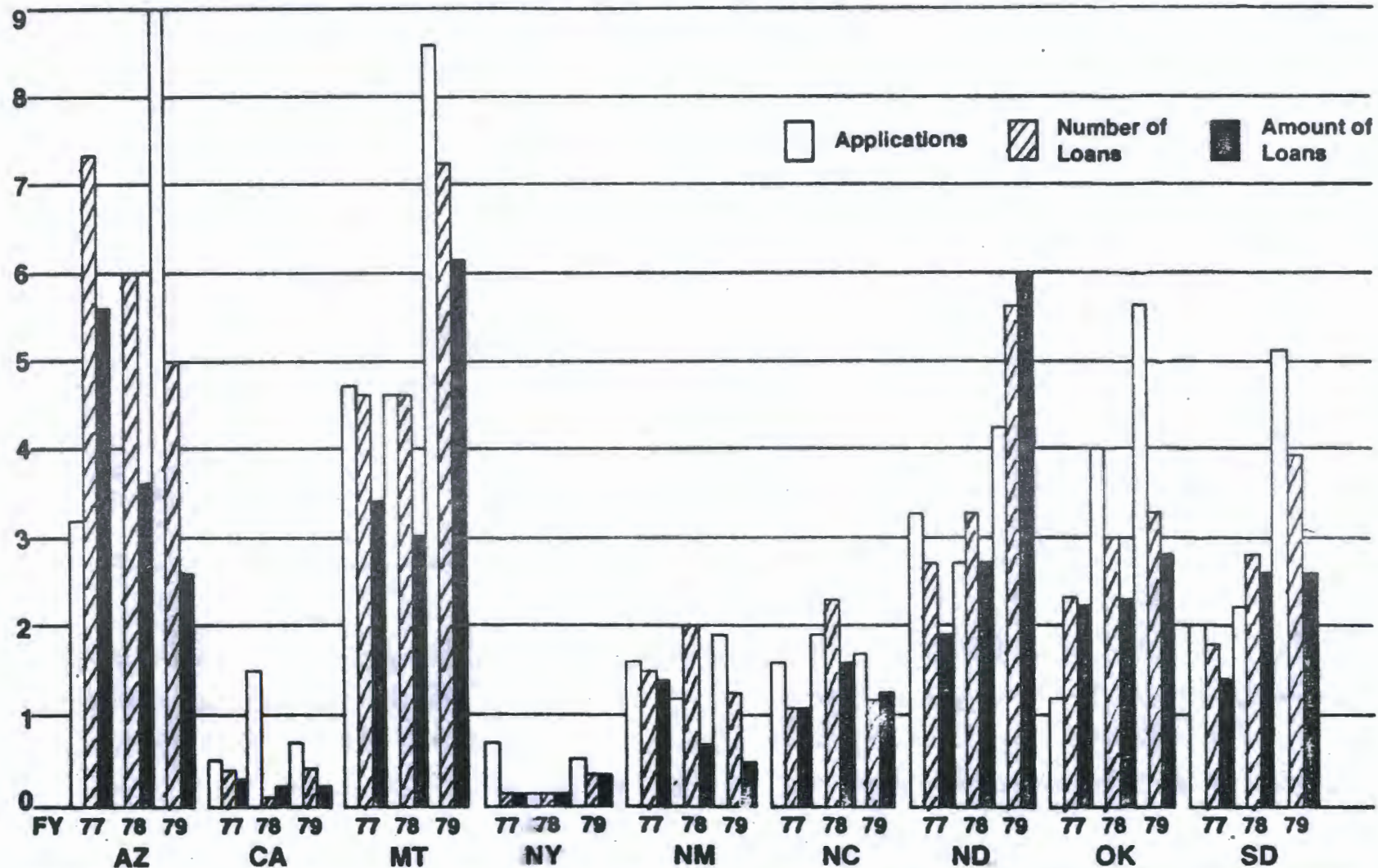
Borrowers

 Number  Amount



Comparison of Applications for, Number and Amount of Loans to American Indians Fiscal Years 1977, 1978 and 1979

(Shown as a Percent of Total Applications, Number and Amount of Loans in Each State)



III. OUTREACH

National

A goal of the Indian Outreach Program is to make all FmHA programs more accessible and available to American Indians living on and off reservations. One way of measuring increased accessibility is to look at whether or not more applications for loans have been made by American Indians since the inception of the Indian Outreach Program. We looked at data for fiscal years 1977, 1978 and 1979^{2/}. We found the following:

- * The total number of applications made by American Indians for eight types of FmHA loans increased both numerically and as a percent of total applications for these loans from FY 1977 to FY 1978 and from FY 1978 to FY 1979. (We looked at percent of total applications because although total applications by American Indians may have increased, their total "share" of all applications may have decreased).
- * The numerical increase in applications from American Indians was substantial. There were 1,967 American Indian applications for the eight types of FmHA loans in FY 1977. This increased to 2,551 (+584, +29.7%) in FY 1978 and to 3,312 (+761, +29.8%) in FY 1979. This reflects a 68.4% increase from FY 1977 to FY 1979. In addition, applications from American Indians constituted a larger "share" of all applications for these programs in FY 1979 compared with FY 1977. In FY 1977, the American Indian share of applications was .49 of all applications. In FY 1979, the American Indian share rose to .79 of all applications.
- * The major numerical increase in American Indian applications was in rural housing loans. Nine hundred forty-eight (79%) more applications for rural housing loans were made by American Indians in FY 1979 than in FY 1977. Other large increases in FY 1979 compared with FY 1977 were applications for farm operating loans which increased by 227 (78.5%) and farm ownership loans which increased 101 (84%).

Selected States

American Indian applications of nine states which have a large American Indian population in rural areas and non-metropolitan places up to 10,000 persons were reviewed. These states are:

Arizona - Indian population, 83,198, 16.4% of the total state rural population

California - Indian population, 26,318, 1% of the total state rural population

^{2/} Source: "Applications for Initial Loans Received from Individuals, By Type of Loans and By Race or Ethnic Group During ____ Fiscal Year."

Montana - Indian population, 23,600, 5% of the total state rural population

New York - Indian population, 9,672, .3% of the total state rural population

New Mexico - Indian population, 63,977, 14.5% of the total state rural population

North Carolina - Indian population, 37,828, 1% of the total state rural population

North Dakota - Indian population, 12,940, 3% of the total state rural population

Oklahoma - Indian population, 64,212, 6% of the total state rural population

South Dakota - Indian population, 28,788, 6% of the total state rural population

American Indian applications for eight FmHA loans in these nine states increased 31.8% (492) in 1978 compared with 1977, 25% (509) in FY 1979 compared with 1978 and 64.7% (1,001) in FY 1979 compared with FY 1977.

In FY 1977, these nine states accounted for 78.65% of all American Indian applications for the eight types of loans. In 1978, this percentage increased to 79.93%, but in 1979, the share of American Indian applications in these nine states declined to 76.94% of all American Indian applications, indicating increased activity and perhaps increased outreach in other states.

Comparing FY 1979 with FY 1977, the states which experienced the greatest increase in American Indian applications both numerically and as a percent of total applications in each state were Oklahoma (+636; +4.4) and Arizona (+266; +5.8). Montana had 63 more applications and increased the American Indian share by 3.9. South Dakota increased its share of American Indian applications by 79 or 3.1. New York was the only state which had fewer American Indian applications in FY 1978 and FY 1979 than in FY 1977. Oklahoma showed in the three years an outstanding increase in American Indian applications. It received 421 (234%) more applications in FY 1978 than in FY 1977 and 215 (36%) more applications in FY 1979 than in FY 1978.

In FY 1977, only four of the nine states (44%) received applications from American Indians which were nearly proportionate or exceeded the American Indian rural population in each state. These states were: Montana with 5% of the rural population composed of American Indians which received 4.7% of the total applications in the state from American Indians; New York where .3% of the rural population was American Indian

and which received .7% of all applications from American Indians; North Carolina with 1% of the rural population composed of American Indians which received American Indian applications constituting 3.3% of the total applications in the State; and North Dakota with 3% of the rural population composed of American Indians which received American Indian applications constituting 3.3% of the total applications received in the State. By 1979, South Dakota and Oklahoma joined the four states reflecting more proportional representation. Oklahoma with 6% of the rural population composed of American Indians rose from 1.2% American Indian applications in FY 1977 to 5.6% in FY 1979. South Dakota with 6% of the rural population composed of American Indians rose from 2% American Indian applications to 5.1% in FY 1979.

It is our conclusion, based upon this data and assuming that increased applications for FmHA loan programs are an indicator of increased accessibility of FmHA programs, that the outreach portion of the Program has been extremely successful.

IV. LOANS TO AMERICAN INDIANS

National

A second goal of the Indian Outreach Program is to increase FmHA loans to American Indians. We looked at six types of loans made to American Indians in Fiscal Years 1977, 1978 and 1979.^{3/} These loans are Operating Loans, Emergency Loans, Farm Ownership Loans, Recreation Loans, Soil and Water Loans and Rural Housing Loans. We found that:

- * While the number of loans to American Indians increased from FY 1977 to FY 1978 by 704 or 70.5%, from FY 1978 to FY 1979, the number of loans to American Indians decreased by 332 or 19.5%. The overall increase from FY 1977 to FY 1979 was 372 loans or 37.2%.
- * The amount of money loaned to American Indians increased from FY 1977 to FY 1978 by \$17,474,000 or 88.5%, and from FY 1978 to FY 1979 by \$4,583,000 or 12.3%. The increase from FY 1977 to FY 1979 was \$22,057,000 or 111.7%.
- * The American Indian share of the number of all loans made rose from .48% to .65% from FY 1977 to FY 1978 and declined to .61% in FY 1979. This reflects a gain from FY 1977 to FY 1979 of .13 or a 27% increase in the American Indian share.
- * The American Indian share of all funds loaned rose from .42% in FY 1977 to .51% in FY 1978 to .58% in FY 1979, reflecting a gain from FY 1977 to FY 1979 of .16 or a 38% increase in the American Indian share of all funds loaned.
- * Although the number of loans to American Indians declined far more from FY 1978 to FY 1979 (-19.5%) than the national average (-15.2%), the amount of money loaned to American Indians actually increased (12.3%), contrary to the national experience which showed a decrease in the amount of all money loaned (-1.5%).
- * From FY 1977 to FY 1979, the number and amount of loans to American Indians increased 37.2% and 111.7% respectively compared with a 7.9% increase in loans to all borrowers and a 54.7% increase in funds loaned to all borrowers in the same time period.

^{3/} Report Code 891. "Distribution of Loans Made by Six Specified Types By Race or Ethnic Group."

Selected States

We also reviewed the loan activity for the same six loans in the nine selected states with large American Indian populations. We found that:

- * The number of loans to American Indians increased by 607 or 74.7% from FY 1977 to FY 1978 and declined by 352 or 24.8% from FY 1978 to FY 1979. An overall gain of 255 loans or 31.4% was made between FY 1977 and FY 1979.
- * The American Indian share or percent of all loans made in these states increased from 1.69% in FY 1977 to 2.24% in FY 1978 to 2.37% in FY 1979, reflecting an overall increase of .68 or 40.3% from FY 1977 to FY 1979.
- * The amount of money loaned to American Indians increased from FY 1977 to FY 1978 by \$14,881,000 or 93.7% and from FY 1978 to FY 1979 by \$2,904,000 or 9.4%. The overall increase in the amount of money loaned from 1977 to 1979 was \$17,785,000 or 111.9%.
- * The American Indian share of all funds loaned in the nine states increased from 1.43% in FY 1977 to 1.69% in FY 1978 to 1.87% in FY 1979, a 30.8% gain.
- * The 31.4% increase in the number of loans made to American Indians from FY 1977-79 and the 111.9% increase in funds loaned to American Indians in these states compares favorably with the decrease in the number (-6%) and an increase in the amount of loans (+61.3%) made in the nine states, and on a national level where the increase in number of loans made to all borrowers was 7.9% and the increase in funds loaned to all borrowers was 54.7%.
- * In terms of a percent increase in the number of loans made to American Indians from FY 1977 to FY 1979 in the nine selected states, New York ranked first with a 100% increase followed by Montana (+74.7%), Oklahoma, (+64.9%), North Dakota, (+54.3%), California (+30.7%), North Carolina (+29%), and Arizona (+3.9%). The number of loans provided to American Indians by New Mexico declined 5%. South Dakota's loans to American Indians declined 17.8%. Oklahoma had the greatest numerical increase (+112).
- * Montana (+244.5%) was the leader in terms of percent increase in the amount of money loaned to American Indians but again, Oklahoma was the biggest spender, increasing its loan activity to American Indians by \$5,189,000.

