DE Connects

Housing, Stability, & Community

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Senior Program Director, DE
National Credit Union Foundation

Christopher Morris, CUDE, I-CUDE
cmorris@ncuf.coop



Agenda

1. DE & Foundation Updates
2. Housing at Wright-Patt CU
3. Housing & Advocacy
4. DE Project Spotlight
5. New DEs Share
6. Open Discussion

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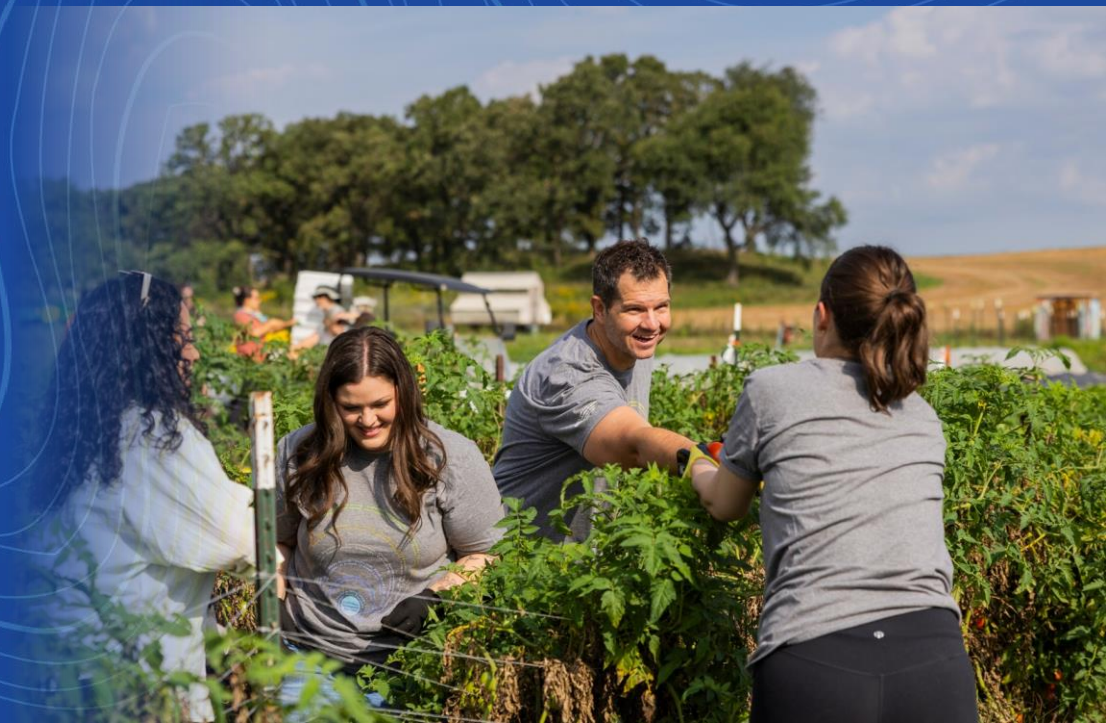
2027 DE classes

~~Jan 25–29~~	**Tampa, FL** Hosted by Suncoast Credit Union	FULL · WAITLIST
Apr 5–9	**Tustin, CA** Hosted by SchoolsFirst FCU	OPEN NOW
Jun 14–18	**Madison, WI** Hosted by TruStage	OPEN NOW
Jul 26–30	**Madison, WI** Hosted by TruStage	OPENS MAR 15
Aug 30–Sep 3	**Madison, WI** Hosted by TruStage	OPENS MAR 15
Oct 4–8	**Madison, WI** Hosted by TruStage	OPENS MAR 15
November	**Virtual DE** Nov 2–4, 8–10 and 16–18	OPEN NOW

Register at ncuf.coop/de

Credit Union Development Education
Celebrating 45 years in 2027





Know anyone interested in 2027 DE Training?

Tell them to fill out the contact form at ncuf.coop to be put on notification list.



Mentor Applications Are Now Open!



WHO WE ARE

The National Credit Union Foundation exists to improve financial well-being with and through credit unions

WE INSPIRE & EDUCATE

credit union professionals about the credit union mission and financial well-being

WE OPERATIONALIZE

financial well-being to help credit unions make more impact and for their members/communities

THE National Credit Union FOUNDATION

Hope to see you at GAC!



