Dream Catcher

Fall 2002

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Office of Native American Programs

Office of Public & Indian Housing

Cherokee Nation Breaks Ground at New Housing Development

The groundbreaking ceremony in Jay, Oklahoma was a historic occasion. Under Title VI of the Native American Housing Assistance and Self-Determination Act—NAHASDA—the Cherokee Nation has borrowed $50 million from Bank One Oklahoma, with 95 per cent of the loan guaranteed by the U.S. Department of Housing and Urban Development. This is by far the largest Title VI loan to a tribe since NAHASDA became law in 1996.

HUD Assistant Secretary for Public and Indian Housing, Michael Liu, said, "The Bush Administration is committed to helping more Americans become homeowners. HUD-guaranteed Title VI loans help increase standards of living among Native American populations and this particular loan will make the American Dream possible for almost 600 Native American families."

Eligible Cherokee Nation citizens who live within the Nation's jurisdictional boundaries in northeastern Oklahoma will benefit. More than 500 single-family homes will be built over the next few years. Selected families will receive low-interest, 30-year mortgages.

"This Title VI program allows us to make tremendous strides in meeting the housing needs in our communities," said Ron Qualls, executive director of the Housing Authority of the Cherokee Nation.

(continued on page 10)

Principal Chief of the Cherokee Nation, Chad Smith (center), leads the groundbreaking ceremony in Jay, Oklahoma with government and business community leaders on the site of the Cherokee Nation's new housing development. See who's who on page 10.

Homebuyer Fair for Native Americans Held in Oklahoma City

Native American Housing Services, Inc., of Tecumseh, Oklahoma, and HUD's **Southern Plains Office of Native American Programs** recognized June as Homeownership Month by hosting a Homebuyer Fair for Native Americans at the Oklahoma City Convention Center.

The event reached out to an historically underserved community in the Oklahoma City area—the more than 29,000 Indians living outside of their tribes' jurisdictional areas.

Under the Native American Housing Assistance and Self-Determination Act, tribes' housing entities may deliver services to eligible tribal members living outside of traditional service areas. The Choctaw Nation, for example, provides some benefits, such as downpayment and closing cost assistance, to eligible tribal members who live outside of the 10½-county, traditional Choctaw area in southeast Oklahoma.

Some of the barriers to homeownership identified at the Homebuyer Fair were buyers' lack of down payment funds, credit problems, and finding homes to buy within an appropriate price range.

The **Oklahoma Housing Finance Agency** and the **Community Action Agency of Oklahoma City** shared information with Fair-goers on down payment and closing cost assistance, owner-occupied rehabilitation grants, and homebuyer education courses. The U.S. Department of Agriculture's **Rural Housing Service** provided information on grants and loan programs, including information on 1% interest loans for making a home accessible to persons with disabilities. **First Mortgage of Oklahoma City** and **McClain Bank** shared information on Community Reinvestment initiatives, special bond programs, and other loan assistance programs that are available

Tribally designated housing entities at the Homebuyer Fair included the **Apache Housing Authority**, the **Cherokee Nation Housing Authority**, **Choctaw Nation Housing Authority**, and the **Chickasaw Nation's Division of Housing**.

The Community Action Agency of Oklahoma City at the Native American Homebuyer Fair

HUD is the nation's housing agency committed to increasing homeownership, particularly among minorities; creating affordable housing opportunities for low-income Americans; supporting the homeless, elderly, people with disabilities, and people living with AIDS. The Department also promotes economic and community development and enforces the nation's fair housing laws. More information about HUD and its programs is available on the Internet at **www.hud.gov**.

HUD's Office of Native American Programs, ONAP, administers the Native American Housing Assistance and Self-Determination Act of 1996, as amended, and other programs to assist American Indians and Alaska Natives. ONAP's goals are to ensure that safe, decent, and affordable housing is available to Native American families; to create economic opportunities for tribes and Indian housing residents; to assist tribes with community development; and to ensure fiscal integrity in the operation of the programs.

ONAP publishes the *Dream Catcher* to share news about housing, economic development, and other issues facing Indian Country. Back issues are posted on ONAP's CodeTalk website:

www.codetalk.fed.us/Dreamcatcher.html.

To contribute an article or an announcement to Dream Catcher, or if you would like to be put on our mailing list, please write to the

Dream Catcher Editor
HUD-ONAP Rm. 4126
451 Seventh St., SW
Washington, DC 20410

Or send an email to:
francis_l._harjo@hud.gov
or emily_wright@hud.gov.

Commerce Secretary Evans Announces $75,000 Investment in United Tribes Technical College

This spring, the U.S. Commerce Department's Economic Development Administration (EDA) announced a $75,000 investment in United Tribes Technical College of Bismarck, North Dakota. The investment will create the first University Center, an economic development technical assistance program for Native American communities.