V. APPLICATIONS AND LOANS TO AMERICAN INDIANS

National

Nationally, as a percent of all applications and generally of all loans made, American Indians fared best with respect to Farm Operating Loans. American Indians also received a large share of Emergency Loans, particularly in FY 1978. Their share of applications for and receipt of funds for Soil and Water Loans also increased substantially. It should be noted that Recreation Loans were generally reduced for all borrowers after FY 1978 and thus the lack of such loans to American Indians after FY 1978 should not be interpreted as significant.

Selected States

Arizona consistently received increased American Indian Applications but decreased its number and amount of loans to American Indians as a percent of all loans in the State. California's American Indian applications as a share of all applications in the State increased in FY 1978 compared with FY 1977 and then declined in FY 1979. This pattern was repeated by the number and amount of loans to American Indians. In fact, as a share of all funds loaned by the State to all borrowers, the American Indian portion in FY 1979 dropped below that of FY 1977.

In Montana for FY 1977 and FY 1978, the share of applications and the number of loans to American Indians remained static while funds declined slightly from FY 1977-78. From FY 1978-79, American Indian applications almost doubled as a share of all applications and there was an accompanying sharp increase in the number and amount of loans made to American Indians.

New York received a far larger share of American Indian applications in FY 1977 than loans made to American Indians either in number or amount. But in FY 1979, applications and the number and amount of funds loaned to American Indians increased somewhat as a total share.

The amount of loans made by New Mexico to American Indians consistently declined while the number of applications declined from FY 1977-78 and then rose to a higher share in FY 1979. The number of loans made rose in FY 1978, then fell in FY 1979 below that of FY 1977.

Applications, number of loans and amount of loans to American Indians as a share of all applications, number and amount of loans in North Carolina all rose in FY 1978 compared with FY 1977, then fell in FY 1979, but not to the FY 1977 level.

In North Dakota, while the American Indian share of applications fell in FY 1978 and then rose above FY 1977 in FY 1979, the number and amount of loans to American Indians rose substantially in FY 1978 and FY 1979, over the FY 1977 level.

Oklahoma's applications, number and amount of loans all rose from FY 1977-79. South Dakota had the same experience.

VI. PROFILES OF SELECTED STATES

The needs of American Indians in each of the nine selected states varies from state to state to the extent that a comparison of the activity of the six loans examined over several fiscal years may not be particularly meaningful unless examined within the context of American Indian need by state. Still, we thought that it would be interesting to do a state by state profile of the loan activity in the nine selected states and to compare it to the American Indian rural population in each state.

All comparisons in the state profiles that follow are expressed as a percent of the total number of loans and amount of loans made in the state or the "American Indian share". The American Indian rural population is expressed as a percent of the total state rural population.

Arizona

In Arizona, with a rural American Indian population of about 16.4%, only one type of loan either in terms of number or amount was made in any fiscal year which met or exceeded what might be the appropriate American Indian share (16.4%). That was Operating Loans. And, while in fiscal years 1977-78-79, the number of such loans far exceeded the American Indian share, it was only in fiscal year 1977 that the amount of money loaned met or exceeded the appropriate American Indian share. The number and amount of money loaned to American Indians in fiscal year 1977 for Soil and Water Loans exceeded 9% of all Soil and Water Loans, but all other types of loans made to American Indians both in terms of number and amount were less than one-half of the expected American Indian share. In addition, the number and amount of all other loans declined each fiscal year with the exception of Rural Housing Loans which increased slightly each year both in number and amount.

California

California's American Indian rural population is 1% of total state rural population. In FY 1979 the number of Operating Loans made to American Indians exceeded the American Indian share by .3%. However, no other loans in any fiscal year met or exceeded the American Indian share. Loans for Farm Ownership were made to American Indians only in fiscal year 1978 and Emergency loans were made only in fiscal year 1979. No Soil and Water Loans or Recreation Loans were made to American Indians in the three fiscal years examined. Loans for Rural Housing never exceeded .5% of the total number and amount of loans made.

Montana

American Indians in Montana received in terms of numbers and/or amount a larger share than their population might indicate in four of the six types of loans, although this was true for only two types of loans (Operating Loans and Farm Ownership Loans) in all three fiscal years. Emergency loans were particularly strong in FY 1977. Rural Housing Loans were generally less than the expected American Indian share of 5%.

New Mexico

New Mexico, with a rural American Indian population of 14.5% made only two types of loans to American Indians which exceeded 4.5% of the total number of loans made. These were Operating Loans and Soil and Water Loans. No Farm Ownership Loans or Recreation Loans were made to American Indians. Rural Housing Loans made to American Indians both in terms of numbers and amount declined each fiscal year. By FY 1979, Rural Housing Loans represented only .7% of the total number and amount of loans made to the state.

New York

New York has an American Indian rural population of .3% of the state's total rural population. The number and amount of loans made to American Indians for Rural Housing showed the greatest increase from FY 1977-79, rising from .06% and .05% of total to .4% and .5% of the total number and amount of this type of loan made in the state. Other loans (Operating and Emergency) began above the American Indian share and declined and some were not made at all (Farm Ownership, Recreation Loans and Soil and Water Loans).

North Carolina

With 1% of the American Indian rural population, North Carolina made four types of loans to American Indians that exceeded 1% either in number and/or amount of the total number or amount of loans made in the State within at least one fiscal year. These loans were: Operating Loans in FY 1978; Emergency Loans in FY 1978 and FY 1979; in FY 1977, Farm Ownership Loans; and in FY 1977 and FY 1978, Rural Housing Loans. No Recreation Loans were made to American Indians. Soil and Water loans were minimal. Rural Housing Loans to American Indians declined from 1.2% of all loans made in the state in FY 1977 to 1.0% in FY 1979.

North Dakota

North Dakota with an American Indian rural population of 3% showed a great deal of strength both in number and amount of loans made to American Indians in three types of loans. These loans were: Operating Loans which in the three fiscal years rose from over 3% to 8.2% of total; Emergency Loans which rose from 2.2% (amount) to 10% of total; and Farm Ownership Loans which by FY 1979 were 3.4% of the total funds loaned. Except for Farm Ownership Loans which declined in FY 1978, the American Indian share of these loans steadily grew and increased each fiscal year. No Recreation Loans or Soil and Water Loans were made. Rural Housing Loans grew steadily in number and amount, reaching 2.4% in number and 2.2% in amount of the total state share.

Oklahoma

The rural American Indian population is 6% of the total rural population in Oklahoma. Recreation loans were the only type of FmHA loans of the six loans examined which were proportionate and in fact exceeded the expected American Indian share. Generally, the FY 1979 loan activity in terms of loan

number and amount exceeded that of FY 1977 with progressive increases each year in Operating Loans, Emergency Loans and Soil and Water Loans. Rural Housing Loans at the level of 3.8% (number) and 3.4% (amount) in FY 1979 were the strongest of all six loans in FY 1979, although few such loans were made in FY 1978. No Recreation loans were made to American Indians in Fiscal Year 1979.

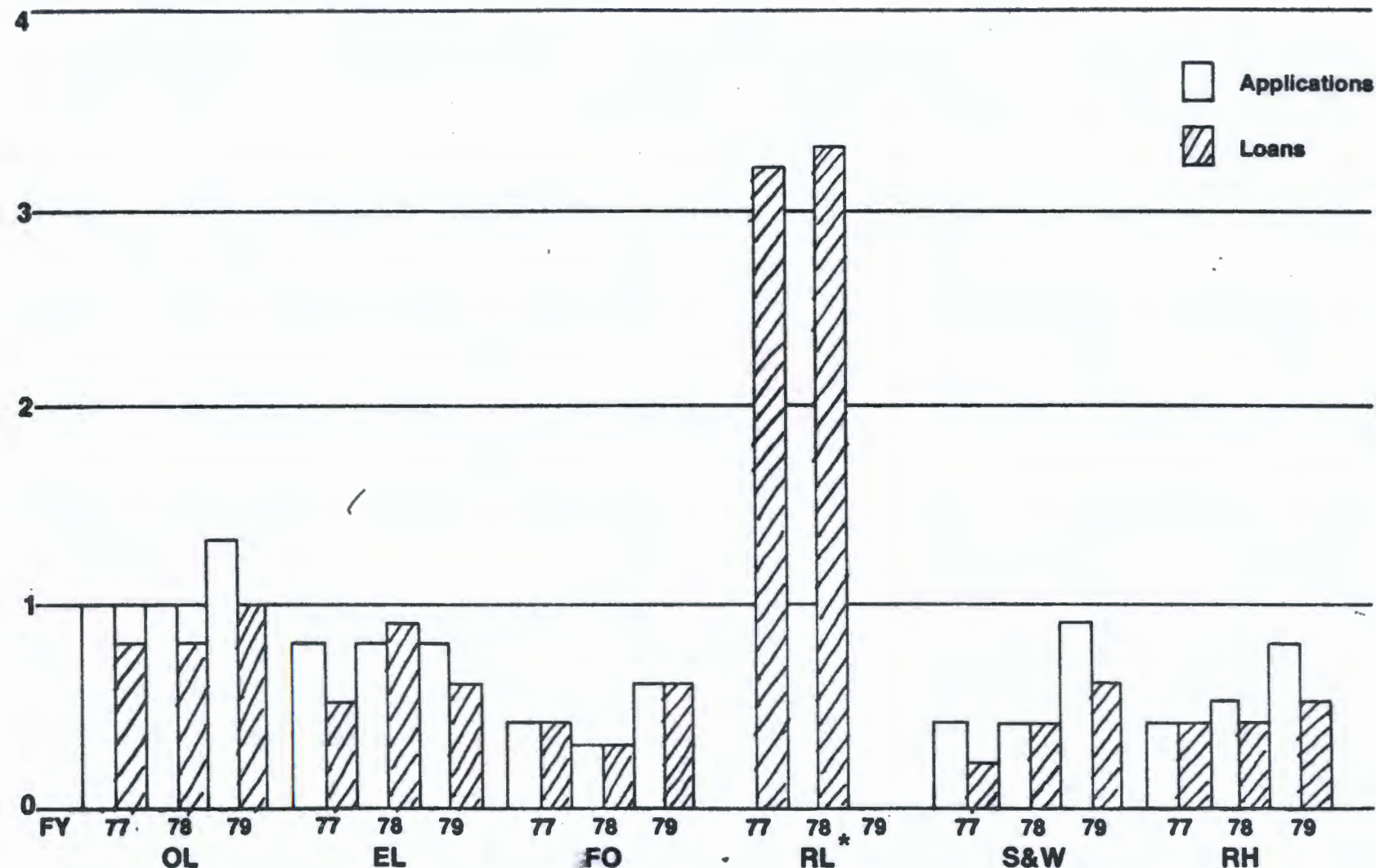
South Dakota

Six percent of the rural population in South Dakota is American Indian. Only Operating Loans met or exceeded that percentage. The number and amount of these loans declined in FY 1978 from FY 1977 (from over 10% of total loans) and then rose to over 6% in FY 1979. Emergency Loans increased as a total share each fiscal year. Farm Ownership Loans remained fairly static at around 1.0 to 1.8% of total. Rural Housing Loans dipped in FY 1978 compared to FY 1977 and then rose to over 3% in FY 1979. No Soil and Water Loans were made in FY 1978 or FY 1979. No Recreation Loans were made in any of the three fiscal years examined.