Tom Connors DE Alumni Reception

Sunday, February 28, 2027
1:00 – 2:30 PM



2027 Foundation Gala

Monday, March 1, 2027
6:30 PM

THE National Credit Union FOUNDATION

Congratulations to the 2027 Herb Wegner Award Winners



Outstanding Individual Achievement

Lily Newfarmer
President & CEO
Tarrant County's Credit Union



Outstanding Individual Achievement

Cathie Tierney
President & CEO
Community First Credit Union

NLCUP
National Association of Latino Credit Unions & Professionals

Outstanding Organization

National Association of Latino Credit Unions & Professionals

Join us on March 1 in Washington D.C. for the National Credit Union Foundation Gala

THE National Credit Union FOUNDATION

Your DE journey is part of something bigger

You experienced firsthand the power of connection, purpose, and the cooperative difference. This giving season, help make that impact possible for others.

Consider a year-end gift to the Foundation and help move our mission forward.

ncuf.coop/donate

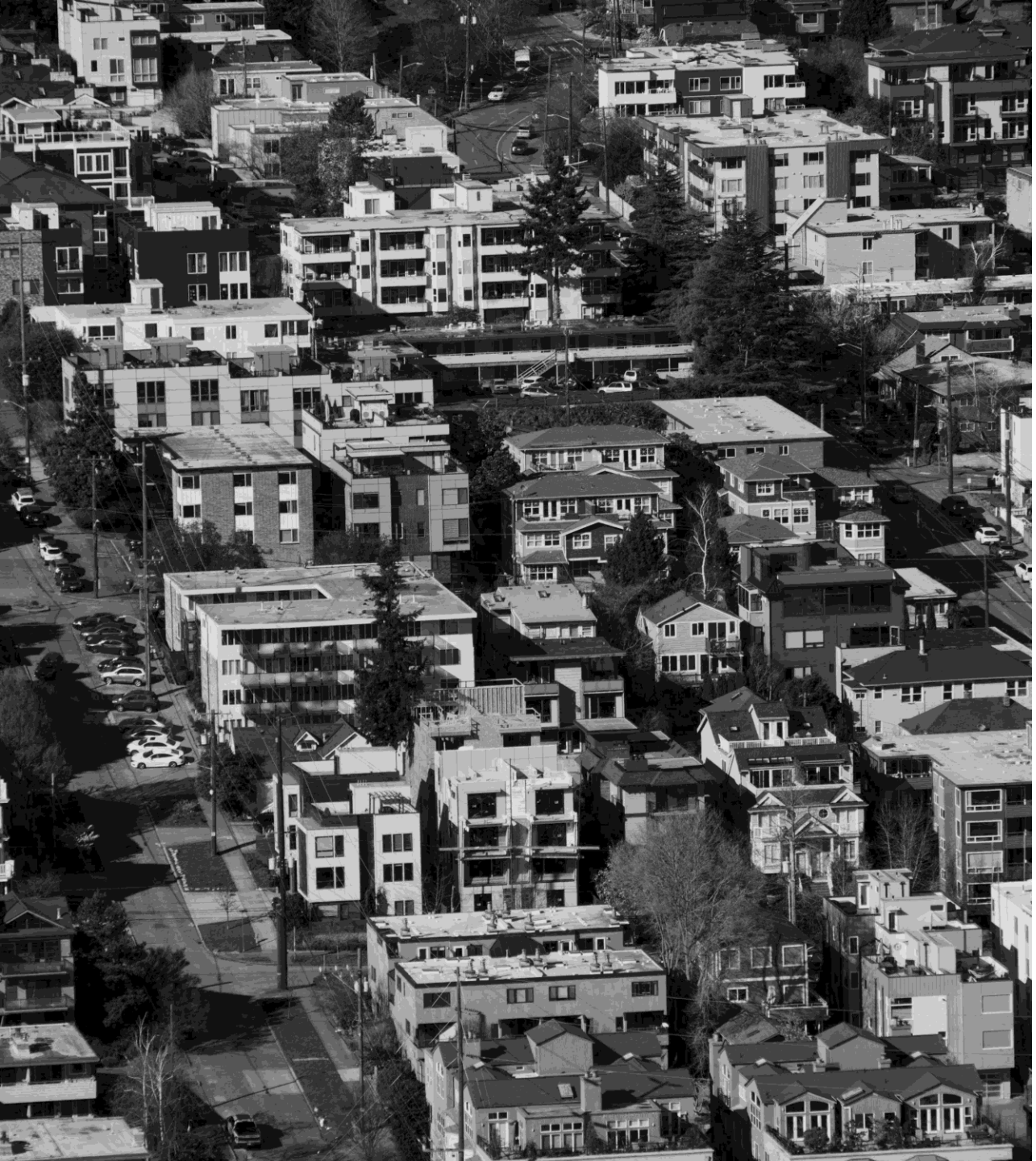


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Housing is consuming more of people's income