"President Bush and I strongly support the innovative research and development that takes place at our nation's colleges and universities. The Department of Commerce is pleased to partner with United Tribes Technical College to improve the business climate and standard of living in Native American communities," said Commerce Secretary Don Evans.

"I applaud Secretary Evans for advancing our efforts in the implementation of the President's Initiative on Tribal Colleges and Universities. The tribal colleges are often the nucleus on the reservation—instilling a sense of community, promoting economic development, and taking the leadership role on systemic change in education," said Secretary of Education, Rod Paige.

United Tribes Technical College will serve as a catalyst for economic research and development impacting tribes and tribal entities in the states of North Dakota, South Dakota, Montana, Wyoming, Colorado, Utah, and Nebraska. The University Center will help Native American communities enhance their ability to attract private capital investment and lucrative job opportunities.

EDA serves as a venture capital resource to meet the economic development needs of distressed communities throughout the United States. EDA partners with states, local governments and community nonprofit organizations to alleviate conditions of poverty and substantial and persistent unemployment and underemployment.

Learn more about EDA's programs on its website: www.doc.gov/eda.

Choctaw Nation Opens Its Second Modular Home Facility

The Choctaw Nation Housing Authority in Oklahoma has opened its second modular home construction facility. The new facility, in Stigler, is big enough to assemble four homes simultaneously.

The modular home building process is one way the Choctaw HA is lowering the cost of new homes. Jeremy and Mary Jane Morris *(pictured, right)* were happy to move into their new home, which was recently built at the Choctaw Nation's first modular home facility, in Coalgate, Oklahoma.

Assembling a new home at the facility in Stigler

The Choctaw Housing Authority has its own successful home loan program, but also helps tribal members get loans from First Mortgage in Oklahoma City. The Housing Authority staff also assist tribal members who have fallen prey to predatory lending practices. Through various financing methods and programs, the Housing Authority staff has been able to help some tribal members preserve their status as homeowners.

Congratulations to the Choctaw Nation and to its dedicated Housing Authority staff for the essential services they deliver to their community!

The Morris's New Home. Pictured are (l-r): John Barry, Choctaw Nation Housing Authority; Scott Grosfield, Stigler Plant Manager; Jayson Staton and Pattye Green, Choctaw Nation HA; Mary Jane Morris; Jeremy Morris and child; Rusty Sossamon, Executive Director, Choctaw Nation HA; Wayne Sims, HUD Official, and Sonja Key, Grants Management Specialist at HUD.

American Indians Leave Uptown Behind

This article is reprinted with the kind permission of the Chicago Reporter.

By Stephanie Williams

Marilyn Miller was 12 when she and her family arrived in Chicago's Uptown neighborhood during the hot and muggy summer of 1967. Looking for better job opportunities, they moved from the Lac du Flambeau Chippewa Reservation in northern Wisconsin under a federal program known as relocation, that offered stipends to American Indians who wanted to move from reservations into cities starting in 1952. The family moved into an apartment at 4939 N. Broadway St. But Miller was disappointed with her new home. "The quality, the area, the look didn't match the idea of what I had. Everything was dirty and cluttered. The big city didn't seem so pretty anymore," Miller recalled. "I choked back the tears." She debated whether to tell her dad, a loving but stern man, how she felt. When she did finally muster up the courage, he told her they were staying in Chicago. "'You never go back, you always move forward,'" Miller said he told her. Except for a year and a half in the early 1990s, she has lived in Chicago ever since. Her story is a common one: Thousands of Native Americans moved to Chicago from reservations and other rural areas in the second half of the 20th century. As community and social service organizations were established in or near Uptown, the area soon became the anchor of the city's American Indian community. Data from the 2000 Census show that the city's American Indian population has continued to grow. Though a small share of Chicago's total population, their numbers increased 47 per cent in the 1990s, to 10,290. But, for the first time since 1950, Uptown is no longer Chicago's Native American population center, the *Chicago Reporter* found. Uptown lost 269 of its 652 Native American residents between 1990 and 2000, according to the census. Several community areas that are mostly Latino are now home to Chicago's largest Native American populations. American Indians reside in every community area in Chicago and are found in many of its nearby suburbs, census data show. Some American Indian leaders say the census doesn't accurately reflect the size of their community because many residents don't fill out census forms. Still, they note that many residents have moved out of Uptown and surrounding areas in the past 10 years because they can no longer afford to live there. "The biggest thing is the housing," said Miller, who shares a home with her two adult daughters in nearby Irving Park. Miller volunteers with several American Indian agencies in Uptown. Between 1990 and 2000, the neighborhood went through racial change, gaining 2,041 white residents, who now make up 42 per cent of the population, up from 39 per cent. Faith Smith, president of the Native American Educational Services (NAES) College, a private Native American-owned college at 283 W. Peterson Ave., has been active in Chicago's American Indian community for more than 20 years. A longtime Uptown resident, she acknowledged that many of Uptown's Native Americans struggle to find affordable housing. But gentrification is not the sole reason American Indian residents have left, Smith said, pointing out that redevelopment has been going on in Uptown for more than 10 years. "There are American Indians who move because they choose to, and nothing else," said Smith, who is a member of the Ojibwe tribe. "Indians are not a monolithic group." Others note that many Latinos have Native American heritage. Marliza S. Rivera, 37, is both Mexican and Kiowa but identifies herself as Native American. She lives in Pilsen, a predominately Mexican neighborhood on the near Southwest Side that gained Native American residents during the 1990s. Pilsen falls within the lower West Side community area, whose American Indian population tripled, to 430 residents. "It was easy to assimilate into the Mexican culture here and not forfeit my Indian heritage," Rivera said. "The Mexican community is very accepting." Even with the population shifts, most American Indians in Chicago still view Uptown as the center of their community, said Patricia Tyson, coordinator of social services for 19 years at St. Augustine's Center for American Indians, an agency at 4512 N. Sheridan Road. "It's sort of like if you took and put the wagon wheel with the hub over Uptown and then just extend it from there," said Tyson, 69, who is Sioux and Irish.

