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# **EWONAP** NEWS BUILLETIN **APRIL 2021**



HUD's Office of Native American Programs (ONAP) administers housing and community development programs that benefit American Indian and Alaska Native Tribal governments, Tribal members, the Department of Hawaiian Home Lands, Native Hawaiians, and other Native American organizations. For more information about ONAP funding and programs, visit the **CodeTalk website**.

Join the EWONAP Newsletter Listsery to receive the HUD Eastern Woodlands ONAP Information Bulletins with news and events related to Indian Country, HUD ONAP, Eastern Woodlands Regional Tribes, Funding Opportunities, and Training.

The Eastern Woodlands Office (EWONAP) serves 66 Tribes within 16 states and 6 HUD regions. EWONAP administers over \$90 million in IHBG funds, over \$60 million in Section 184 Native American Home Mortgages, and approximately \$5 million in ICDBG funds in its region annually.

Eastern Woodlands Region

Please share with others who may be interested in the EWONAP News Bulletin. Click Here to sign up.

### IN THIS ISSUE

- **Greetings from the Administrator** 
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#### GREETINGS FROM ADMINISTRATOR

#### Greetings,



Mark Butterfield

ONAP remains working remotely due to the increasing COVID-19 cases as localities and governments relax restrictions as vaccinations increase. Remember, COVID-19 variants have been shown to spread more easily than in the past, so despite our general weariness of wearing masks that precaution should continue until otherwise advised. Most grantees still have CARES Act funding to use to ameliorate transmission. More and more offices have clear partitions between cashiers or customer service representative and customers to prevent aerosol transmission.

(Continued on page 2)

# GREETINGS FROM THE ADMINISTRATOR (CONTINUED)

(Continued from page 1)

Staffing Changes. EWONAP has undergone a large turnover in employees this past year. Our office suffered a recent loss with the departure of Sara Stapleton of our GE staff to the USDA and celebrated the promotion of Gentri White to the position of Lead GE Specialist formerly held by David C. Thomas who retired at the end of last year. Gentri's promotion created an additional opening in the GE Specialist ranks so Eastern Woodlands will soon be hiring two new GE Specialists.

**New Funding**. The American Rescue Plan of 2021 or ARP was recently announced. On March 12<sup>th</sup>, ONAP published a Dear Tribal Leader letter that provides an overview of the funding provided through the ARP. Additionally, ONAP published the new IHBG ARP allocation amounts for all eligible Tribes. You can reference IHBG ARP allocation chart via the link below. https://www.hud.gov/sites/dfiles/PIH/documents/IHBG-ARP for Codetalk3.24.21.pdf?utm medium=email&utm source=govdelivery.

On Tuesday, April 13<sup>th</sup>, ONAP published the IHBG-ARP Implementation Notice which provides instructions on applying for funding, programmatic requirements, and addresses waivers. You can review the implementation Notice via the link below. https://www.hud.gov/sites/dfiles/OCHCO/documents/2021-11pihn.pdf

It is important to think ahead and plan for the next project that could be funded by an Indian Housing Block Grant to help your tribe. For IHBG funded projects all Grantees are eligible, including Tribes and TDHEs but not both.

Also, on the funding front, the ICDBG NOFA is in clearance with OMB. While it is not known when this will be published, it is always a good idea to be prepared. It is important, because to have a successful application there are often requirements that require advanced planning such as public or community meetings, Tribal resolutions in support of the project, letters in support of the project from contributing partners, commit-

ments of in-kind or matching contributions such as land or Tribal support, conceptual drawings or architec-
tural sketches, feasibility studies, etc. Due to the difficulty many Tribes are having getting together for regu-
lar meetings, a long lead time is especially important as only Tribes are eligible for ICDBG grants. If you had a
previously planned project, it may be necessary to update pricing given the run up in the cost of building ma
terials due to the 25+% increases we have seen across the region.

Mark Butterfield, EWONAP Administrator

Wishing you well during these difficult times.

#### EWONAP REGIONAL NEWS



#### **EWONAP STAFF CHANGES**

Please join us in congratulating Gentri White on her Promotion to Lead Grants Evaluation Specialist! Gentri was previously a Grants Evaluation Specialist.

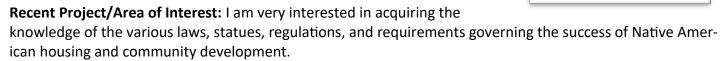
# Join us in welcoming our new Grants Evaluation Specialist—Ashley Mller Hotza!