- Nearly half of renter households (49%) are cost-burdened, meaning they spend more than 30% of their income on housing. As of 2024, that equated to 22.7 million households, a record high.
- Housing cost burdens are also increasing for homeowners due to rising home prices, insurance, property taxes and mortgage costs.

"State of the Nation's Housing 2026"
Harvard Joint Center for Housing Studies

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The affordability gap continues to grow

- Home prices have increased 53% since 2019, while median household income has risen only 24%.
- Home price-to-income ratios remain near record highs.

"Impact of Affordability Challenges and Demographic Shifts on Housing Trends in 2026"
National Association of Home Builders

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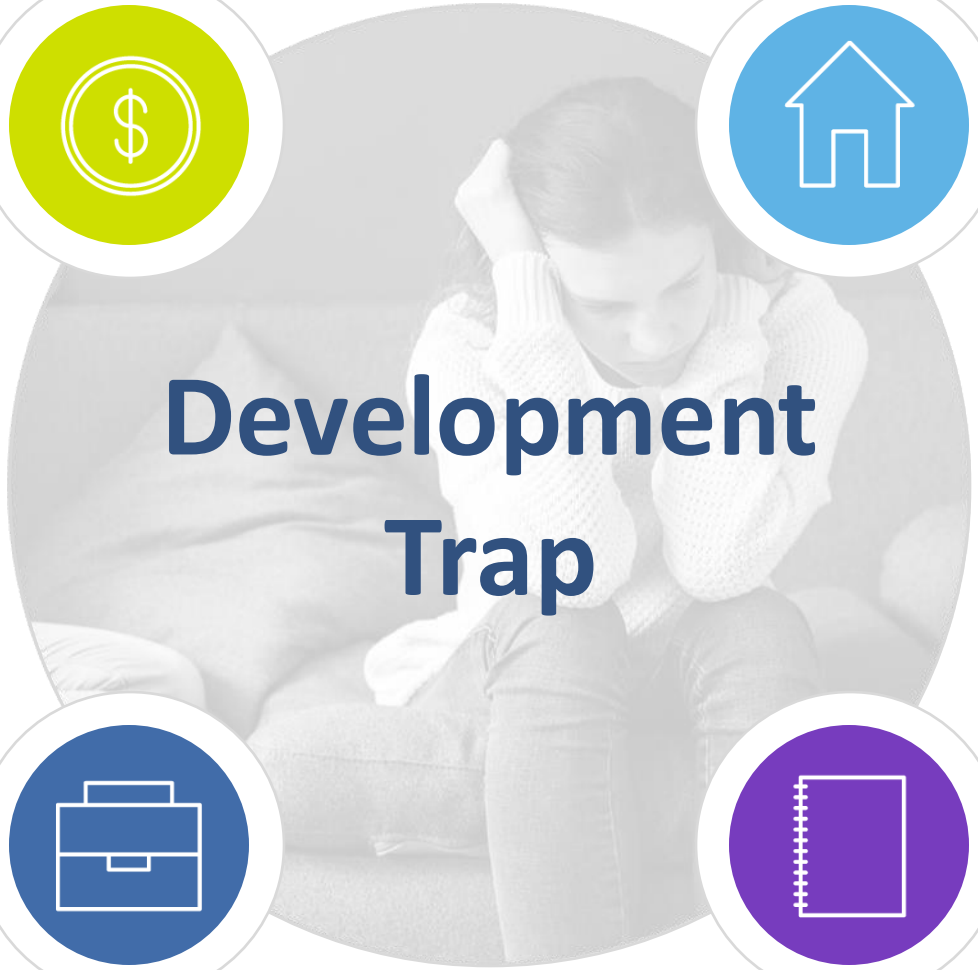
Young adults are being affected

- The typical first-time homebuyer reached a record age of 40 years old in 2025, compared with 29 years old in 1981.
- More than half of adults ages 18-24 are living with parents.