Between 1950 and 1970, Chicago's American Indian population grew from 775 to 6,575 . . .

Native Ground

Chicago has one of the largest urban Native American communities in the country, said Robert Galler, interim director of the D'Arcy McNickle Center for American Indian History at the Newberry Library, 60 W. Walton St. American Indians lived in the

FirstGov.gov

Check out the new Shopping and Auctions section of the FirstGov website! There are 16 new pages that show everything the government sells. Real estate, cars, trucks, livestock, office supplies, furniture, artwork, and more can be purchased from the government. There is a special section for non-profit buyers.

You can subscribe to free email newsletters that will announce and describe important government surplus property and asset sales currently offered across all Federal agencies.

FirstGov is the U.S. government's official web portal. For more information, visit the FirstGov website or call 1-800-FED-INFO. Or, you can write to:

FirstGov - General Services Administration
Office of Citizen Services and Communications
1800 F Street, NW
Washington, DC 20405

Chicago area long before the city developed. But "there was an influx" beginning in the 1950s with relocation, Galler said. The program was intended to help Native Americans move from impoverished reservations into job-rich cities, including Los Angeles, Minneapolis and Chicago. In some cases, the U.S. Bureau of Indian Affairs subsidized housing. But many struggled in their new cities, said Donald L. Fixico, a professor of American Indian history at the University of Kansas. "Native peoples were not really trained for particular jobs, and then the ones they were trained for, sometimes there were too many of them—too many carpenters, too many plumbers." Relocation was "a quick fix to a longstanding problem" of what the U.S. government should do with Native Americans, said John Dall, 41, founder and coordinator of the Chicago branch office of the Ho-Chunk Nation. The office, at 4941 N. Milwaukee Ave., provides social services to the area's Ho-Chunk population. "They figured they could take Indians off the reservation and put them into dense urban areas, give them a stipend of money, . . . [and the Indians] would melt into the surrounding community. But it didn't work out that way." Between 1950 and 1970, Chicago's American Indian population grew from 775 to 6,575, according to census records. The largest concentration was in Uptown. Housing was cheap and plentiful in Uptown when the Act was in full swing, said Vincent Sice Romero, executive director of the Uptown office of the California Indian Manpower Consortium, a social service agency based in Sacramento, Calif. "That was the immediate draw," said Romero, who is Navajo and Laguna. Many of the new arrivals gathered for social and cultural events at a military armory, Romero said. "It was just where [the federal government] would allow Indians to have powwows and gatherings," he said. In 1953, local leaders created the American Indian Center as a cultural home and social service agency. As the city's Native American population grew, the center offered educational programs and job placement. It was located at different sites before finding a permanent home in 1967 at 1630 W. Wilson Ave. "It was our Ellis Island," said Tyson Kermit Valentino, 46, an Oneida Indian, grew up in Uptown in the 1960s and remembers the center's after-school programs, Cub Scouts, Girl Scouts, and canoe club. "We even had a teen room. It had a pool table and table tennis," he said. The center was "a place where a kid would hang out, and I did." More than 20 other Native American agencies and centers opened in Uptown and the surrounding areas. They provided a range of social services, including health care, education and community development. "Most Indian families who came to Chicago have passed through the center, participated in a powwow there, attended a funeral, ate at a potluck or used a particular service provided by an Indian agency in the area," said Romero. Uptown has "always been the pulse of our community." By the 1980s, however, Uptown's American Indian population had started to dip. It lost a third of its Native American residents between 1980 and 1990, and another 41 percent in the decade that followed. By 2000, the neighborhood had fewer than 400 American Indians. "The transformation from low-rent flats and apartments to very expensive condominiums has definitely taken its toll on Indians," Miller said. The city has to take some responsibility for Native Americans leaving their base in Uptown, said Joe Podlasek, the executive director of the American Indian Center, "because they're offering no affordable housing as part of the changes that's going on here." Alderman Helen Shiller, whose 46th Ward includes most of Uptown, said she began working to preserve affordable housing in