Applications of and Loans to American Indians by Type of Loan

Fiscal Years 1977, 1978 and 1979

(Shown as a Percent of Total Applications and Loans)

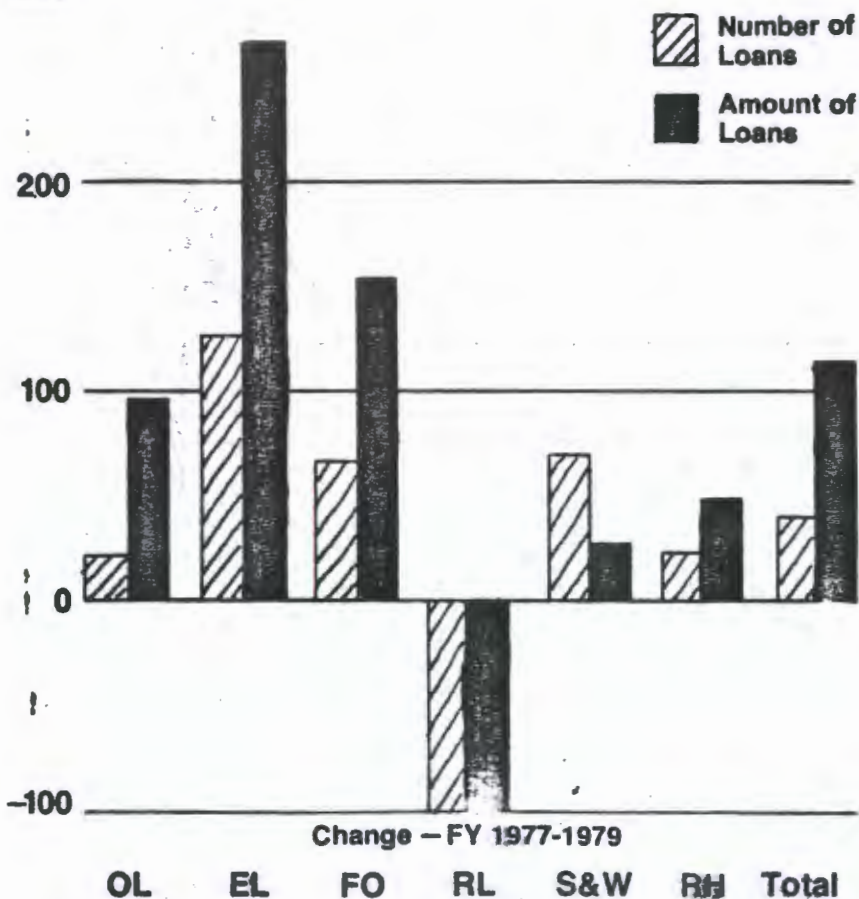


*No applications from American Indians for Recreation Loans for these fiscal years are recorded in the document "Applications for Initial Loans Received From Individuals, By Type of Loan and By Race or Ethnic Group".

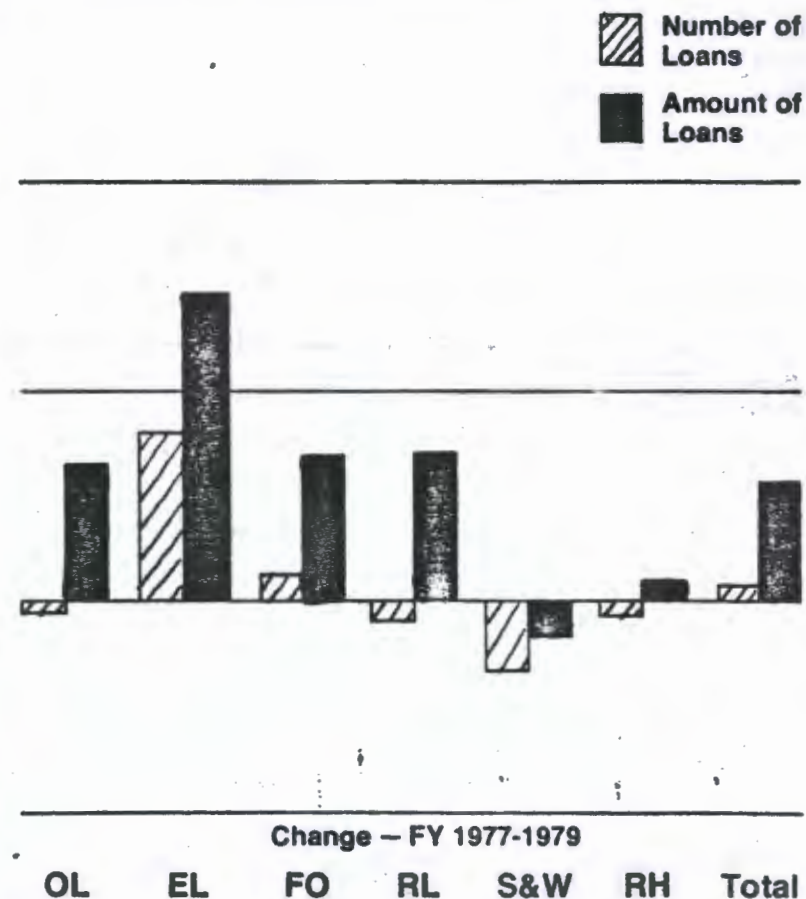
Number and Amount of Loans to American Indians and to All Borrowers Except American Indians by Type of Loan

Loans To American Indians

Percent
300



Loans to All Borrowers Except American Indians



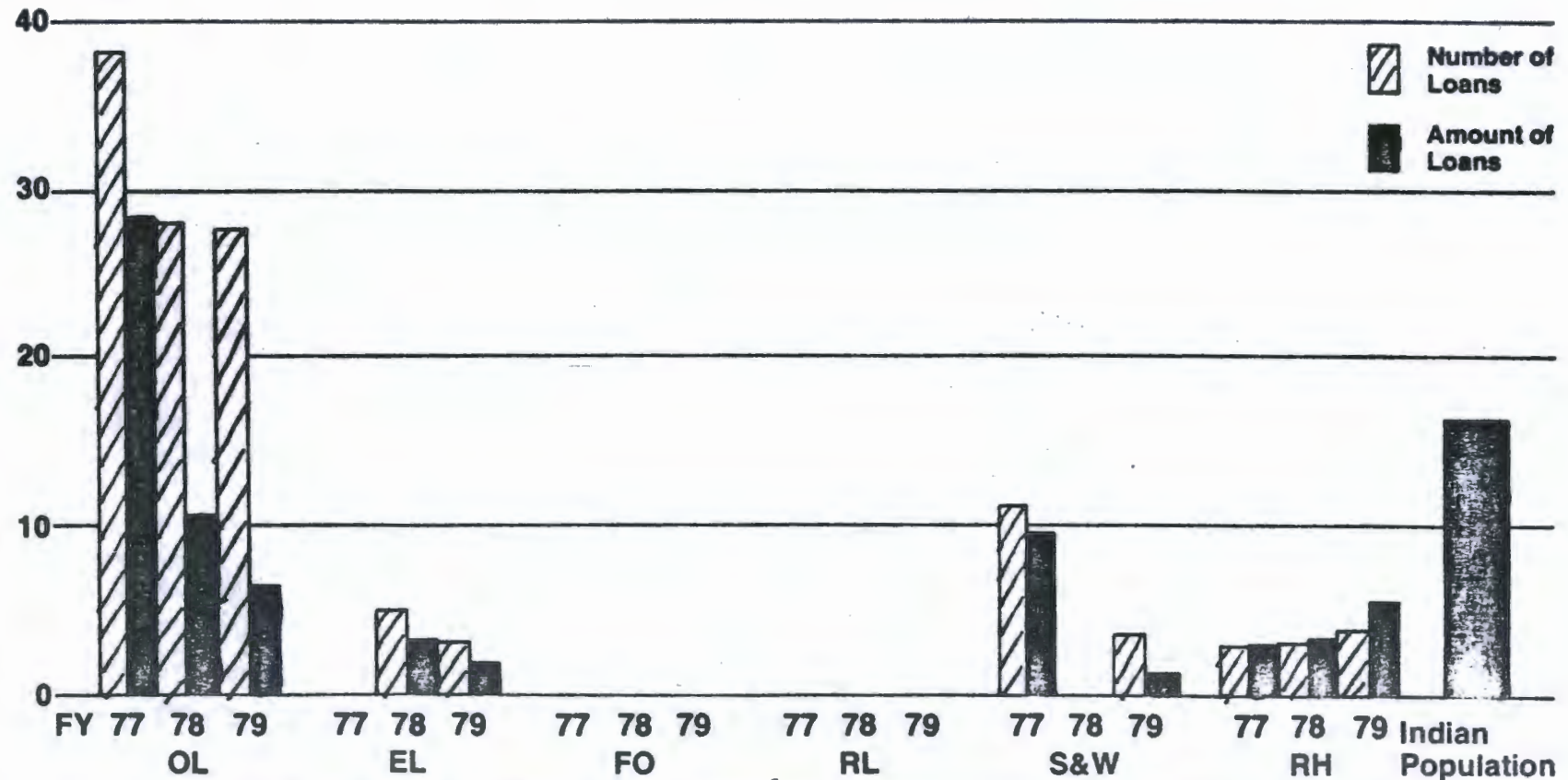
Profile of State Loans to American Indians by Type of Loan

Fiscal Years 1977, 1978 and 1979

(Shown as a Percent of Total Loans Made by Type in State)

Arizona

50

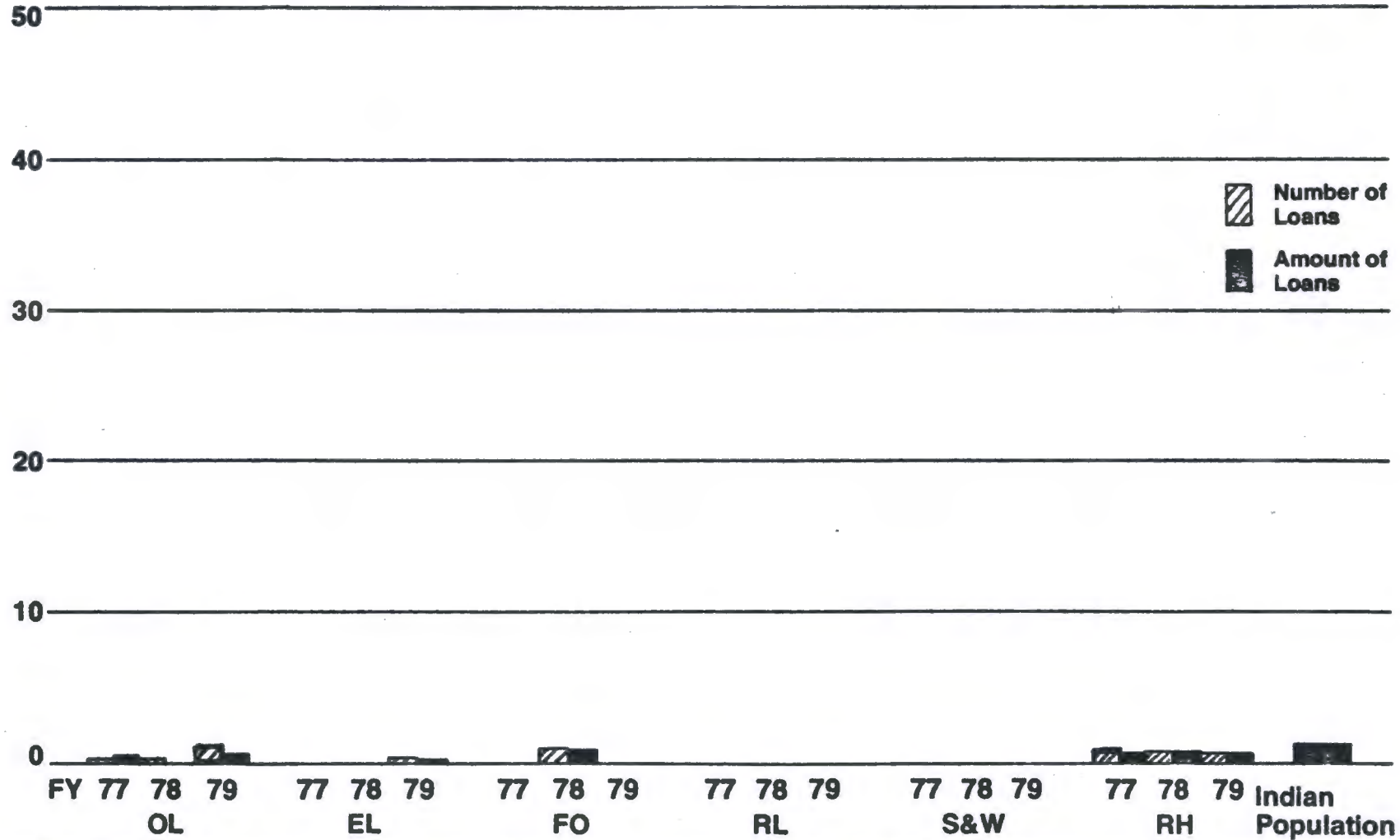


Profile of State Loans to American Indians by Type of Loan

Fiscal Years 1977, 1978 and 1979

(Shown as a Percent of Total Loans Made by Type in State)