Name/Title: Ashley Miller Hotza, Grants Evaluation Specialist

Months/Years of ONAP Service: One month with ONAP

**Previous Position/Experience:** Before starting with ONAP, I was working as a Loan Portfolio Analyst with the Illinois Housing development Authority in which my portfolio included the loan and grant management of various mixed financed multifamily housing developments throughout the state of Illinois.

**Current Duties:** My primary function will be to review and assess grant recipient performance to ensure statutory and regulatory requirements are met and identify technical assistance needs.



**Best Part of Job/Challenge:** The best part of the job so far is learning about all the historical tribal information and working with such knowledgeable people. I'm looking forward learning more about the tribes that I will be working with and being an impactful member of the team.

**Hobbies, etc.:** Some of my hobbies include sketching, painting, yoga, learning new recipes and anything that involves being outdoors.

# **SHARE YOUR GOOD NEWS!**

Please send your accomplishments, press releases, events, news, and project photos to our Administrator Advisor, Kimberly McMorris at:

Kimberly.N.McMorris@hud.gov

Help us illustrate the value of NAHASDA and the need for it in Indian Country, and how your great work is making a difference!

#### INDIAN COUNTRY NEWS

# AMERICAN RESCUE PLAN ACT OF 2021 INDIAN HOUSING BLOCK GRANT PROGRAM AWARDS

President Biden signed the American Rescue Plan Act of 2021 (ARP), Public Law 117-2, which provides additional funding to prevent, prepare for, and respond to the national impacts of the coronavirus pandemic. ARP included \$450 million for the Indian Housing Block Grant program. Linked here you will find a funding summary for each eligible Tribe ("Indian Housing Block Grant- American Rescue Plan (IHBG-ARP) Formula Allocations"). The \$450 million in funding was allocated based on the Fiscal Year (FY) 2021 tribal allocations. Each tribe will receive 69.1376421680391 percent of their FY 2021 IHBG formula allocation. This percentage is equal to the amount appropriated in the ARP divided by the total amount allocated in FY 2021 under the IHBG formula before repayments and grant adjustments (\$450,000,00/ \$650,875,537). The Office of Native American Programs (ONAP) is working on awarding this funding as quickly as possible and intends to publish an ICDBG-ARP Implementation Notice outlining how Indian Tribes can apply for this funding. ONAP is seeking your feedback on how ICDBG-ARP funds should be awarded.Read the full Dear Tribal Leader letter here.

<u>Dear Lender Letter 2021-03</u>- Section 184A Financing of Homes Located on Agricultural and Pastoral Lots on Hawaiian Home Lands. This Dear Lender Letter (DLL) announces policy established by the Office of Native American Programs (ONAP) for the Section 184A Loan Guarantee Program regarding financing of homes located on agricultural and pastoral lots on Hawaiian home lands. <u>Form HUD-50149-A- Rider for Section 184</u>

<u>Dear Lender Letter 2021-02</u> - The purpose of this Dear Lender Letter (DLL) is to inform Lenders of further extensions for the foreclosure and eviction moratoriums, loan processing flexibilities, and the Borrower's ability to request a COVID-19 Forbearance. This DLL also broadens Borrower eligibility for COVID-19 Loss Mitigation Options and expands COVID-19 Forbearance periods for certain Borrowers. The DLL extends the foreclosure moratorium under the Section 184 and Section 184A programs through June 30, 2021. <u>Continue Reading</u>. <u>Model ONAP Loss Mitigation Advance Submission Checklist</u>

#### **Dear Tribal Leader Letter - Supporting Access to COVID-19 Vaccinations**

This Dear Tribal Leader (DTL) letter outlines how IHBG-CARES, FY 2020 IHBG, ICDBG-CARES, and FY 2019/2020 ICDBG grant funds can be used to assist Tribal communities with COVID-19 vaccination efforts. In addition, to providing examples of how grant funds can be used, this DTL provides a list of COVID-19 vaccination resources. To learn more about eligible activities, please read the full text of the Dear Tribal Leader letter <a href="here">here</a>.