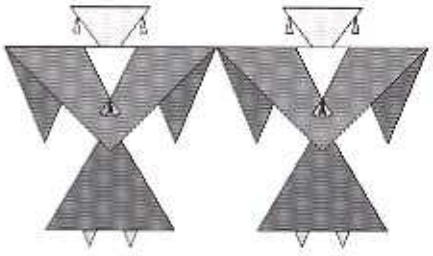
the neighborhood long before she took office in 1987. She added that she's aware Native Americans are leaving the neighborhood, along with others who can't afford to stay. "If I knew how to keep housing available for poor people of any ethnic background, I would be doing it in a second," Shiller said. "All I know how to do is to take opportunities to preserve housing, and then to make sure people know it's there."

Common Cultures

The first thing many will notice about Rivera, of Pilsen, is her hair: It's a luminous auburn color, cut in angles that frame her oval face before cascading down past her waist. Rivera was recently having lunch at Cafe Jumping Bean, a sandwich and coffee shop at 1439 W. 18th St. A number of the people streaming in and out stopped by, nodded or waved hello. Rivera was born less than a block away and has lived in the neighborhood most of her life. The Lower West Side community area now has the city's fifth-largest Native American population, according to census data. The area has 44,031 residents, 89 percent of them Latino. Rivera has grown accustomed to living among both American Indian and Mexican cultures. "Our cultures are very similar," she said. "We're both humble peoples and often don't want to draw attention to ourselves." Rivera has another theory for why mostly Latino neighborhoods had higher Native American counts in the 2000 census: Many people may have acknowledged their dual heritage for the first time. Before, "it wasn't socially acceptable because there weren't enough Indians here in Chicago," she said. "And so if they were already in a Mexican neighborhood, they were claiming to be Mexican." Jeff Abbey Maldonado admits, "I never sought out the [American Indian] community until I got older." The 32-year-old's mother was an Alabama Coushatta Indian and his father was Mexican. A muralist and painter, he now lives in Pilsen, where he has rented an art studio for eight years. Growing up in the Bridgeport and Brighton Park neighborhoods, Maldonado "did lean more toward the Mexican community" because of his father's influence. "On the weekends, we would go shopping for tortillas or menudo [Mexican tripe soup] . . . I found the Native American community wasn't as accessible as my Mexican community." Public officials representing Latino areas expressed surprise with *Reporter's* analysis of the population shifts. "I was floored," said 12th Ward Alderman Ray Frias. "I'm very active in my community. And I've just not seen this." Politically, Native Americans are not as "cohesive" as the Latino and Black communities, Rivera said. For many American Indians in Chicago, survival takes precedence over politics. And, as a result, "American Indians are usually the last to be acknowledged [in Chicago], and so our issues and struggles don't show up on anyone's radar screen." But that doesn't mean Chicago's Native Americans have no sense of unity, said Smith. "The community has never really been defined by geographical borders."

Coming Home

The more the American Indian population shifts, the more the community must sustain a cultural base, Miller and others say. Despite the population drop in Uptown, the American Indian Center still brings people "home." "I don't know how else to describe it—the center is simply the focal point of the community," said Susan K. Power, a Dakota Sioux who was one of the Center's founding members. "It's our home away from home. We can come here, be among friends and enjoy a sense of community from our Native perspective." On a Friday evening in mid-February, large plumes of smoke from burning cedar, white sage and sweet grass floated through the Center's main hall. Father Peter J. Powell, pastor of St. Augustine's Center for American Indians, led a memorial service for William A. Flood, who had died that week. The 81-year-old Lakota Sioux was a respected elder in the Native American community. At the end of the ceremony Powell sprinkled Flood's coffin with holy water and blessed it by gently waving a large white feather. Men tapped large kettle drums in a slow, steady beat. Moments later someone placed a plate of American Indian frybread, meats and pasta on top of the coffin along with three red carnations and a family picture. "We were a community coming together to say goodbye to one of its grandfathers," said Podlasek, 40, the Center director, who is Ojibwe and Polish. "You couldn't possibly move this place and get the same atmosphere," Valentino said before a graduation ceremony at the Center several months later. "Even though people move away, like to the South Side or West Side, when there is an event this is where they come." Tyson, the St. Augustine's program coordinator, who for the past year and a half has commuted to Uptown every day from northern Indiana, said that's also true for the neighborhood as a whole. "We haven't given it up," she said. "It's just that we don't live here anymore."