California

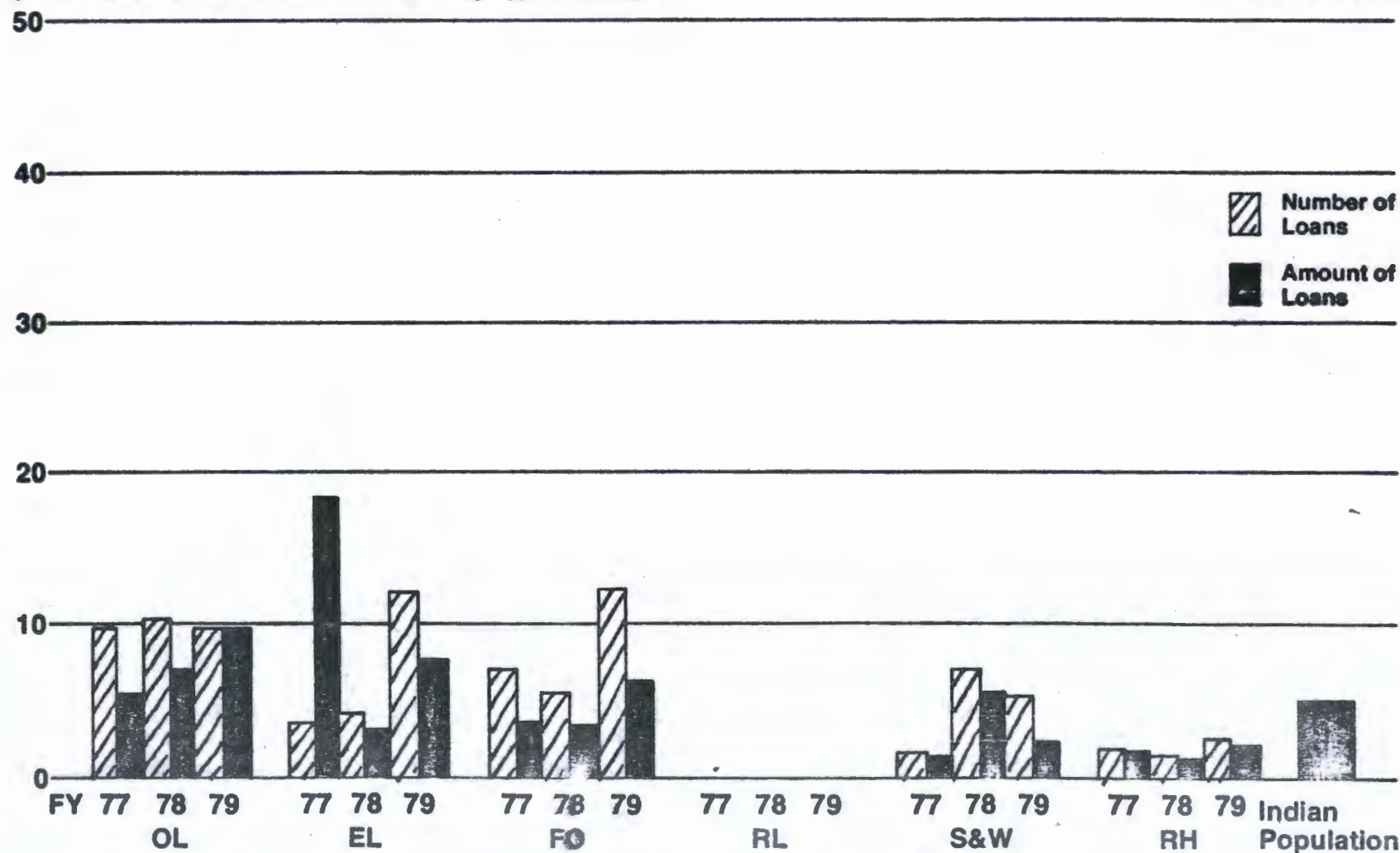


Profile of State Loans to American Indians by Type of Loan

Fiscal Years 1977, 1978 and 1979

(Shown as a Percent of Total Loans Made by Type in State)

Montana

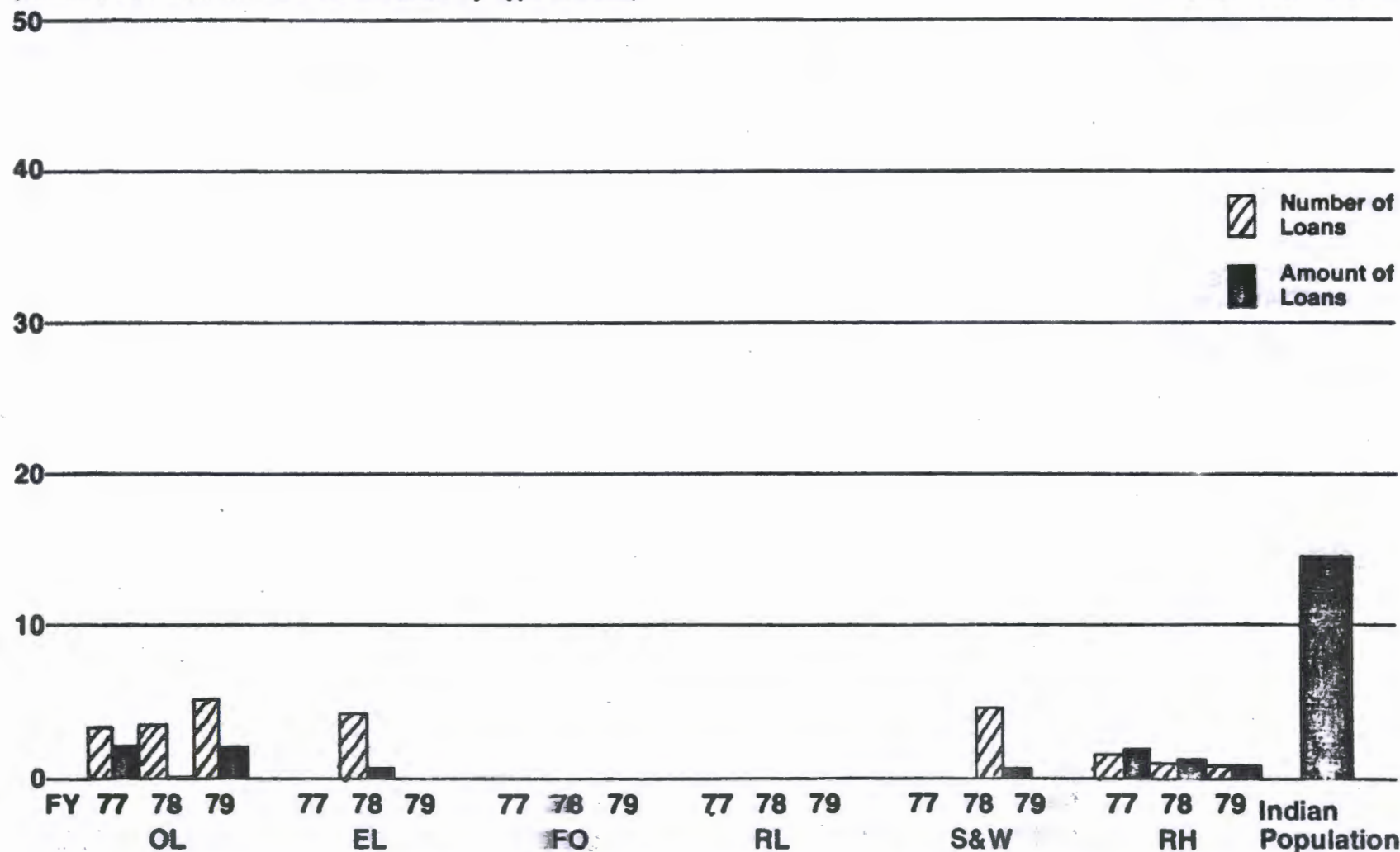


Profile of State Loans to American Indians by Type of Loan

Fiscal Years 1977, 1978 and 1979

(Shown as a Percent of Total Loans Made by Type in State)

New Mexico

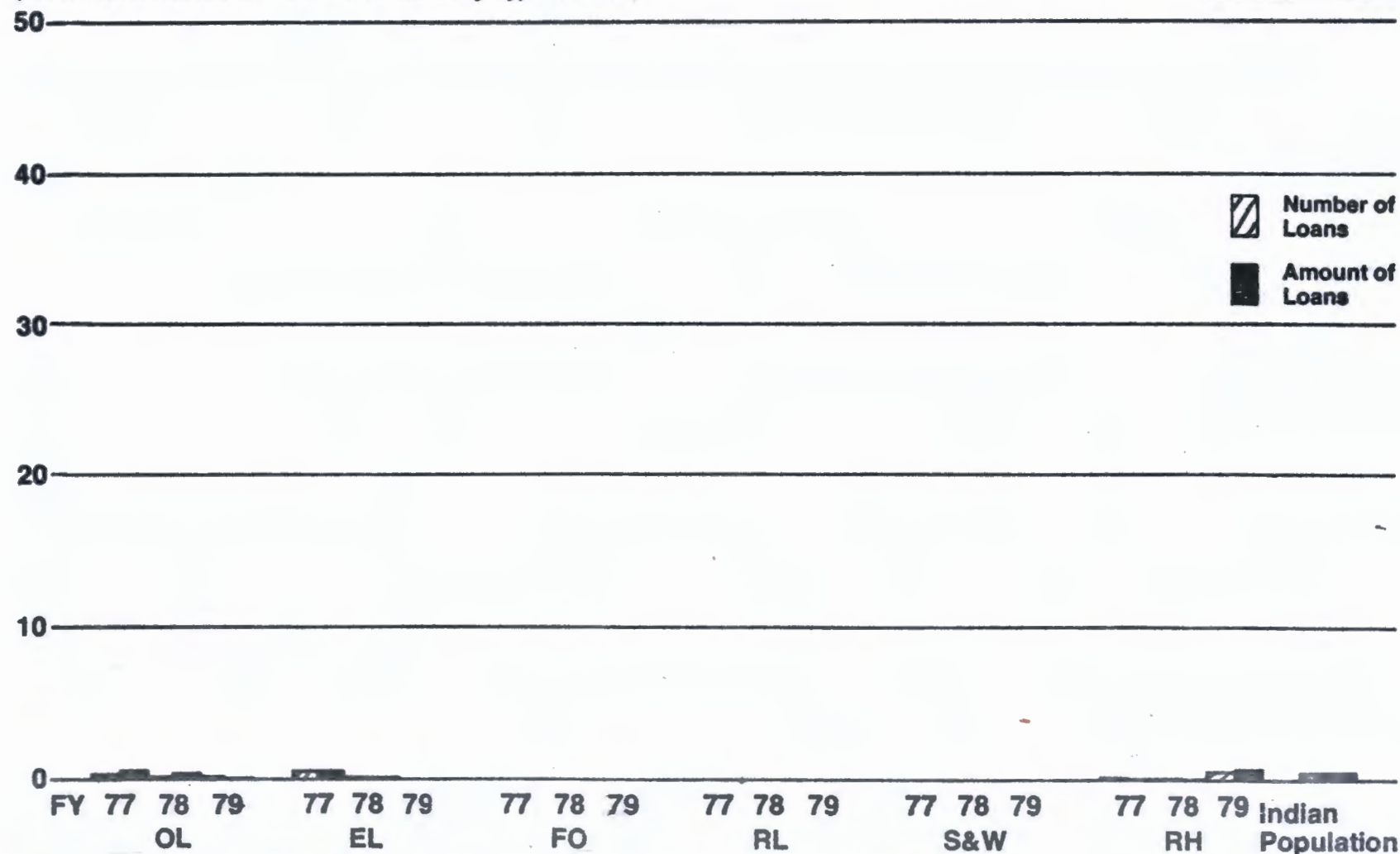


Profile of State Loans to American Indians by Type of Loan

Fiscal Years 1977, 1978 and 1979

(Shown as a Percent of Total Loans Made by Type in State)