A full listing of Dear Lender Letters can be found at: <u>Section 184 Indian Home Loan Guarantee Program</u> under the Loan Processing Guidelines section. For any questions about these resources, please contact the Office of Loan Guarantee at <u>OLGINFO@hud.gov</u>

#### **CDC EXTENDS EVICTION MORATORIUM THROUGH JUNE 30**



The Centers for Disease Control and Prevention (CDC) <u>announced the extension</u> of its eviction moratorium on Monday through June 30, 2021. CDC Director Dr. Rochelle Walensky has signed an extension to the eviction moratorium further preventing the eviction of tenants who are unable to make rental payments. The moratorium that was scheduled to expire on March 31, 2021 is now extended through June 30, 2021. The

COVID-19 pandemic has presented a historic threat to the nation's public health. Keeping people in their homes and out of crowded or congregate settings — like homeless shelters — by preventing evictions is a key step in helping to stop the spread of COVID-19. Read the CDC's original <u>order</u>.

## INDIAN COUNTRY NEWS (CONTINUED)

# 21ST ANNUAL TRAVOIS INDIAN COUNTRY AFFORDABLE HOUSING & **ECONOMIC DEVELOPMENT CONFERENCE: MONDAY, MAY 10-FRIDAY, MAY 14, 2021 DIGITAL EVENT | FREE**

This educational conference provides help for tribal entities interested in securing funds for affordable housing and



economic developments in Native communities. We share tips and tools for using the Low Income Housing Tax Credit (LIHTC) program and the New Markets Tax Credit (NMTC) program. These two federal tax credit programs have directly led to more than \$1.5 billion of new and rehabilitated homes, businesses and services in Indian Country. TRAVOIS Travois staff, experienced tribal developers and industry partners will share innovative practices on developing homes and businesses in Native communities — plan-

ning, securing financing, architectural design, construction monitoring, asset management and compliance and more. We will use the platform Zoom to provide live instruction to your homes or offices. This annual event is free for those working in housing, community or economic development and who serve American Indian, Alaska Native or Native Hawaiian communities. Questions? Contact comm@travois.com or call 816-994-8970.

#### CONNECTHOMEUSA WEBINAR- LEARNING ABOUT NDIA'S DIGITAL NAVIGATOR PROGRAM

Join the next installment of the ConnectHomeUSA webinar series to learn about the National Digital Inclusion Alliance's (NDIA) Digital Navigator model which is a replicable, scalable program designed to decrease barriers to digital access. Paolo Balboa, Programs and Data Manager with NDIA, will speak about the model, resources to support this work, and how NDIA is helping a variety of organizations including public libraries, workforce development agencies, and state broadband offices put this model into practice. This webinar is part of a series that aims to help ConnectHomeUSA communities achieve their goals to connect families to broadband, devices, and digital literacy training. View all webinars in the ConnectHomeUSA Webinar Series. Register Here!

# NATIVE AMERICAN LEARNING CENTER **BUILDING NATIVE COMMUNITIES: FINANCIAL SKILLS FOR FAMILIES**

**Date:** April 12 - 16, 2021

Time: 1:00 PM EST to 6:15 pm EST, with a 30-

minute break from 4:15 -4:45 pm EST

\*Requirement for Certification: Must attend and participate in 90% of the training and have a working webcam.

> Click here to register for Building Native Communities: **Financial Skills for Families**

Registration is FREE for Native Americans & those working within **Indian Country!** 

# SAVE THE DATE JULY 21 - 22, 2021

U.S. Department of Health & Human Services (HHS)

Midwest Alliance of Sovereign Tribes (MAST)