The 2003 HOPE Awards: "Home Ownership Participation for Everyone"

Organizations and individuals who are making outstanding contributions to promote minority homeownership will be honored at the second HOPE Awards Gala Dinner, to be held in Washington, DC, at the Ronald Reagan International Trade Center on May 13, 2003.

Each of the award winners will receive a **$10,000** honorarium.

Winners will also discuss their work and share their experiences with housing policy makers at a symposium at the National Press Club. Categories for the awards include homeownership education, finance, project of the year, real estate brokerage, public policy, media coverage, and leadership.

Awards will be determined by a panel of distinguished judges based on the impact of the nominee's work on promoting minority homeownership, use of innovative ideas, acceptance by the minority community, focus on minority homeownership and focus on affordability.

Applications for the 2003 HOPE Awards opened in May 2002, and will remain open until **the application deadline: December 2, 2002.**

The "HOPE Awards" is an industry awards program created by a partnership of six real estate associations: the California Association of Real Estate Brokers, the Chinese American Real Estate Professionals' Association of Southern California, the Chinese Real Estate Association of America, the National Association of Hispanic Real Estate Professionals, the National Association of Real Estate Brokers and the National Association of Realtors.

Across America, thousands of individuals and organizations are helping to lower the barriers to minority homeownership. These six real estate professional organizations formed a partnership to identify and recognize the very best of these programs through the HOPE Awards, which are granted every other year.

The HOPE Awards are a catalyst to focus public attention on the vital issues surrounding minority homeownership and to provide a means to share inspiring and instructive stories with others who want to help the nation achieve the goal of homeownership parity.

Information about the program and application forms can be found at the HOPE Awards website at www.hopeawards.org, or can be obtained by calling 800-445-0784. For further information, call Wendy Harper or Carolyn Jenkins at (202) 383-1160. Or, send an email to wharper@realtors.org or cjenkins@realtors.org.

"FREE" Website and Other Useful Destinations in Cyberspace

The Federal Resources for Educational Excellence's website (the "FREE" website), is the one-stop website designed to help teachers, parents, and students find teaching and learning resources from more than 40 Federal organizations and agencies. Visit **www.ed.gov/free.**

Homeowners experiencing difficulties because of job loss, illness, or other problems, should visit the "Help for Homeowners Facing the Loss of Their Home" website. Numerous links guide the homeowner to other Federal resources, as well as non-government legal assistance, job resources, and credit education sites. Another link is to HUD's National Servicing Center, which can assist FHA homeowners by working with lenders to find creative solutions to avoid foreclosure. Visit **www.hud.gov/offices/hsg/sfh/econ/econ.cfm.**

HUD's Urban Indian Webpage, **www.codetalk.fed.us/UrbanIndianHome.html**, includes links for economic development resources, basic homebuyer information, fair housing rules, housing counseling, and links to other Native American federal programs and non-profit sites that can assist the urban Indian population.

The Community Contentbank, a site built by The Children's Partnership, connects the user to useful resources online, particularly those for low-income or underserved communities. And, it helps community organizations get started building their own local content for low-income families. Visit **www.contentbank.org.**

McClain Bank Honored by HUD for Service to Native American Community

McClain Bank, with branches in Purcell and Norman, Oklahoma, has been recognized by HUD's Assistant Secretary for Public and Indian Housing, Michael Liu, for its significant participation in the Section 184 Indian Housing Loan Guarantee Program. Mr. Steve Sherman, a Vice President at McClain Bank, received a plaque in June, at the Oklahoma City Native American Homeownership Fair. Wayne Sims, Administrator for HUD's Southern Plains Office of Native American Programs, presented the award.

McClain Bank has closed nearly 100 Section 184 home loans. Ann Swanson, another Vice President at McClain Bank said, "Interest in the 184 Program has grown tremendously since the Bank received the award. We have been able to work with the Oklahoma Housing Finance Agency as a partner in supporting homeownership. We now have the ability to use the Section 184 Program with the State Bond Programs, which allow homeowners to achieve a lower interest rate and to receive down payment and closing cost assistance. The doors are opening for Native Americans in Oklahoma and we look forward to seeing more people achieve the American Dream."