New York

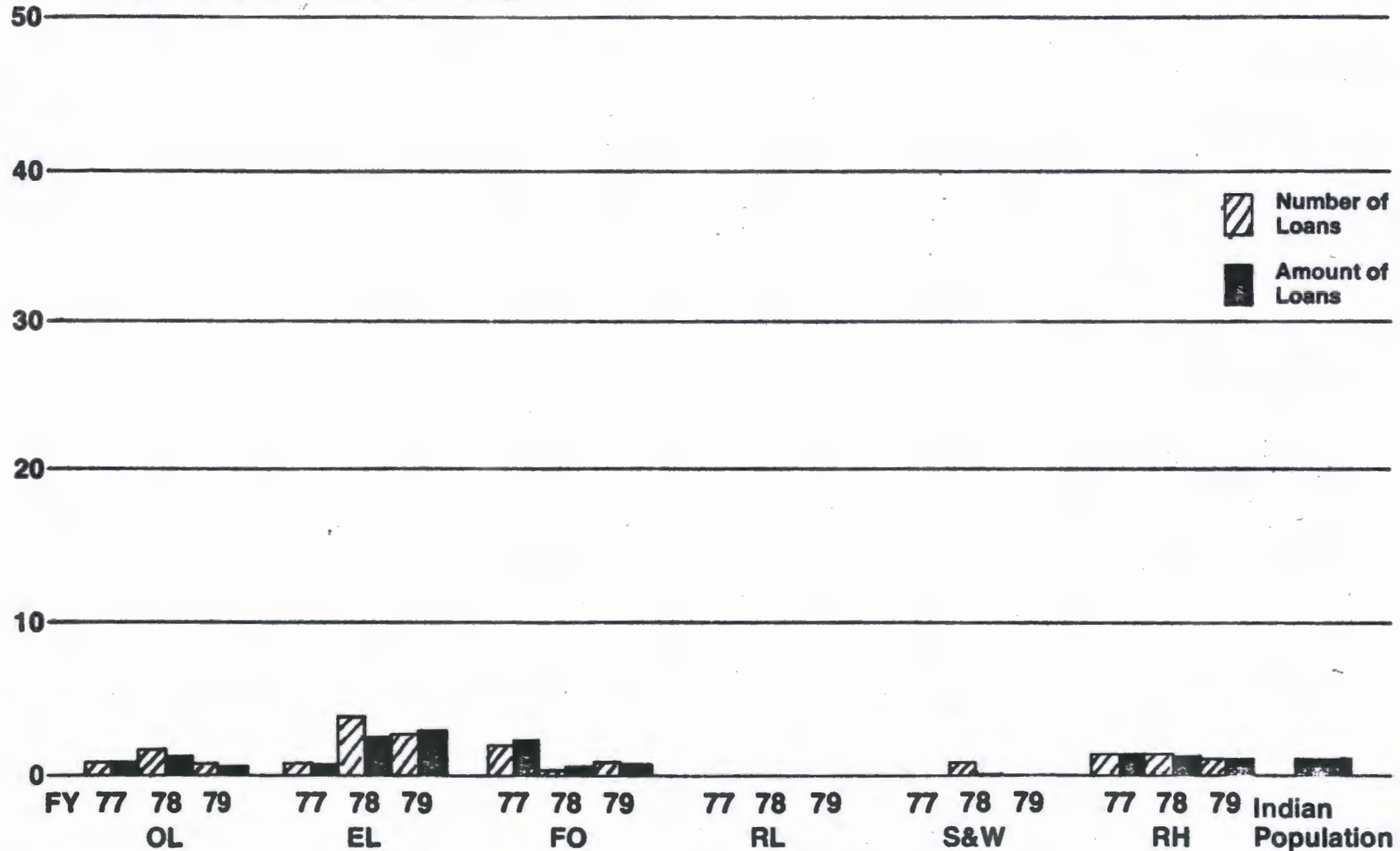


Profile of State Loans to American Indians by Type of Loan

Fiscal Years 1977, 1978 and 1979

(Shown as a Percent of Total Loans Made by Type in State)

North Carolina

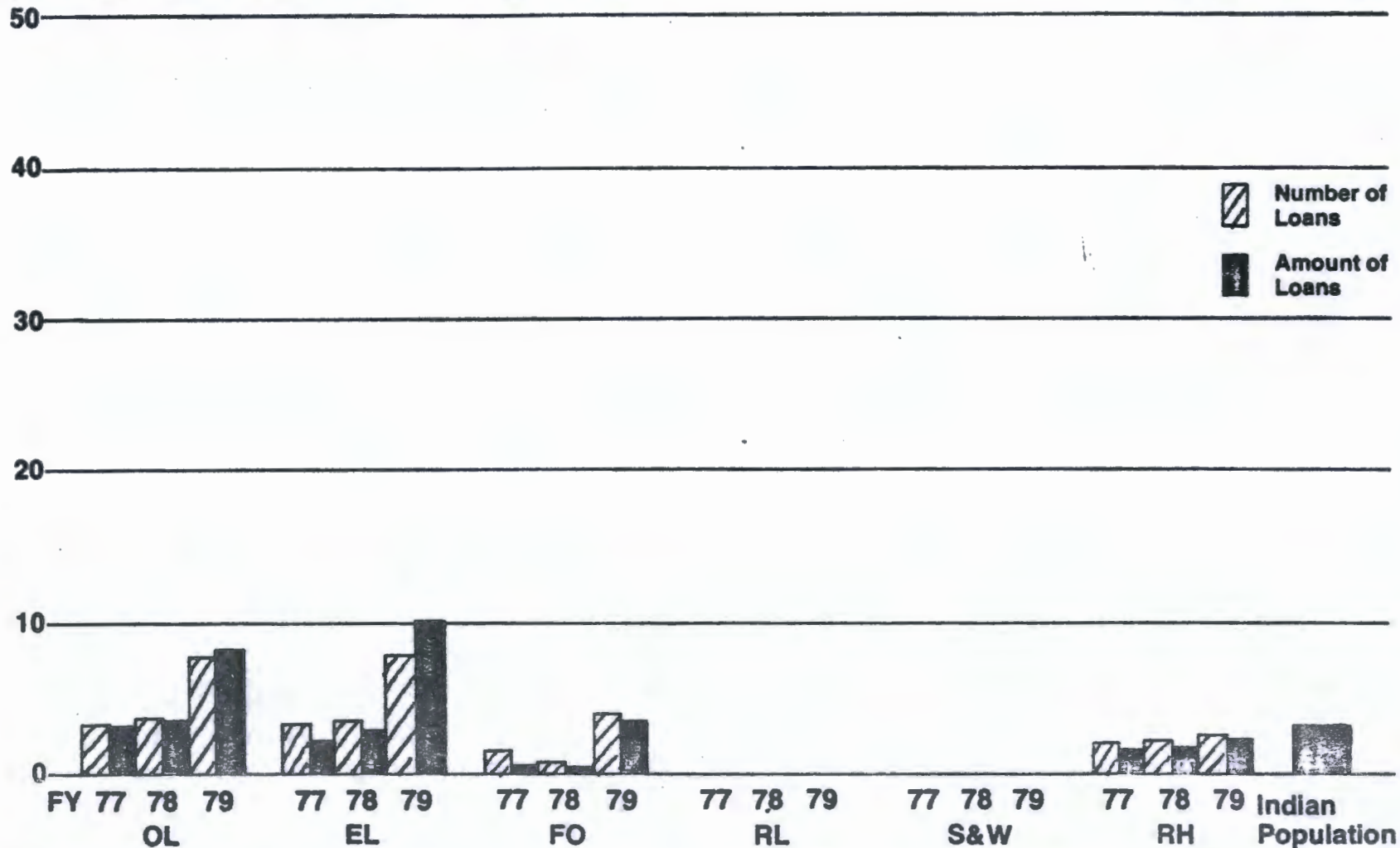


Profile of State Loans to American Indians by Type of Loan

Fiscal Years 1977, 1978 and 1979

(Shown as a Percent of Total Loans Made by Type in State)

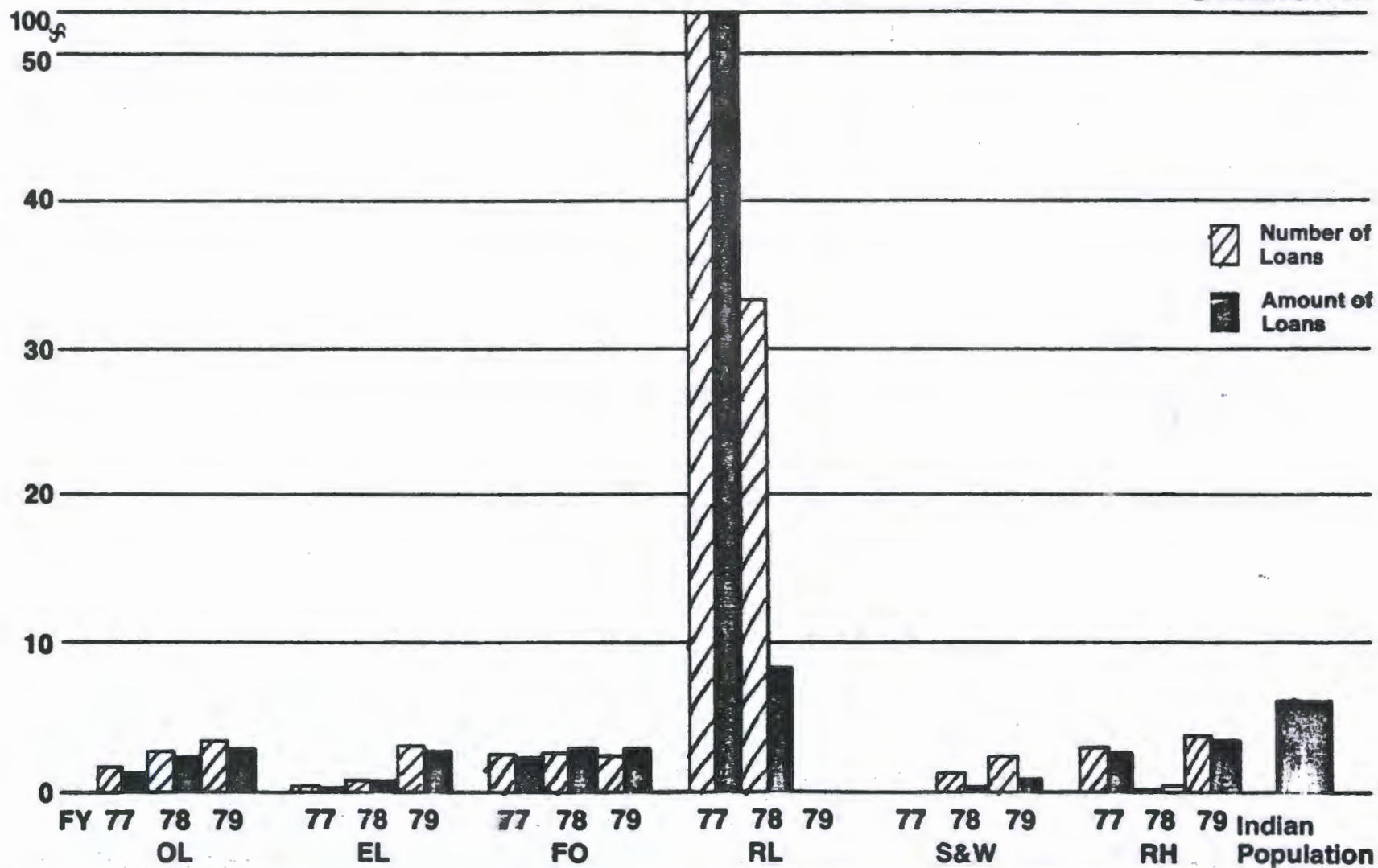
North Dakota



Profile of State Loans to American Indians by Type of Loan

Fiscal Years 1977, 1978 and 1979 (Shown as a Percent of Total Loans Made by Type in State)