"Impact of Affordability Challenges and Demographic Shifts on Housing Trends in 2026"
National Association of Home Builders

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Development Trap



Low Income & Wealth

- Savings
- Credit

Poor Living Conditions

- Health
- Environment
- Hunger
- Transportation
- Housing
- Technology

Lack of Opportunity

- Diversity & Equity
- Inclusion
- Employment

Lack of Education

- Education

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Pathways to Homeownership

A Credit Union-Led Model for Expanding Affordable Homeownership

The Opportunity

- Affordable housing shortage and declining down-payment assistance create barriers to homeownership.
- Homeownership remains one of the most effective pathways to wealth creation.
- Credit unions can uniquely combine capital, education, partnerships, and mortgage solutions.



Collaborative Model

- Sunshine Community Fund
- Omega CDC / Rise NW – Hope Zone Neighborhood
- County Corp
- CityWide Development

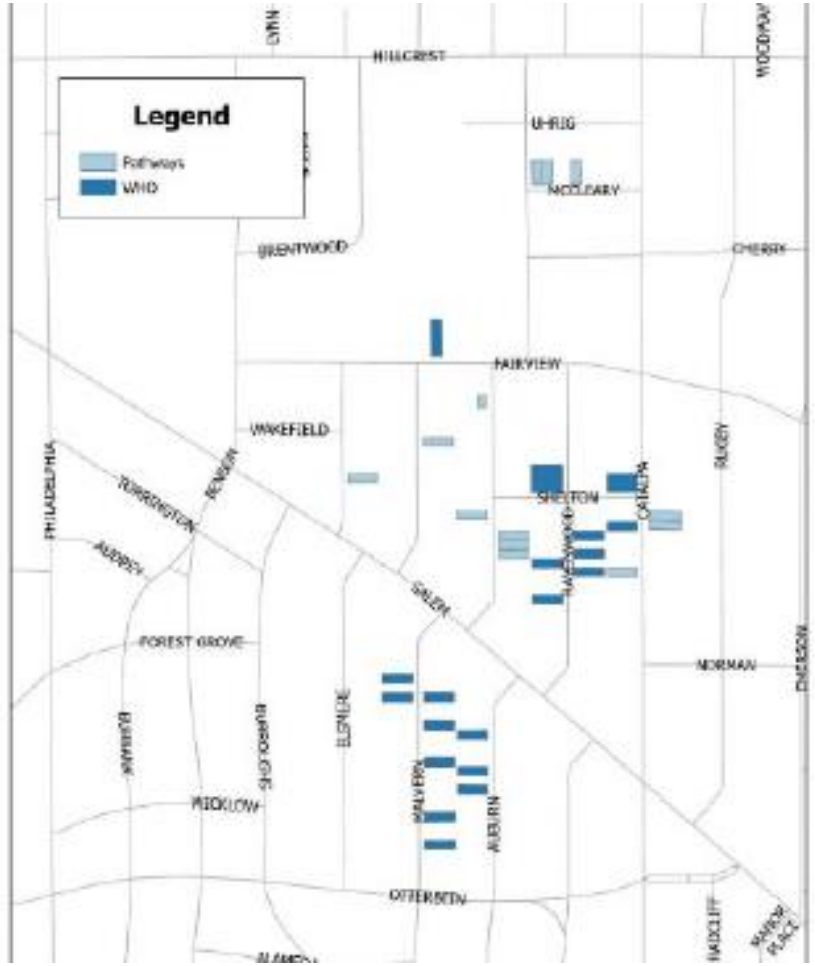
Results & Replication Opportunity

Program Results

- $1.3M seed investment for first homes
- Additional funds for first time home buyer grants
- 39 program graduates
- 8 graduates became homeowners
- 5 homes completed and sold
- Additional homes under construction

Why Other Credit Unions Should Care

- Community impact
- Member growth
- Strong partnerships
- Affordable housing solutions
- Scalable and replicable model



Initial capital seed investment has been leveraged into additional down payment assistant funds and additional homes sales.

Housing impact is not just financing homes. It is creating homeowners, strengthening neighborhoods, and building generational wealth.

Luminate
LOUISIANA CREDIT UNIONS

Luminate Louisiana Credit Unions

Housing Advocacy 2026

Policy wins, housing affordability, and climate resilience

21ST CENTURY ROAD TO HOUSING ACT:
CREDIT UNION HIGHLIGHTS

BOARD MODERNIZATION

Eligible federal credit unions may hold as few as 6 board meetings annually, with at least one per fiscal quarter.