2021 Midwest Tribal Consultation Session Will Be Conducted Virtually Via Webx or Similar Platform



More information to follow

Questions - Contact HHS at 312-353-5132 or 312-758-9233

# TRAINING AND CONFERENCES

TRAINING/EVENT	WHEN AND WHERE	DESCRIPTION AND REGISTRATION
Procurement & Contract Administration	Virtual Training  Date: April 21-22, 2021  Time: 12:00-5:00 p.m. ET  Register Here	The training will encompass the requirements pursuant to NAHASDA and Procurement Standards per 2 CFR 200 and Indian Preference per Section 7(b) of the Indian Education and Self-Determination Act. The training will be delivered in four modules that cover: Introduction to Procurement in Indian Country; NAHASDA Procurement regulations and 2 CFR 200 Procurement Standards, Indian Preference, Methods of Procurement, Price and Cost Analysis and then delve into the Contract Administration function that will cover types of contracts, required contract clauses, labor standard prevailing wages, payroll certifications, procurement records management/retention, payments, warranty and project closeout. The training will also include sample exercises to get better understanding of principles and concepts of procurement requirements.
HUD/NAIHC  NAHASDA Essentials	Virtual Training  Date: April 27-29, 2021  Time: 8:30-3:30 p.m. AKST  Register Here	curement requirements.  AAHA is hosting an exciting and interactive three (3) day online training with a half day (04/30/2021) being available for participants to schedule a one-on one session with the trainer. The training will provide attendees with a comprehensive introduction to the Native American Housing Assistance and Self Determination Act of 1996 (NAHASDA). Participants will become familiar with latest regulations, program guidance, and PIH Notices. A thorough review of eligible families and eligible activities including rental housing, homebuyer programs, rehabilitation and housing and crime prevention services will be provided.
HUD/NAIHC  Uniform Guidance 2 CFR Part 200 (Super Circular)	Virtual Training  Date: May 4-6, 2021  Time: 9:00 a.m 4:30 p.m. AKST  Register Here	The Uniform Guidance establishes the administrative and financial management requirements for all Federal grants in accordance with 2 CFR 200. The Uniform Guidance requirements encompass management standards, procurement, reporting, record keeping, allowable costs, audits and much more. In addition to the Uniform Guidance, specific program requirements are established by statute or regulation which supersedes the Uniform Guidance. This three (3) day online training will provide participants with a comprehensive overview of the administrative and financial management requirements for the Indian Housing Block Grant (IHBG) pursuant to the Native American Housing Assistance and Self Determination Act (NAHASDA) including the Uniform Guidance. The training will emphasize practical applications of the Uniform Guidance to the NAHASDA program requirements.
Whatever You'd Like	When You'd Like It	FREE Technical Assistance is available to you through EWONAP!

## OTHER RESOURCES

#### HELPFUL RESOURCES/WEBSITES FOR TRIBES AND TRIBAL ORGANIZATIONS

- Centralized website for federal grant opportunities: <a href="www.grants.gov">www.grants.gov</a> Government Information by Topic: <a href="http://www.usa.gov/">http://www.usa.gov/</a>.
- Explore U.S. Federal Agency Resources for Native Americans: <a href="https://www.usa.gov/tribes">https://www.usa.gov/tribes</a>
- HUD's PIH Notices to Tribes and TDHEs: <a href="https://www.hud.gov/program\_offices/public\_indian\_housing/ih/regs">https://www.hud.gov/program\_offices/public\_indian\_housing/ih/regs</a>
- HUD's Office of Sustainable Housing and Communities: www.hud.gov/sustainability.
- Federal Register Today: <a href="http://www.gpo.gov/su\_docs/aces/fr-cont.html">http://www.gpo.gov/su\_docs/aces/fr-cont.html</a>.
- Environmental Resources http://www.hud.gov/offices/pih/ih/codetalk/resources/env.cfm
- Grants Available to Tribes on Health Issues
- Resources Available to Tribes on Health Issues
- National Resource Database for Tribal Water System Operators: www.smallwatersupply.org
- Multi-agency Infrastructure Task Force in Indian Country: <a href="http://www.epa.gov/tp/trprograms/infra-water.htm">http://www.epa.gov/tp/trprograms/infra-water.htm</a>
- Asset Building for Native Communities: <a href="http://www.idaresources.org/page?pageid=a047000000ArRPk">http://www.idaresources.org/page?pageid=a047000000ArRPk</a>
- Center for American Indian Economic Development: www.franke.nau.edu/businessoutreach/caied
- Southern California Indian Center: <u>www.indiancenter.org</u>
- Indian Dispute Resolution Services, Inc.: <a href="http://www.idrsinc.org">http://www.idrsinc.org</a>
- Native American Contractors Association: http://www.nativecontractors.org/
- CDFIs: Native Capital Access: <u>www.nativecapitalaccess.com</u>
- Native Community Finance: <u>www.nativecommunityfinance.org</u>
- · National Congress of American Indians: www.ncai.org
- National American Indian Housing Council: <u>www.naihc.net</u>