Oklahoma

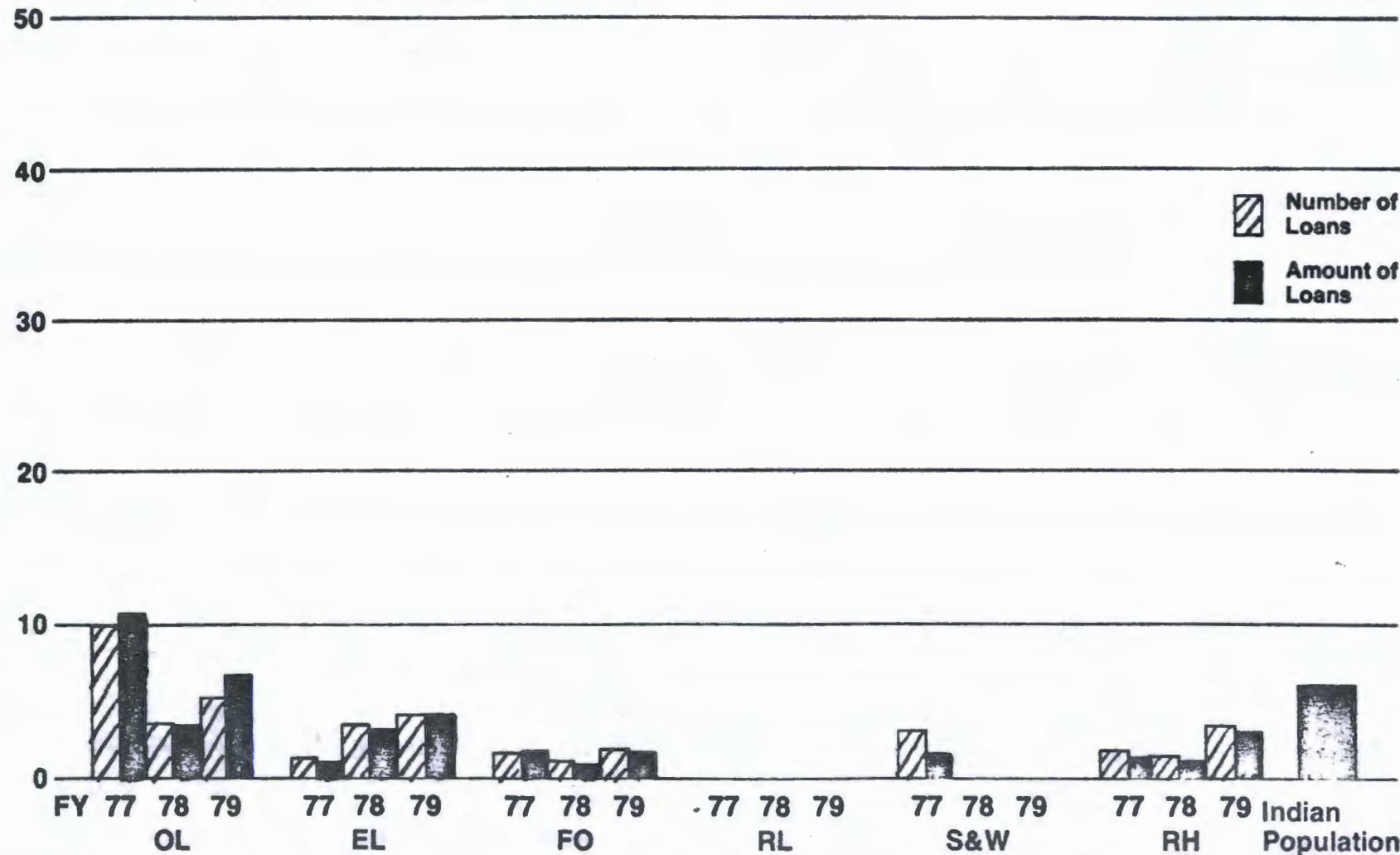


Profile of State Loans to American Indians by Type of Loan

Fiscal Years 1977, 1978 and 1979

(Shown as a Percent of Total Loans Made by Type in State)

South Dakota



APPLICATIONS FOR LOANSNATIONALAmerican Indians

	FY 1977-78	FY 1978-79	FY 1977-79
Numerical	+584	+761	+1,345
Percent	+29.7%	+29.8%	+68.4%
Share	+.08	+.22	+.3

All Potential Borrowers

	FY 1977-78	FY 1978-79	FY 1977-79
Numerical	+48,442	-33,706	+14,736
Percent	+11.9%	-7.4%	+3.6%

All Potential Borrowers Excluding American Indians

	FY 1977-78	FY 1978-79	FY 1977-79
Numerical	+47,858	-34,467	+13,391
Percent	+11.8%	-7.6%	+3.3%
Share	-.8	-.22	-.3

SELECTED STATESAmerican Indians

	FY 1977-78	FY 1978-79	FY 1977-79
Numerical	+492	+509	+1,001
Percent	+31.8%	+25%	+64.7%
Share	+.41	+1.02	+1.43

SELECTED STATESAll Potential Borrowers

	FY 1977-78	FY 1978-79	FY 1977-79
Numerical	+5,758	-14,916	-9,158
Percent	+6.4%	-15.6%	-10.2%

All Potential Borrowers Excluding American Indians

	FY 1977-78	FY 1978-79	FY 1977-79
Numerical	+5,266	-15,425	-10,159
Percent	+5.95%	-16.44%	-11.47%
Share	-.41	-1.02	-1.43

LOANSNATIONALAmerican Indians - Number

	FY 1977-78	FY 1978-79	FY 1977-79
Numerical	+704	-332	+372
Percent	+70.5%	-19.5%	+37.2%
Share	+.17	-.04	+.13

American Indians - Amount

	FY 1977-78	FY 1978-79	FY 1977-79
Amount (000's)	+\$17,474	+\$4,583	+\$22,057
Percent	+88.5%	+12.3%	+111.7%
Share	+.09	+.07	+.16

All Borrowers - Number

	FY 1977-78	FY 1978-79	FY 1977-79
Numerical	+56,426	-40,089	+16,337
Percent	+27.3%	-15.2%	+7.9%

All Borrowers - Amount

	FY 1977-78	FY 1978-79	FY 1977-79
Amount (000's)	+\$2,669,401	-\$112,808	+\$2,556,593
Percent	+57.2%	-1.5%	+54.7%

LOANS - NATIONALAll Borrowers Excluding American Indians - Number

	FY 1977-78	FY 1978-79	FY 1977-79
Numerical	+55,722	-39,757	+15,965
Percent	+27%	-15.2%	+7.8%
Share	-.16	+.03	+.13

All Borrowers Excluding American Indians - Amount

	FY 1977-78	FY 1978-79	FY 1977-79
Amount (000's)	+\$2,651,927	+\$117,391	+\$2,534,536
Percent	+57%	-1.3%	+54.5%
Share	-.08	-.07	-.15

SELECTED STATESAmerican Indians - Number

	FY 1977-78	FY 1978-79	FY 1977-79
Numerical	+607	-352	+255
Percent	+74.7%	-24.8%	+31.4%
Share	+.55	+.13	+.68

American Indians - Amount

	FY 1977-78	FY 1978-79	FY 1977-79
Amount (000's)	+\$14,881	+\$2,904	+\$17,785
Percent	+93.7%	+9.4%	+111.9%
Share	+.26	+.18	+.44

LOANS - SELECTED STATESAll Borrowers - Number

	FY 1977-78	FY 1978-79	FY 1977-79
Numerical	+15,567	-18,465	-2,898
Percent	+32.4%	-29%	-6%

All Borrowers - Amount

	FY 1977-78	FY 1978-79	FY 1977-79
Amount (000's)	+\$704,072	-\$18,829	-\$685,243
Percent	+63%	-1%	+61.3%

All Borrowers Excluding American Indians - Number

	FY 1977-78	FY 1978-79	FY 1977-79
Numerical	+14,960	-18,113	-3,153
Percent	+31.6%	-29.1%	-6.7%
Share	+.55	+.13	+.68

All Borrowers Excluding American Indians - Amount

	FY 1977-78	FY 1978-79	FY 1977-79
Amount (000's)	+\$689,191	-\$12,733	+\$667,458
Percent	+62.6%	+1.22%	+60.6%
Share	-.26	-.18	-.44

AMERICAN INDIAN APPLICATIONS
FOR EIGHT FmHA LOANS - TOTAL

National

<u>FY 1977</u>	<u>FY 1978</u>	<u>FY 1979</u>	<u>Difference FY 77-79</u>
<u>Number</u>	<u>Number</u>	<u>Number</u>	<u>Number</u>
1,967	2,551	3,312	+1,345
<u>% of Total Applications</u>	<u>% of Total Applications</u>	<u>% of Total Applications</u>	<u>% of Total Applications</u>
.49	.57	.79	+.3

AMERICAN INDIAN APPLICATIONS
FOR EIGHT FmHA LOANS - BY PROGRAM

National

Program	FY 1977		FY 1978		FY 1979		Difference FY 77-79	
	#	% of Total Applications	#	% of Total Applications	#	% of Total Applications	#	% of Total Applications
Operating Loans	289	1%	362	1%	516	1.3%	+227	+.3%
Emergency Loans	331	.8%	467	.8%	394	.8%	+ 63	0
Farm Ownership Loans	120	.4%	103	.3%	221	.6%	+101	-.1%
Recreation Loans	0	0	0	0	0	0	0	0
Oil & Water Loans	24	.4%	17	.4%	31	.9%	+ 7	0
Rural Housing Loans	1,200	.4%	1,590	.5%	2,148	.8%	+948	+.1%
Rural Rental Housing Loans	2	.2%	9	.7%	1	.1%	- 1	+.5%
Urban Housing Loans	1	.5%	3	1.4%	1	.2%	0	-.3%
TOTAL	1,967	.49%	2,511	.57%	3,312	.79%	+1,345	+.3%

AMERICAN INDIAN APPLICATIONS
FOR EIGHT FmHA LOANS IN NINE
SELECTED STATES

	FY 1977		FY 1978		FY 1979		Difference FY 77-79	
	#	% of Total Applications in State	#	% of Total Applications in State	#	% of Total Applications in State	#	% of Total Applications in State
Arizona Pop: 83,198 (16.4%)	114	3.2%	164	4%	380	9%	+266	+5.8%
California Pop: 26,318 (1%)	16	.5%	76	1.5%	42	.7%	+ 26	+ .2%
Montana Pop: 23,600 (5%)	141	4.7%	156	4.6%	204	8.6%	+ 63	+3.9%
New York Pop: 9,672 (.3%)	84	.7%	10	.1%	59	.5%	- 25	- .2%
New Mexico Pop: 63,977 (14.6%)	50	1.6%	37	1.2%	52	1.9%	+ 2	+ .3%
North Carolina Pop: 37,828 (1%)	545	1.6%	620	1.9%	477	1.7%	- 68	+ .1%
North Dakota Pop: 12,940 (3%)	223	3.3%	211	2.7%	245	4.2%	+ 22	+ .9%
Oklahoma Pop: 64,212 (6%)	180	1.2%	601	4%	816	5.6%	+636	+4.4%
South Dakota Pop: 28,788 (6%)	194	2%	164	2.2%	273	5.1%	+ 79	+3.1%
TOTAL	1,547	1.72%	2,039	2.13%	2,548	3.15%	+1,001	+1,43%
% of Total Applications Made by American Indians in all Reporting States								
		78.65%		79.93%		76.94%		

APPLICATIONS FOR INITIAL LOANS RECEIVED
FROM AMERICAN INDIANS BY STATE

F/T INDIAN COORDINATOR

STATE ARIZONA

TYPE OF LOAN	FY 1977		FY 1978		FY 1979	
	%* of Total Apps For Type of LOAN IN STATE					
	NUMBER		NUMBER	%*	NUMBER	%*
OPERATING LOANS (OL)	29 (189)	15.3%	59 (221)	26.7%	45 (227)	19.8%
EMERGENCY LOANS (Initial & Subsequent)	(6)		10 (285)	3.5%	29 (516)	5.6%
FARM OWNERSHIP LOANS (FO)	(166)		2 (158)	1.3%	1 (183)	.5%
RECREATION LOANS (RL)	(1)		0 (1)		0 0	
SOIL & WATER LOANS (S&W)	3 (37)	8.1%	1 (37)	2.7%	1 (37)	2.7%
RURAL HOUSING LOANS (RHT)	81 (3,187)	2.5%	91 (3,319)	2.7%	304 (3,226)	9.4%
RURAL RENTAL HOUSING LOANS (RRH)	1 (11)	9.1%	1 (15)	6.7	0 (10)	
LABOR HOUSING LOANS (LH)	(5)		0 (6)		0 (8)	
	114 (3,602)	3.2%	164 (4,042)	4.0%	380 (4,207)	9.0%

APPLICATIONS FOR INITIAL LOANS RECEIVED
FROM AMERICAN INDIANS BY STATE

STATE CALIFORNIA

TYPE OF LOAN	FY 1977		FY 1978		FY 1979	
	%* of Total Apps For Type of LOAN IN STATE					
	NUMBER		NUMBER	%*	NUMBER	%*
OPERATING LOANS (OL)	1 (285)	.4%	1 (385)	.3%	5 (487)	1.0%
EMERGENCY LOANS (Initial & Subsequent)	(290)		(474)		1 (1,413)	.1%
FARM OWNERSHIP LOANS (FO)	(255)		(371)		(559)	
RECREATION LOANS (RL)	(3)		(1)		(5)	
SOIL & WATER LOANS (S&W)	(189)		(97)		(105)	
RURAL HOUSING LOANS (RH)	15 (2,277)	.7%	75 (3,858)	2.0%	36 (3,550)	1.0%
RURAL RENTAL HOUSING LOANS (RRH)	(13)		(14)		(57)	
LABOR HOUSING LOANS (LH)	(0)		(0)		(6)	
	16 (3,282)	.5%	76 (5,200)	1.5%	42 (6,182)	.7%