Call HUD's **Office of Loan Guarantee,** within its Office of Native American Programs for more information about the Title VI and Section 184 Loan Guarantee Programs, **(800) 561-5913,** or visit the website at: **www.codetalk.fed.us/loan184**

HUD Official Wayne Sims presents a plaque to Steve Sherman, Vice President at McClain Bank, which was recognized for its outstanding service to Native Americans in Oklahoma.

$34.8 Million in Federal Grants to Native American Law Enforcement Agencies

The Department of Justice Office of Community Oriented Policing Services (COPS) recently announced the awarding of $34.8 million in grant funding to 150 tribal police departments in 28 states.

The grants were awarded through COPS Tribal Resources Grant Program (TRGP), which provides funding to help tribal police departments hire officers, purchase basic equipment, procure crime fighting technology, and secure training & technical assistance. Since 1999, including grants awarded today, the program has provided more than $130 million to law enforcement agencies that serve sovereign Native American communities.

"Throughout the U.S., the demands on all law enforcement agencies are increasing. Tribal law enforcement agencies are no different. They are seeking more effective methods for safeguarding the communities they serve," said COPS Director Carl Peed. "These grants provide much needed resources that ultimately translate into more effective law enforcement practices, better community policing, and safer neighborhoods."

The TRGP is part of a broader federal initiative to bolster the capacity of tribal law enforcement agencies. All federally recognized tribes with established police departments are eligible to receive TRGP funding. For additional information about TRGP and other COPS programs, visit the COPS website at http://www.usdoj.gov/cops/, or contact the U.S. Department of Justice Response Center at 1-800-421-6770.

National Summit on Emerging Tribal Economies "Building Sustainable Tribal Economies"

HUD's Office of Native American Programs will be one of the many federal participants at the National Summit on Emerging Tribal Economies, to be held

September 16-19, 2002,

at the Phoenix Civic Plaza,

in Phoenix, Arizona.

Sponsored by Indian Country, Corporate America and at least 19 Federal agencies, the Summit will showcase successful Indian Country businesses, form alliances to create business opportunities and living-wage jobs in Indian Country, and produce a comprehensive on-line catalog of Indian Country products and services.

Secretary of Interior Gale Norton will host the event. She is scheduled to address participants on September 17, along with Neal McCaleb, Assistant Secretary for Indian Affairs. McCaleb has said, "The National Summit on Emerging Tribal Economies is about helping tribal leaders meet their economic and job development needs by bringing them together with business leaders and Federal resources."

Assistant Secretary for Public and Indian Housing, Michael Liu, has been invited to speak at the Assembly on September 19.

The Summit's organizers hope to create 100,000 new employment opportunities in Indian Country by 2008, and achieve sustainable market-driven tribal economies by 2020.

In his invitation to tribal leaders, Deputy Assistant to the President, Ruben Barrales, said, "President Bush believes that economic freedom is the foundation for individual success and prosperity.

Because of the resiliency and determination of the American people, our nation is on track for sustained economic growth. However, the President will not be satisfied until every American who wants a job can find a job, and all Americans have economic security. The President's economic agenda invests in people by creating jobs, expanding opportunities to save and invest and providing a good education."

A partial list of the industries that will be showcased include: energy, minerals, forests, fish, agriculture, manufacturing, utilities, telecommunications, food processing and distribution, tribal administration, tourism, aerospace, health care, retail, wholesale, finance, media, and construction.

Presentations will include: an inventory of tribal resources; business plan development; financial sources; obstacles to success; lessons learned; current business status and future strategies; contributions to local and state economies; jobs, taxes, revenues—and more.

For more information about the National Summit on Emerging Tribal Economies, visit http://www.lakotaexpress.com/Nationalsummit, send an email to summit@lakotamall.com or phone, toll-free, 1-866-249-0268.

Farm Service Agency's American Indian Credit Outreach Project Will Be Extended and Expanded

The USDA's Farm Service Agency and the National Tribal Development Association have partnered to assist American Indian farmers and ranchers to understand and use the various loan programs that USDA offers.

The Project began as a pilot in 1997 to provide credit outreach and assistance to American Indian youth and potential beginning farmers and ranchers on the seven reservations in Montana. The pilot proved to be so successful, it has been expanded to a ten-state area.

The Project has been administered by Stone Child College in Montana. Statistics show that borrowers who receive pre-loan counseling and education are less likely to become delinquent.