#### **FEDERAL PARTNERS**

- USDA Rural Development:https://www.rd.usda.gov/
- Rural Utilities Service: High Energy Cost Grant Program (USDA): <a href="http://www.rd.usda.gov/UEP">http://www.rd.usda.gov/UEP</a> Grant Program.html.
- Department of Interior Bureau of Indian Affairs (BIA), Indian Self-Determination Services
- Department of Justice, Office of Justice Programs (Native Americans): http://www.ojp.usdoj.gov/programs/aiana.htm
- General Services Administration (GSA): <a href="https://www.gsaadvantage.gov/advantage/main/start\_page.do">https://www.gsaadvantage.gov/advantage/main/start\_page.do</a>
- Indian Health Service (IHS): http://www.ihs.gov/
- IHS Environmental Health Support Center (Training Opportunities): http://www.ihs.gov/EHSCT/index.cfm?module=home
- Department of Health & Human Services (HRSA): <a href="http://www.hrsa.gov/publichealth/community/indianhealth/index.html">http://www.hrsa.gov/publichealth/community/indianhealth/index.html</a>
- Department of Energy's (DOE) Tribal Energy Program: <a href="http://apps1.eere.energy.gov/tribalenergy/">http://apps1.eere.energy.gov/tribalenergy/</a>
- Environmental Protection Agency (EPA) Region 9 Tribal Solid Waste: <a href="http://www.epa.gov/region9/waste/tribal/index.html">http://www.epa.gov/region9/waste/tribal/index.html</a>
   Environmental Protection Agency (EPA) Region 9 Green Building: <a href="http://www.epa.gov/region9/greenbuilding/index.html">http://www.epa.gov/region9/greenbuilding/index.html</a>
   Environmental Protection Agency Office of Sustainable Communities: <a href="www.epa.gov/smartgrowth">www.epa.gov/smartgrowth</a>
- Internal Revenue Service Tax Information for Indian Tribal Governments: http://www.irs.gov/govt/tribes/index.html
- Federal Deposit Insurance Corporation (FDIC) Money Smart materials can be found at www.fdic.gov/moneysmart
- US Department of Commerce MDBA (Minority Business Development Agency) http://www.mbda.gov/
  - Economic Development Administration <a href="www.eda.gov">www.eda.gov</a>. <a href="www.eda.gov">Small Business Administration</a> (SBA) <a href="http://www.sba.gov/">http://www.sba.gov/</a>
- OCC Native American Banking Resource Directory www.occ.gov/topics/community-affairs/publications/index-ca-publications.html
- Federal Emergency Management Agency (FEMA) Disaster Preparedness & Recovery <a href="http://www.fema.gov/public-assistance-local-state-tribal-and-non-profit#">http://www.fema.gov/public-assistance-local-state-tribal-and-non-profit#</a> FEMA Trainings for Tribal representatives & staff. <a href="http://www.fema.gov/government/tribal/training.shtm">http://www.fema.gov/public-assistance-local-state-tribal-and-non-profit#</a> FEMA Trainings for Tribal representatives & staff. <a href="http://www.fema.gov/government/tribal/training.shtm">http://www.fema.gov/public-assistance-local-state-tribal-and-non-profit#</a> FEMA Trainings for Tribal representatives & staff.
- Federal Communications Commission (FCC), Office of Native Affairs & Policy <a href="http://www.fcc.gov/indians/">http://www.fcc.gov/indians/</a>.
- Administration for Native Americans (ANA): <a href="http://www.acf.hhs.gov/programs/ana/programs/programs/programs/programs/programs/programs/programs/programs/programs/programs/programs/programs/programs/programs/programs/programs/programs/programs/programs/programs/programs/programs/programs/programs/programs/programs/programs/programs/programs/programs/programs/programs/programs/programs/programs/programs/programs/programs/programs/programs/programs/programs/programs/programs/programs/programs/programs/programs/programs/programs/programs/programs/programs/programs/programs/programs/programs/programs/programs/programs/programs/programs/programs/programs/programs/programs/programs/programs/programs/programs/programs/programs/programs/programs/programs/programs/programs/programs/programs/programs/programs/programs/programs/programs/programs/programs/programs/programs/programs/programs/programs/programs/programs/programs/programs/programs/programs/programs/programs/programs/programs/programs/programs/programs/programs/programs/programs/programs/programs/programs/programs/programs/programs/programs/programs/programs/programs/programs/programs/programs/programs/programs/programs/programs/programs/programs/programs/programs/programs/programs/programs/programs/programs/programs/programs/programs/programs/programs/programs/programs/programs/programs/programs/programs/programs/programs/programs/programs/programs/programs/programs/programs/programs/programs/programs/programs/programs/programs/programs/programs/programs/programs/programs/programs/programs/programs/programs/programs/programs/programs/programs/programs/programs/programs/programs/programs/programs/programs/programs/programs/programs/programs/programs/programs/programs/programs/programs/programs/programs/programs/programs/programs/programs/programs/programs/programs/programs/programs/programs/programs/programs/programs/programs/programs/programs/programs/programs/programs/programs/programs/programs/programs/programs/programs/programs/programs/programs/pro
- Rural Community Assistance Corporation (RCAC) Training & Events: <a href="http://www.rcac.org/doc.aspx?58">http://www.rcac.org/doc.aspx?58</a>
- Partnership for Sustainable Communities: www.sustainablecommunities.gov
- Sustainable Communities Resource Center www.huduser.org/portal/sustainability/resources rural sustainability.html
- Social Security Administration Public website www.socialsecurity.gov
- SSA's American Indians and Alaska Natives (AIAN) page <a href="http://www.socialsecurity.gov/people/aian/">http://www.socialsecurity.gov/people/aian/</a>
- Dept. of Transportation: Transportation Planning Capacity Building: <a href="www.planning.dot.gov">www.planning.dot.gov</a> MAP 21 <a href="www.dot.gov/map21">www.dot.gov/map21</a>