APPLICATIONS FOR INITIAL LOANS RECEIVED
FROM AMERICAN INDIANS BY STATE

STATE MONTANA

TYPE OF LOAN	FY 1977			FY 1978		FY 1979	
	NUMBER	%* of Total Apps For Type of LOAN IN STATE		NUMBER	%*	NUMBER	%*
OPERATING LOANS (OL)	34	(242)	14.0%	25	(248) 10.1%	51	(321) 15.9%
EMERGENCY LOANS (Initial & Subsequent)	15	(423)	3.6%	52	(932) 5.6%	57	(256) 22.3%
FARM OWNERSHIP LOANS (FO)	34	(405)	8.4%	28	(322) 8.7%	32	(347) 9.2%
RECREATION LOANS (RL)		(3)			(2)		(1)
SOIL & WATER LOANS (S&W)	8	(145)	5.5%	5	(77) 6.5%	2	(45) 4.5%
RURAL HOUSING LOANS (RH)	50	(1,755)	2.9%	46	(1,795) 2.6%	62	(1,395) 4.5%
RURAL RENTAL HOUSING LOANS (RRH)		(12)			(9)		(6)
LABOR HOUSING LOANS (LH)					(2)		(5)
	141	(2,985)	4.7%	156	(3,387) 4.6%	240	(2,376) 8.6%

APPLICATIONS FOR INITIAL LOANS RECEIVED
FROM AMERICAN INDIANS BY STATE

STATE NEW YORK

TYPE OF LOAN	FY 1977		FY 1978		FY 1979	
	NUMBER	%* of Total Apps For Type of LOAN IN STATE	NUMBER	%*	NUMBER	%*
OPERATING LOANS (OL)	2 (849)	.2%	(1,088)		5 (1,204)	.4%
EMERGENCY LOANS (Initial & Subsequent)	1 (781)	.1%	2 (5,554)	.0%	1 (973)	.1%
FARM OWNERSHIP LOANS (FO)	(672)		(828)		2 (951)	.2%
RECREATION LOANS (RL)	(4)		(4)		(3)	
SOIL & WATER LOANS (S&W)	(211)		(177)		(72)	
RURAL HOUSING LOANS (RH)	81 (9,460)	.9%	8 (8,302)	.1%	51 (8,548)	.6%
RURAL RENTAL HOUSING LOANS (RRH)	(23)		(21)		(15)	
LABOR HOUSING LOANS (LH)	(2)		(2)		(2)	
	84 (12,002)	.7%	10 (15,976)	.1%	59 (11,768)	.5%

APPLICATIONS FOR INITIAL LOANS RECEIVED
FROM AMERICAN INDIANS BY STATE

STATE NEW MEXICO

TYPE OF LOAN	FY 1977			FY 1978		FY 1979	
	NUMBER	%* of Total Apps For Type of LOAN IN STATE		NUMBER	%*	NUMBER	%*
OPERATING LOANS (OL)	13	(185)	7.0%	12 (260)	4.6%	24 (269)	9.0%
EMERGENCY LOANS (Initial & Subsequent)	14	(131)	10.7%	5 (280)	1.8%	3 (200)	1.5%
FARM OWNERSHIP LOANS (FO)		(174)		(263)		(250)	
RECREATION LOANS (RL)							
SOIL & WATER LOANS (S&W)		(62)		1 (50)	2.0%	4 (35)	11.4
RURAL HOUSING LOANS (RH)	23	(2,597)	.9%	19 (2,446)	.8%	21 (2,169)	1.0%
RURAL RENTAL HOUSING LOANS (RRH)		(3)		(8)		(1)	
LABOR HOUSING LOANS (LH)							
	50	(3,152)	1.6%	37 (3,307)	1.2%	52 (2,897)	1.9%

APPLICATIONS FOR INITIAL LOANS RECEIVED
FROM AMERICAN INDIANS BY STATE

STATE NORTH CAROLINA

TYPE OF LOAN	FY 1977		FY 1978		FY 1979	
	NUMBER	%* of Total Apps For Type of LOAN IN STATE	NUMBER	%*	NUMBER	%*
OPERATING LOANS (OL)	44 (2,540)	1.7%	64 (1,991)	3.2%	20 (2,011)	1.0%
EMERGENCY LOANS (Initial & Subsequent)	135 (3,790)	3.6%	222 (5,347)	4.2%	131 (2,673)	5.0%
FARM OWNERSHIP LOANS (FO)	30 (1,714)	1.8%	(1,376)		23 (1,579)	1.5%
RECREATION LOANS (RL)	(13)		(15)		(13)	
SOIL & WATER LOANS (S&W)	(106)		1 (126)	.8%	1 (79)	1.3
RURAL HOUSING LOANS (RH)	336 (25,300)	1.3%	333 (24,619)	1.4%	302 (21,510)	1.4%
RURAL RENTAL HOUSING LOANS (RRH)	(14)		(31)		(28)	
LABOR HOUSING LOANS (LH)	(3)		(3)		(16)	
	545 (33,480)	1.6%	620 (33,508)	1.9%	477 (27,909)	1.7%

APPLICATIONS FOR INITIAL LOANS RECEIVED
FROM AMERICAN INDIANS BY STATE

STATE NORTH DAKOTA

TYPE OF LOAN	FY 1977		FY 1978		FY 1979	
	%* of Total Apps For Type of LOAN IN STATE					
	NUMBER		NUMBER	%*	NUMBER	%*
OPERATING LOANS (OL)	42 (829)	5.1%	44 (1,031)	4.2%	68 (1,180)	5.8%
EMERGENCY LOANS (Initial & Subsequent)	82 (2,286)	3.6%	80 (3,137)	2.6%	46 (889)	5.2%
FARM OWNERSHIP LOANS (FO)	16 (1,171)	1.4%	12 (1,209)	1.0%	34 (1,459)	2.3%
RECREATION LOANS (RL)			(1)		(2)	
SOIL & WATER LOANS (S&W)	(56)		(18)		(22)	
RURAL HOUSING LOANS (RH)	83 (2,391)	3.5%	75 (2,473)	3.0%	97 (2,233)	4.4%
RURAL RENTAL HOUSING LOANS (RRH)	(30)		(31)		(8)	
LABOR HOUSING LOANS (LH)	(0)		(1)		(0)	
	223 (6,763)	3.3%	211 (7,901)	2.7%	245 (5,793)	4.2%

APPLICATIONS FOR INITIAL LOANS RECEIVED
FROM AMERICAN INDIANS BY STATE

STATE OKLAHOMA

TYPE OF LOAN	FY 1977		FY 1978		FY 1979	
	NUMBER	%* of Total Apps For Type of LOAN IN STATE	NUMBER	%*	NUMBER	%*
OPERATING LOANS (OL)	16 (1,157)	1.4%	39 (1,042)	3.8%	59 (1,323)	4.5%
EMERGENCY LOANS (Initial & Subsequent)	2 (476)	.4%	7 (951)	.7%	86 (2,259)	3.8%
FARM OWNERSHIP LOANS (FO)	13 (1,192)	1.1%	37 (1,230)	3.0%	51 (1,750)	3.0%
RECREATION LOANS (RL)	(2)					
SOIL & WATER LOANS (S&W)	(111)		2 (99)	2.0%	2 (70)	2.9%
RURAL HOUSING LOANS (RH)	147 (12,236)	1.2%	511 (11,856)	4.3%	617 (9,081)	6.8%
RURAL RENTAL HOUSING LOANS (RRH)	1 (11)	9.1%	5 (55)	9.1%	(9)	
LABOR HOUSING LOANS (LH)	1 (1)	100.0%	(9)		1 (10)	10.0%
	180 (15,186)	1.2%	601 (15,242)	4.0%	816 (14,502)	5.6%

APPLICATIONS FOR INITIAL LOANS RECEIVED
FROM AMERICAN INDIANS BY STATE

STATE SOUTH DAKOTA

TYPE OF LOAN	FY 1977		FY 1978		FY 1979	
	%* of Total Apps For Type of LOAN IN STATE					
	NUMBER		NUMBER	%*	NUMBER	%*
OPERATING LOANS (OL)	66 (561)	11.4%	61 (1,062)	5.8%	134 (1,264)	10.6%
EMERGENCY LOANS (Initial & Subsequent)	50 (4,996)	1.0%	54 (2,175)	2.5%	3 (295)	1.0%
FARM OWNERSHIP LOANS (FO)	14 (729)	2.0%	11 (1,049)	1.1%	32 (1,192)	2.7%
RECREATION LOANS (RL)	(1)		(2)			
SOIL & WATER LOANS (S&W)	7 (147)	4.8%	(38)		2 (28)	7.2%
RURAL HOUSING LOANS (RH)	57 (3,328)	1.7%	38 (2,984)	1.3%	102 (2,562)	4.0%
RURAL RENTAL HOUSING LOANS (RRH)	(40)		(48)		(49)	
LABOR HOUSING LOANS (LH)	(0)		(1)		(0)	
	194 (9,802)	2.0%	164 (7,359)	2.2%	273 (5,390)	5.1%

COMPARISON OF INCREASES
IN NUMBER AND AMOUNT OF SIX TYPES
OF LOANS MADE FROM FY 1977-1979

Borrowers	Number	Amount
American Indians in Nine Selected States	+31.4%	+111.9%
All American Indians	+37.2%	+111.7%
All Borrowers in Nine Selected States	-6%	+61.3%
All Borrowers in All Reporting States	+7.9%	+54.7%

COMPARISON OF PERCENT OF CHANGE IN AMOUNT AND NUMBER OF SIX
TYPES OF LOANS TO AMERICAN INDIANS IN NINE SELECTED STATES

Number of Loans				Change		
State	FY 77	FY 78	FY 79	FY 77-78	FY 78-79	FY 77-79
Arizona	103	103	107	N/C	+3.9%	+3.9%
California	13	13	17	N/C	+30.7%	+30.7%
Montana	75	133	131	+77.4%	-1.5%	+74.7%
New York	8	8	16	N/C	+100%	+100%
New Mexico	20	34	19	+70%	-44%	-5%
North Carolina	122	408	157	+234.4%	-61.5%	+29%
North Dakota	127	284	196	+123.6%	-31%	+54.3%
Oklahoma	165	211	277	+28%	+31.3%	+67.9%
South Dakota	180	226	148	+25.6%	+34.5%	-17.8%
Total	813	1,420	1,068	+74.7%	-24.8%	+31.4%
Share	1.69	2.24	2.37	+.55	+.13	+.68

Amount of Loans (000's)				Change		
State	FY 77	FY 78	FY 79	FY 77-78	FY 78-79	FY 77-79
Arizona	1,806	2,017	3,729	+11.7%	+85%	+106.5%
California	334	385	842	+15.3%	+118.7%	+152.1%
Montana	1,359	3,717	4,682	+173.5%	+26%	+244.5%
New York	197	216	478	+9.7%	+121.3%	+142.6%
New Mexico	356	306	276	-14.1%	-9.8%	-22.5%
North Carolina	2,414	6,118	3,753	+153.4%	-38.7%	+55.5%
North Dakota	2,371	7,217	6,687	+204.4%	-7.4%	+182%
Oklahoma	3,179	4,646	8,338	+195%	+79.5%	+164.5%
South Dakota	3,905	6,150	4,891	+57.5%	-20.5%	25.3%
Total	15,891	30,772	33,676	+93.7%	+9.4%	+111.9%
Share	1.43	1.69	1.87	+.26	+.18	+.44

DISTRIBUTION OF LOANS MADE TO
AMERICAN INDIANS BY SIX TYPES
(Includes Initial & Subsequent Loans)

* % of total loans for type
given in state.

STATE ARIZONIA

TYPE OF LOAN	FY 1977				FY 1978				FY 1979			
	NUMBER	Amount (000's)	%* of total Loans Made		NUMBER	Amount	%*		NUMBER	Amount	%*	
OPERATING (OL)	68	1,019	(178) 38.2	(3,594) 28.4	55	493	(194) 28	(4,596) 10.7	38	245	(137) 27.7	(3,824) 6.4
EMERGENCY (EL)			(6)	(876)	14	785	(280) 5	(24,857) 3.2	20	1,971	(685) 3	(106,817) 1.9
FARM OWNERSHIP (FO)			(56)	(3,451)			(71)	(4,090)			(58)	(5,729)
RECREATION (RL)			(1)	(8)								
SOIL & WATER (S&W)	3	133	(27) 11.1	(1,394) 9.6			(27)	(808)	1	18	(28) 3.6	(1,708) 1.1
RURAL HOUSING (RH)	32	654	(1,140) 2.8	(22,660) 2.9	34	739	(1,154) 3	(22,508) 3.3	48	1,495	(1,235) 3.9	(26,852) 5.6
TOTAL	103	1,806	(1,408) 7.3	(31,983) 5.6	103	2,017	(1,729) 6	(54,869) 3.6	107	3,729	(2,143) 5	(144,929) 2.6

DISTRIBUTION OF LOANS MADE TO
AMERICAN INDIANS BY SIX TYPES
(Includes Initial & Subsequent Loans)

* % of total loans for type
given in state.