MENTOR-PROTÉGÉ PROGRAM

Encourages larger credit unions to mentor smaller, rural and minority institutions.

AMERICAN ACCESS TO BANKING ACT

Supports formation of de novo credit unions and streamlines application support.

FHA SMALL-DOLLAR MORTGAGE PILOT

Expands access to mortgages of $100,000 or less through incentives and borrower assistance.

WHY IT MATTERS FOR LOUISIANA CREDIT UNIONS

- Greater governance flexibility while maintaining strong oversight
- Stronger collaboration across the credit union movement
- Improved pathways for new and rural credit unions
- Expanded housing finance opportunities for underserved borrowers
- Alignment with Luminate Louisiana priorities around affordable housing, resilience, and community development

Together, advocacy and innovation help credit unions strengthen communities across Louisiana.

HOUSING AFFORDABILITY & CLIMATE RESILIENCE

Roof Fortification Initiative

Partnership with Inclusiv and the Louisiana Department of Insurance to expand awareness of roof-fortification grants. Stronger roofs improve hurricane resilience, reduce property risk, and can lower insurance premiums. Credit unions can provide affordable financing to cover funding gaps and accelerate project completion.

Impact Areas:

- More resilient homes
- Lower insurance costs
- Expanded homeownership stability
- Community recovery and disaster preparedness







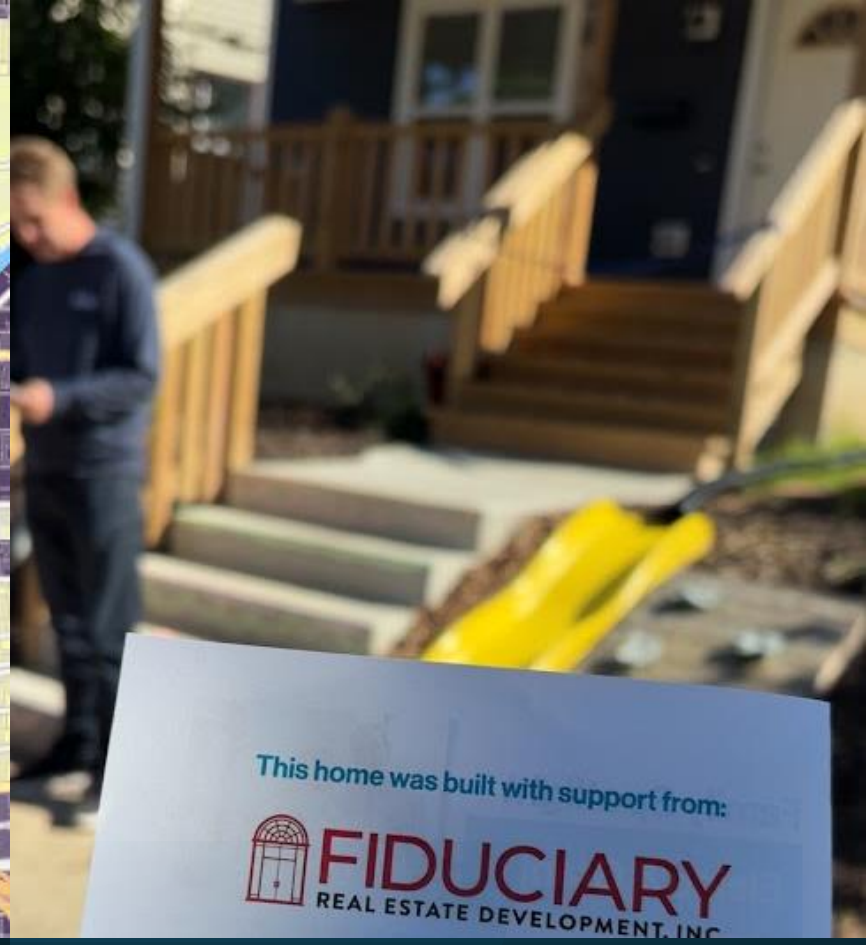




November 2018 CUDE'S BEST CLASS EVER ! ! !