# FUNDING ANNOUNCEMENTS FOR NATIVE/TRIBAL ENTITIES

<u>Grants.gov</u> website lists Open Grant Opportunities for which Federally Recognized Indian Tribal Governments and/or Native American Tribal are eligible to apply. <u>Click Here</u> for the complete list and filter under Eligibility.

SOURCE	DEADLINE	DETAILS AND LINKS
Publication of Tribal Housing and Urban Development- Veterans Affairs Sup- portive Housing (Tribal HUD-VASH) Expansion NOFA	Applicants have until 11:59:59 p.m. Eastern Standard Time on April 15, 2021, to submit applications.	The U.S. Department of Housing and Urban Development (HUD) published the NOFA for the Tribal HUD-VASH Expansion Program. The NOFA announced the availability of approximately \$3.2 million for competitive grants to eligible Indian tribes and tribally designated housing entities (TDHEs). For further information about this funding opportunity, please visit <a href="www.grants.gov/">www.grants.gov/</a> and <a href="www.hud.gov/program_offices/">www.grants.gov/</a> and <a href="www.hud.gov/program_offices/">www.hud.gov/program_offices/</a> public <a href="mailto:indian_housing/ih/tribalhudvash">indian_housing/ih/tribalhudvash</a> .
U.S. Department of Justice/Office of Violence Against Women OVW Fiscal Year 2021 Grants to Indian Tribal Governments Program Solicitation	Grants.gov dead- line: April 7, 2021 JustGrants dead- line: April 22, 2021	The Grants to Indian Tribal Governments Program (referred to as the Tribal Governments Program is authorized to assist tribal governments and authorized designees of tribal governments to respond to domestic violence, dating violence, sexual assault, sex trafficking, and stalking in their communities.  Eligible applicants are limited to: 1) Governments of Indian tribes, bands, pueblo, nation, or other organized group or community (including any Alaska Native village or regional or village, 2) Tribal designee, an organization that is acting as the authorized designee of an Indian tribal government, or 3) Tribal consortium, a coalition of two or more separate Indian tribes that join together for the purpose of participating in self-governance. POC for questions, Regina Madison, Grant Program Specialist, OVW.TribalAffairs@usdoj.gov.
U.S Department of Justice	Open	Justice Department Announces Funding Opportunities for Tribal Com- munities DOJ announced the opening of the grant solicitation period for comprehensive funding to federally-recognized American Indian and Alaska Native tribal governments and tribal consortia to support public safety, victim services and crime prevention.

# The Section 184 Indian Home Loan Guarantee Program is a home mortgage specifically



designed for American Indian and Alaska Native families, Alaska Villages, Tribes, or Tribally Designated Housing Entities. Section 184 loans can be used both on and off native lands for new construction, rehab, the purchase of an existing home, or for refinancing.

Section 184 is synonymous with home ownership in Indian Country. As of March 2016, the Section 184 program has guaranteed over 33,728 loans, which represents over \$5.4 billion dollars in guaranteed funds.