For more information, contact your local Farm Service Agency county office, or the National Tribal Development Association at (406) 395-4757. Check the website at www.indiancreditoutreach.com

Cherokee Nation, (continued from page 1)

Aylene Hogner, chairperson of the Housing Authority Board, said, "This Title VI Loan Guarantee Program, along with recent awards of three affordable housing programs from the Federal Home Loan Bank totaling $550,000, and the Low Income Housing Tax Credits totaling $3.877 million for two, 40-unit congregate elderly apartment complexes, are examples that prove the Housing Authority is one of the most progressive Indian Housing Authorities in developing new programs for tribal members. As a commissioner of the Board for 25 years, I fully endorse and support all Title VI efforts. I am very excited that the Housing Authority has a goal to provide in excess of over 300 homes per year, and look forward to the second Title VI announcement in 2004."

Fannie Mae purchased the Title VI loan from Bank One Oklahoma through its American Communities Fund. "Fannie Mae is committed to providing affordable housing opportunities to Native American populations throughout the United States," said Lorric Davis, deputy director of Fannie Mae's Oklahoma Partnership Office.

Ed Keller, Chairman and CEO of Bank One Oklahoma, said, "We're extremely pleased to be a part of this cooperative effort to bring affordable housing opportunities to families living on Cherokee lands in Oklahoma. With the cooperation of partners in the secondary market, we can help an unprecedented number of Native American families achieve the dream of homeownership throughout our State."

Principal Chief of the Cherokee Nation, Chad Smith, said, "This is a way to provide additional money to address the housing needs of Cherokee families. Working together with these other organizations, we are able to continue our current housing programs and help hundreds of additional families achieve the dream of home ownership. This investment is going to have dramatic impact on the lives of Cherokee families throughout northeastern Oklahoma."

The Housing Authority of the Cherokee Nation invites everyone to view its website at: **www.cherokeehousing.com**

Call HUD's **Office of Loan Guarantee**, within its Office of Native American Programs for more information about the Title VI and Section 184 Loan Guarantee Programs, **(800) 561-5913**, or visit the website at: **www.codetalk.fed.us/loan184.html**.

The photo on page one shows (left to right): Cherokee Nation Tribal Council Members **Barbara Starr-Scott** and **Melvina Shotpouch**; **Ed Keller** of Bank One; Tribal Council Member **John A. Ketcher**; HUD Acting Deputy Assistant Secretary for Native American Programs, **Ted L. Key**; **Mike Hernandez** of Fannie Mae; U.S. Congressman (and Cherokee Nation member) **Brad Carson**; Principal Chief **Chad Smith**; Jay Mayor and Housing Commissioner **Wayne Dunham**; HUD Administrator, Southern Plains Office, **Wayne Sims**; **Rebecca Harris**, Owner of Harris Contractors; Tribal Council Member **David Thornton**; Housing Executive Director **Ron Qualls**; Housing Commissioners **William Smoke** and **Mary Adair**.

Report on Long-Term Care for Native Elders

The Indian Health Service (IHS), in partnership with the Administration on Aging (AoA) and the National Indian Council on Aging (NICOA), has issued a report on long-term care for American Indian and Alaska Native elders. The report, *American Indian and Alaska Native Roundtable on Long-Term Care: Final Report 2002*, summarizes the discussions and consensus positions developed during a recent Roundtable Conference in April on American Indian and Alaska Native Long-Term Care.

There are recommendations from the Roundtable experts regarding five specific topic areas: (1) Long-Term Care in Indian Country Today: A Snapshot; (2) Opportunities for Medicaid Financing of Long-Term Care in American Indian and Alaska Native Communities; (3) Long-Term Care in Indian Country: Important Considerations in Developing LTC Services; (4) How Do We Understand and Incorporate Elders' Teachings and Tribal Values in Planning a Long-Term Care System?; and (5) How Do We Address the Long-Term Care Needs of Urban Indian Elders?

Information about IHS Elder Programs is available at **http://www.ihs.gov/MedicalPrograms/ElderCare**. The Report is available from the IHS Office of Public Health, Division of Behavioral Health, 12300 Twinbrook Parkway, Suite 605, Rockville, MD 20852, (301) 443-2038.

The IHS website is found at: **http://www.ihs.gov**; the AoA website is **http://www.aoa.gov/**; and the the NICOA website is **http://nicoa.org/**.