Prime Financial CU

New DE Share



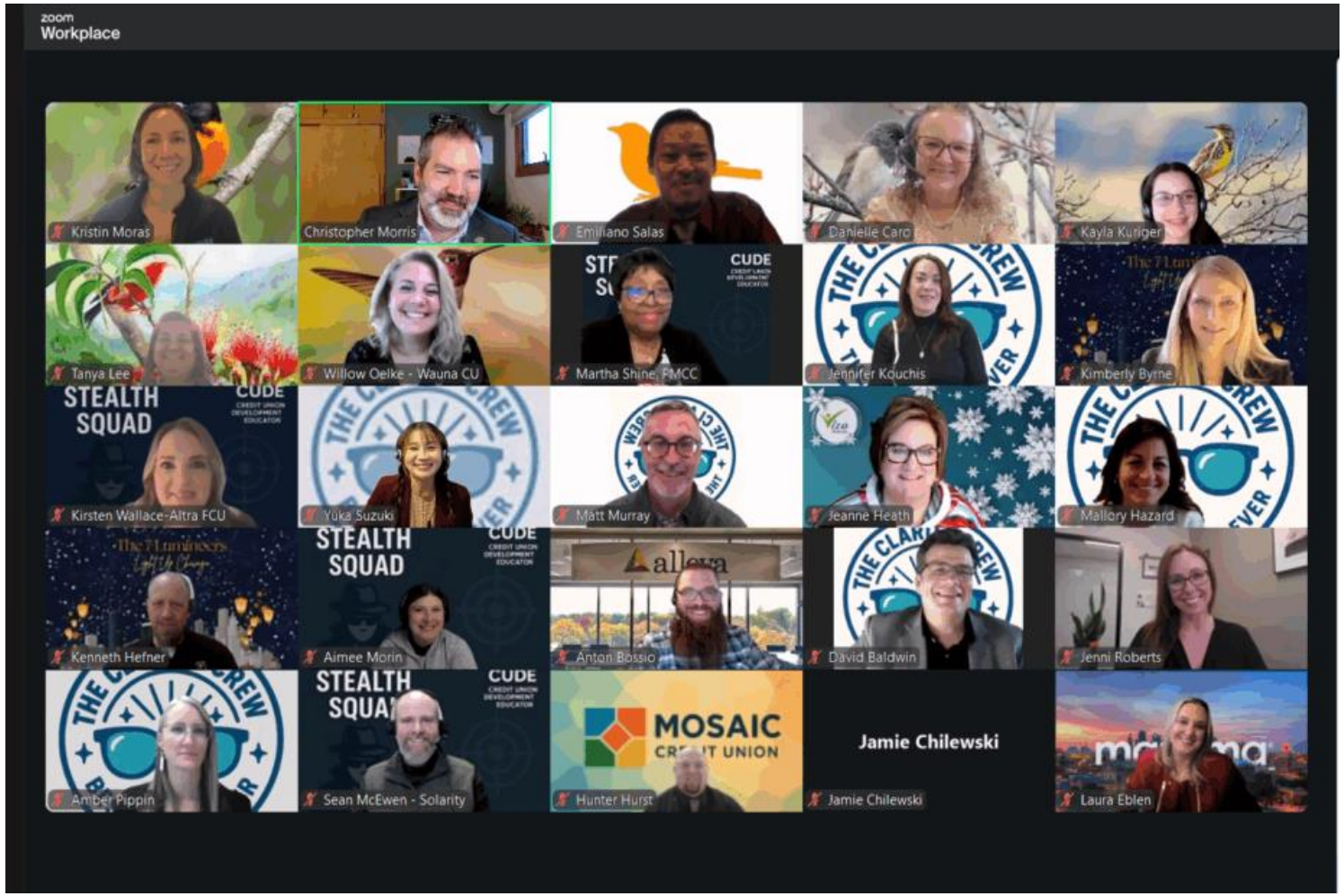


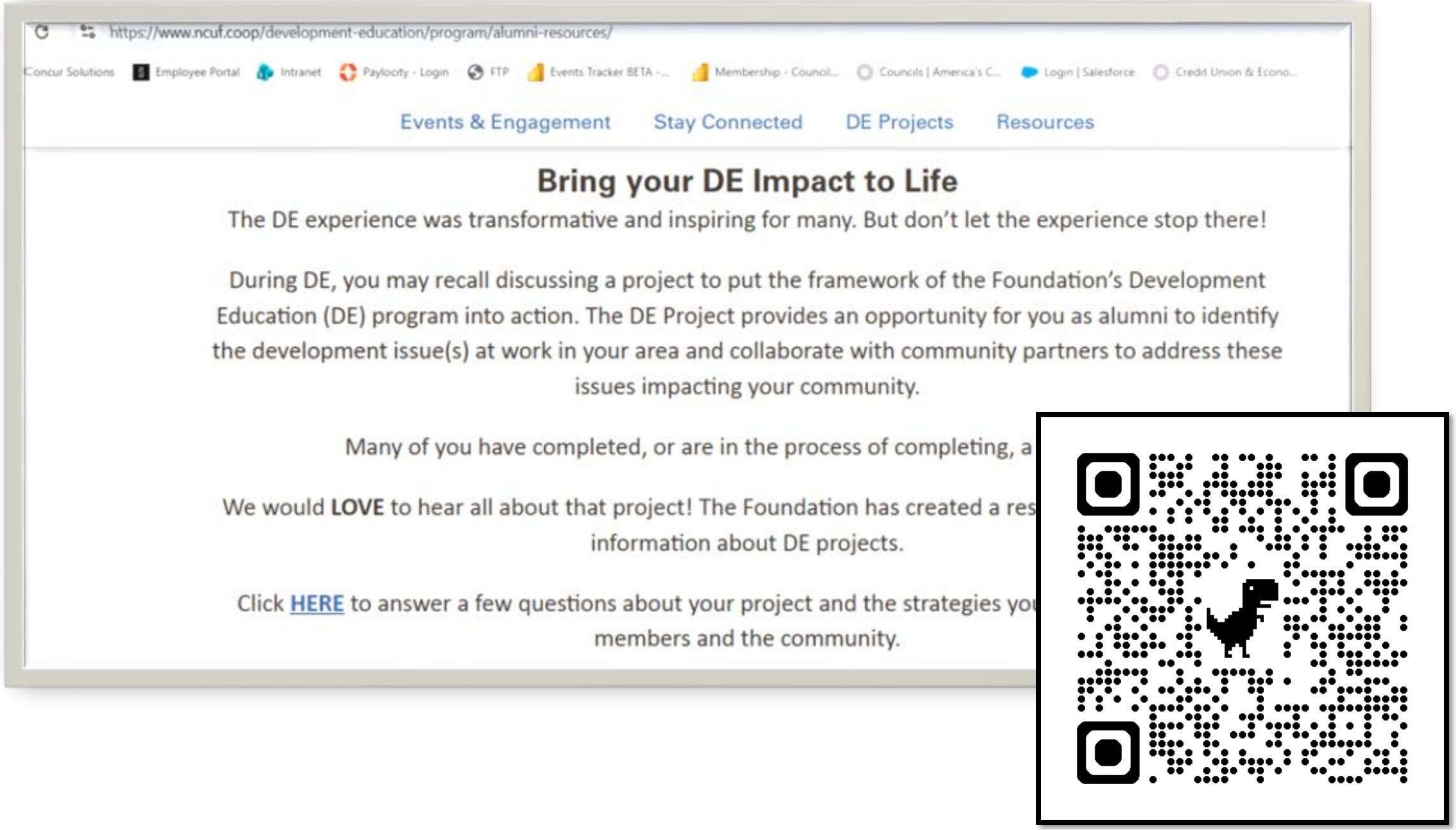
New DE Share





Open Discussion




https://www.ncuf.coop/development-education/program/alumni-resources/
Concur Solutions
Employee Portal
Intranet
Paylocity - Login
FTP
Events Tracker BETA -...
Membership - Council...
Councils | America's C...
Login | Salesforce
Credit Union & Econo...
Events & Engagement
Stay Connected
DE Projects
Resources
Bring your DE Impact to Life
The DE experience was transformative and inspiring for many. But don't let the experience stop there!
During DE, you may recall discussing a project to put the framework of the Foundation's Development Education (DE) program into action. The DE Project provides an opportunity for you as alumni to identify the development issue(s) at work in your area and collaborate with community partners to address these issues impacting your community.
Many of you have completed, or are in the process of completing, a
We would LOVE to hear all about that project! The Foundation has created a res
information about DE projects.
Click HERE to answer a few questions about your project and the strategies you
members and the community.

DE Connects

A bi-monthly virtual gathering created specifically for DE alumni.

The Gift of Service: Simple Ways to Strengthen Your Community

December 17th

1:00 PM (CST)

More info at ncuf.coop/de

Alumni Resources

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Thank You!

Christopher Morris
cmorris@ncuf.coop
608-556-1332
@morrischris
Connect on LinkedIn