STATE CALIFORNIA

TYPE OF LOAN	FY 1977			FY 1978			FY 1979		
	NUMBER	Amount (000's)	%* of total Loans Made	NUMBER	Amount	%*	NUMBER	Amount	%*
OPERATING (OL)	1	29	(340) (6,945) .3 .4	1	4	(390) (8,512) .3 .05	4	65	(316) (10,496) 1.3 .6
EMERGENCY (EL)			(255) (12,968)			(72) (110,330)	4	476	(1,756) (425,029) .2 .1
FORM OWNERSHIP (FO)			(85) (5,154)	1	53	(125) (7,387) .8 .7			(124) (9,692)
CREATION (RL)			(3) (114)			(1) (94)			
SOIL & WATER (S&W)			(54) (982)			(72) (1,846)			(46) (1,752)
RURAL HOUSING (RH)	12	205	(2,984) (73,744) .4 .3	11	329	(2,363) (63,846) .5 .5	9	301	(2,524) (79,251) .4 .4
TOTAL	13	344	(3,721) (99,007) .4 .3	13	385	(3,678) (192,016) .1 .2	17	842	(4,766) (526,220) .4 .2

DISTRIBUTION OF LOANS MADE TO
AMERICAN INDIANS BY SIX TYPES
(Includes Initial & Subsequent Loans)

* % of total loans for type
given in state.

STATE MONTANA

TYPE OF LOAN	FY 1977				FY 1978				FY 1979			
	NUMBER	Amount (000's)	%* of total Loans Made		NUMBER	Amount	%*		NUMBER	Amount	%*	
OPERATING (OL)	45	352	(461) 9.8	(6,550) 5.4	50	504	(484) 10.3	(7,100) 7.1	41	1,029	(420) 9.8	(10,470) 9.8
EMERGENCY (EL)	2	308	(55) 3.6	(1,673) 18.4	59	2,513	(1,373) 4.3	(82,698) 3.1	49	2,405	(402) 12.2	(30,927) 7.8
FORM OWNERSHIP (FO)	10	301	(142) 7.1	(8,296) 3.6	8	332	(143) 5.6	(9,495) 3.5	18	759	(146) 12.3	(12,014) 6.3
LAND CREATION (RL)							(1)	(100)			(2)	(95)
OIL & WATER (S&W)	1	15	(68) 1.5	(1,146) 1.3	5	106	(72) 7	(1,892) 5.6	2	23	(38) 5.3	(991) 2.3
RURAL HOUSING (RH)	17	384	(905) 1.9	(22,607) 1.7	11	262	(808) 1.4	(22,151) 1.2	21	466	(820) 2.6	(21,926) 2.1
TOTAL	75	1,359	(1,631) 4.6	(40,272) 3.4	133	3,717	(2,881) 4.6	(123,436) 3.0	131	4,682	(1,828) 7.2	(76,423) 6.1

DISTRIBUTION OF LOANS MADE TO
AMERICAN INDIANS BY SIX TYPES
(Includes Initial & Subsequent Loans)

* % of total loans for type
given in state.

STATE NEW MEXICO

TYPE OF LOAN	FY 1977				FY 1978				FY 1979			
	NUMBER	Amount (000's)	%* of total Loans Made		NUMBER	Amount	%*		NUMBER	Amount	%*	
OPERATING (OL)	8	68	(243) 3.3	(3,361) 2.0	11	26	(315) 3.5	(5,683) .5	12	130	(225) 5.3	(6,576) 2.0
EMERGENCY (EL)			(50)	(1,227)	16	92	(379) 4.2	(17,165) .5			(236)	(19,300)
FORM OWNERSHIP (FO)			(91)	(3,802)			(111)	(5,790)			(116)	(7,238)
CREATION (RL)												
OIL & WATER (S&W)			(29)	(37)			(32)	(377)	1	3	(22) 4.6	(692) .4
RURAL HOUSING (RH)	12	287	(908) 1.3	(17,174) 1.7	7	188	(885) .8	(18,335) 1.0	6	143	(926) .7	(21,763) .7
TOTAL	20	356	(1,321) 1.5	(26,035) 1.4	34	306	(1,722) 2.0	(47,351) .7	19	276	(1,525) 1.3	(55,569) .5

DISTRIBUTION OF LOANS MADE TO
AMERICAN INDIANS BY SIX TYPES
(Includes Initial & Subsequent Loans)

* % of total loans for type
given in state.

STATE NEW YORK

TYPE OF LOAN	FY 1977			FY 1978			FY 1979		
	NUMBER	Amount (000's)	%* of total Loans Made	NUMBER	Amount	%*	NUMBER	Amount	%*
OPERATING (OL)	2	63	(960) (14,567) .2 .4	1	50	(948) (17,962) .1 .3	1	4	(732) (21,277) .1 .02
EMERGENCY (EL)	3	83	(772) (19,972) .4 .4	5	147	(5,897) (174,742) .08 .08			(1,267) (37,251)
FORM OWNERSHIP (FO)			(222) (8,339)			(260) (10,553)			(298) (14,497)
CREATION (RL)			(3) (44)			(4) (175)			(2) (71)
MINERAL & WATER (S&W)			(176) (3,368)			(124) (2,815)			(63) (1,586)
RURAL HOUSING (RH)	3	51	(4,715) (101,213) .06 .05	2	20	(4,491) (104,137) .05 .02	15	474	(4,200) (100,475) .4 .5
TOTAL	8	197	(6,848) (147,503) .1 .1	8	216	(11,724) (310,383) .1 .1	16	478	(6,562) (175,088) .3 .3

DISTRIBUTION OF LOANS MADE TO
AMERICAN INDIANS BY SIX TYPES
(Includes Initial & Subsequent Loans)

* % of total loans for type
given in state.

STATE NORTH CAROLINA

TYPE OF LOAN	FY 1977			FY 1978			FY 1979		
	NUMBER	Amount (000's)	% of total Loans Made	NUMBER	Amount	%	NUMBER	Amount	%
OPERATING (OL)	24	260	(3,107) (31,973) .8 .8	49	420	(3,145) (37,912) 1.6 1.1	20	231	(2,711) (43,829) .7 .5
EMERGENCY (EL)	8	147	(973) (21,107) .8 .7	282	4,013	(7,700) (169,661) 3.7 2.4	71	1,894	(2,725) (68,496) 2.6 2.8
ARM OWNERSHIP (FO)	9	300	(498) (13,994) 1.9 2.1	1	72	(456) (16,788) .2 .4	4	109	(514) (22,757) .8 .5
RECREATION (RL)			(10) (449)			(8) (365)			(6) (232)
OIL & WATER (S&W)			(98) (703)	1	1	(124) (1,048) .8 .1			(76) (674)
RURAL HOUSING (RH)	81	1,707	(6,678) (145,564) 1.2 1.2	75	1,611	(6,641) (151,355) 1.2 1.1	62	1,519	(6,696) (156,107) 1.0 1.0
TOTAL	122	2,414	(11,664) (213,789) 1.1 1.1	408	6,118	(18,074) (377,129) 2.3 1.6	157	3,753	(12,728) (291,995) 1.2 1.3

DISTRIBUTION OF LOANS MADE TO
AMERICAN INDIANS BY SIX TYPES
(Includes Initial & Subsequent Loans)

* % of total loans for type
given in state.

STATE NORTH DAKOTA

TYPE OF LOAN	FY 1977			FY 1978			FY 1979		
	NUMBER	Amount (000's)	% of total Loans Made	NUMBER	Amount	%	NUMBER	Amount	%
OPERATING (OL)	31	449	(973) (14,383) 3.2 3.1	52	832	(1,406) (22,992) 3.7 3.6	73	2,153	(944) (26,350) 7.7 8.2
EMERGENCY (EL)	68	1,435	(2,107) (64,333) 3.2 2.2	207	5,798	(5,748) (202,088) 3.6 2.9	81	3,028	(1,041) (30,266) 7.8 10.0
LAND OWNERSHIP (FO)	6	103	(419) (17,702) 1.4 .6	3	98	(383) (18,575) .8 .5	18	884	(450) (25,705) 4.0 3.4
CREATION (PL)						(1) (69)			
OIL & WATER (S&W)			(27) (723)			(9) (452)			(15) (617)
RURAL HOUSING (RH)	22	384	(1,100) (26,211) 2.0 1.5	22	490	(1,048) (28,769) 2.1 1.7	24	623	(998) (28,633) 2.4 2.2
TOTAL	127	2,371	(4,626) (123,352) 2.7 1.9	284	7,217	(8,595) (272,945) 3.3 2.7	196	6,687	(3,488) (111,572) 5.6 6.0

DISTRIBUTION OF LOANS MADE TO
AMERICAN INDIANS BY SIX TYPES
(Includes Initial & Subsequent Loans)

* % of total loans for type
given in state.

STATE OKLAHOMA

TYPE OF LOAN	FY 1977				FY 1978				FY 1979			
	NUMBER	Amount (000's)	%* of total Loans Made		NUMBER	Amount	%*		NUMBER	Amount	%*	
OPERATING (OL)	24	215	(1,488) (17,759) 1.6 1.2		43	577	(1,692) (26,809) 2.6 2.2		38	831	(1,116) (29,937) 3.4 2.8	
EMERGENCY (EL)	1	13	(310) (9,059) .3 .2		5	263	(865) (59,501) .6 .5		97	3,986	(3,192) (155,420) 3.0 2.6	
FORM OWNERSHIP (FO)	12	419	(508) (19,444) 2.4 2.2		13	609	(530) (22,038) 2.5 2.8		14	837	(604) (29,632) 2.3 2.8	
CREATION (RL)	1	80	(1) (80) 100 100		1	11	(3) (135) 33.3 8.2				(1) (48)	
IL & WATER (S&W)			(100) (1,507)		1	1	(95) (1,213) 1.1 .1		1	7	(46) (1,027) 2.2 .7	
RURAL HOUSING (RH)	127	2,422	(4,669) (95,964) 2.7 2.5		1	148	(4,080) (91,918) .03 .2		127	2,677	(3,371) (80,031) 3.8 3.4	
TOTAL	165	3,149	(17,076) (143,814) 2.3 2.2		211	4,646	(7,265) (200,615) 3.0 2.3		277	8,338	(8,330) (296,096) 3.3 2.8	

DISTRIBUTION OF LOANS MADE TO
AMERICAN INDIANS BY SIX TYPES
(Includes Initial & Subsequent Loans)

* % of total loans for type
given in state.

STATE SOUTH DAKOTA

TYPE OF LOAN	FY 1977				FY 1978				FY 1979			
	NUMBER	Amount (000's)	% of total Loans Made		NUMBER	Amount	%		NUMBER	Amount	%	
OPERATING (OL)	67	1,119	(680) (10,360) 9.9 10.8		57	852	(1,649) (25,207) 3.5 3.4		63	2,226	(1,218) (32,876) 5.2 6.8	
EMERGENCY (EL)	75	2,023	(6,969) (222,931) 1.1 .9		146	4,781	(4,498) (159,008) 3.3 3.0		34	1,276	(831) (31,168) 4.1 4.1	
FARM OWNERSHIP (FO)	6	293	(410) (18,847) 1.5 1.6		4	164	(396) (20,656) 1.0 .8		8	427	(459) (27,413) 1.8 1.6	
RECREATION (RL)							(2) (69)					
SOIL & WATER (S&W)	4	70	(135) (4,847) 3.0 1.5				(36) (732)				(18) (6.)	
RURAL HOUSING (RH)	28	401	(1,619) (35,153) 1.7 1.2		19	353	(1,426) (34,834) 1.3 1.0		43	962	(1,314) (32,414) 3.3 3.0	
TOTAL	180	3,905	(9,813) (291,414) 1.8 1.4		226	6,150	(8,007) (240,507) 2.8 2.6		148	4,891	(3,840) (124,52) 3.9 4.0	