October

Oct. 2-3 - Indian Energy Solutions, presented by the Council of Energy Resource Tribes and the Mne Sose Intertribal Water Rights Coalition, supported by the Administration for Native Americans and the Bureau of Indian Affairs, Denver Marriott City Center Hotel. Visit the CERT website, www.certredearth.com, or call 1-303-530-0205, ext. 16.
Oct. 14-17 - "Environmental Compliance," presented by the National American Indian Housing Council Leadership Institute 2002, in Albuquerque, NM. For information, call 800-284-9165 or 202-789-1754.
Oct. 21-24 - "Maintenance Program Management," presented by the National American Indian Housing Council Leadership Institute 2002, in Oklahoma City. For information, call 800-284-9165 or 202-789-1754.
Oct. 22-24 - National Native American Law Enforcement Administration's 10th Annual Convention in Sparks, NV. Sponsored by U.S. Department of Justice. For more information, visit www.foxvalleytech.com/nnalea or email dpierce@nnalea.org
Oct. 28-31 - United South and Eastern Tribes (USET) Annual Meeting & Expo, hosted by the Mohegan Tribe at the Mohegan Sun Hotel, in Uncasville, CT. For more information, visit: http://usetinc.org.
Oct. 30-Nov. 2 - "Celebrating 20 Years of Building America," the Enterprise Foundation's 2002 Network Conference at the Wyndham Anatole Hotel, in Dallas, TX. For more information, call (410) 964-1230 or visit www.enterprisefoundation.org.

November 2002

Nov. 4-7 - "Financial Management and Internal Controls," presented by the National American Indian Housing Council Leadership Institute 2002, in Reno, NV. For information, call 800-284-9165 or 202-789-1754.
Nov. 7 - "Midwestern Conference on Smart Growth and Community Development," in Cincinnati, OH, sponsored by the Local Initiatives Support Corporation, the National Neighborhood Coalition, and the Federal Reserve Banks of Cleveland, Chicago, and St. Louis. For more information, email Julie Seward at jseward@liscnet.org
Nov. 10-15 - National Congress of American Indians 59th Annual Session, Town & Country Resort, San Diego, CA. See www.ncai.org for more information.
Nov. 18-20 - "Banking Opportunities in Indian Country," presented by the Federal Reserve System, in Phoenix, AZ. For information, call toll-free, (866) 226-7167 or visit the website at www.federalreserve.gov.
Nov. 19-21 2nd National Conference on Service in Indian Country, sponsored by the Corporation for National and Community Service, AmeriCorps, Senior Corps, and Learn and Serve America: in Reno/Sparks, NV. For information, call ACKCO at 1-800-525-2859.

December 2002

Dec. 5-7 - 2002 National Rural Housing Conference, sponsored by the Housing Assistance Council (HAC), in Washington, DC. Check the website at www.ruralhome.org, call (202) 842-8600 x108 or send email to: conference2002@ruralhome.org
Dec. 9-12 - "Admission & Occupancy Program Management," presented by the National American Indian Housing Council Leadership Institute 2002, in Las Vegas, NV. For details, call 800-284-9165 or 202-789-1754.

Bush Administration Announces $400,000 to Help Move Military Housing to Five Native American Communities

Five Native American tribes in three states will benefit from a $400,000 grant announced in August by Housing and Urban Development Secretary Mel Martinez. The funds will help move 258 homes from Minot Air Force Base in North Dakota and Malmstrom Air Force Base in Montana to help alleviate severe housing shortages in these communities.

The funds are being provided through HUD's Rural Housing and Economic Development Program to the Walking Shield American Indian Society in Tustin, California. Operation Walking Shield will move the military housing to the Spirit Lake and Turtle Mountain Indian Reservations in North Dakota, the White Earth and Red Lake Indian Reservations in Minnesota, and the Rocky Boy's Chippewa-Cree Reservation in Montana.

"These Rural Housing and Economic Development grants assist rural communities around the country by providing funding for economic development and housing programs to underserved areas," said HUD Secretary Martinez. "These funds build and rehabilitate homes, fuel business development, create jobs, and improve the overall health of our nation's rural communities."

The funding is part of $25 million distributed to rural communities in 33 states and territories to help create innovative housing and economic development solutions including rehabilitation, new construction, job creation, business retention and strategic planning.

The grant will not only help expand affordable housing in these communities but will stimulate economic development and job growth as well. It's estimated that the funding will generate nearly $9 million in much needed resources and capital into the local economies of these tribes. Jobs will be created to assist with transporting the houses from the Air Force bases as well as preparing and building new foundations, providing utility service, and performing minor home modifications and repairs prior to occupancy.

HUD's Rural Housing and Economic Development Program helps state and local communities to encourage economic development and promote affordable housing by building the capacity needed to undertake these complex activities. These communities can use the funding to hire and train staff, purchase computers and software, develop accounting systems, or hire experts to help them accomplish their economic development and housing goals.

Office of Public & Indian Housing

Office of Native American Programs

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Department of Housing and Urban Development
Office of Native American Programs
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