Within the Eastern Woodlands region, over 3,938 loans have been made bringing \$565 million in private capital directly to Tribal Members. Tribes and TDHEs can also use Section 184 loans to achieve their housing development goals. Some benefits include:

- Low residential mortgage interest rates
- Lower monthly fees than standard PMI
- One time loan guarantee fee (1.5%)
- May utilize up to 15% of loan funds for site infrastructure costs
- Low down payment
- No household income restrictions
- Buy, Rehab, Refi or Build
- Finance up to 20 units at a time.

For a list of Approved 184 Lenders, <u>click here</u>. For a map of eligible states and counties, <u>click here</u>. If you are interested in becoming an approved 184 lender, contact <u>Michael.T.Thorpe@hud.gov</u>.

## HUD ONAP Title VI Loan Guarantee Program- Title

VI loans enable Indian Housing Block Grant recipients to leverage up to 5 times their IHBG 'Need' funding to finance affordable housing development by pledging future IHBG grant funds as security for repayment of the loan. A private lender provides the financing and HUD provides the guarantee to the lender. To visit the Title VI website, click here. ONAP's Office of Loan Guarantee has advised that Title VI loans are limited this fiscal year, so the first funded loans will go to applicants whose loan package is the most complete first. For more information on the Section 184 or Title VI Program, contact Kimberly McMorris at Kimberly.N.McMorris@hud.gov or



312.913.8626. Here are some examples of how regional Tribes have utilized Title VI:

MOWA Choctaw HA	Construction of 12-15 lease to purchase homes.
Iswa Development Corp.	Construction of 65 Single Family homes, 25 cottages and 30 multifamily units.
Aroostook Band of Micmac	Construction of 17 units in two communities.
Pleasant Point Passamaquoddy	Construction funding for 28 rental homes and the community center, leveraging LIHTCs.
Pleasant Point Passamaquoddy	Construction of 9 units of low income rentals. Leveraged USDA, ARRA and private grants.
White Earth Reservation HA	Refinancing of 3 different loans used to fund equity in 2 LIHTC projects.
Lac Courte Oreilles HA	Construction of 20 multifamily units.
Ho-Chunk Housing & CDA	Construction of 36 units of multifamily housing, including 4 units of transitional housing.
Red Lake Reservation HA	Construction of 45 units of homeownership units.
Lumbee Tribe	Construction of 50 unit LIHTC project for Elders.





**Developing a New Project?** 

**Revising your Policies and Procedures?** 

**Reassessing Long Term Goals?** 

Let ONAP Help!

# Free Technical Assistance

HUD ONAP OFFERS
FREE SPECIALIZED TRAINING
AND TECHNICAL ASSISTANCE
FOR TRIBAL AND TDHE
GRANTEES

# How Does It Work?

EWONAP Staff or consultants will develop materials tailored to meet your individual needs.

We can work one-on-one or train in small groups.

Training and Technical Assistance can be done remotely or on-site.

#### Training and TA available on:

- Construction Management
- Financial Management
- Governance
- Grant Administration
- Green & Healthy Homes
- Home Buyer Education
- Leverage Financing
- Maintenance
- Needs Assessments
- Occupancy & Eligibility
- Organizational Structure
- Procurement
- Strategic Planning
- Or customize your own!



Office of Public & Indian Housing

Mary White, Grants Management Specialist HUD, Eastern Woodlands Office of Native American Programs 800.735.3239 - toll free 312.913.8762 - direct Mary.White@hud.gov

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#### U.S. Department of HUD, Eastern Woodlands Office of Native American Programs News Bulletin - April 2021

#### USEFUL LINKS

HUD ONAP CodeTalk website Grants.gov

<u>EWONAP website</u> <u>Federal Register Today</u>

<u>HUD Indian Housing Block Grant</u> White House Native Americans Resources Page

HUD Indian Community Development Block Grant DOT Tribal Transportation Program

HUD Section 184 Home Loan Guarantee Safe Drinking Water and Basic Sanitation Task Force

HUD Title VI Loan Guarantee Asset Building for Native Communities

<u>HUD Healthy Homes</u> <u>Center for American Indian Economic Development</u>

 HUD ROSS Grant
 Native American Contractors Association

 HUD's Office of Sustainable Housing
 National Congress of American Indians

 HUD PIH Environmental Resources
 National American Indian Housing Council

HUD PIH Notices to Tribes and TDHES

DOE Tribal Energy Program

HHS Residential Energy Assistance Challenge Program

DOE Weatherization Grants

HHS Low Income Housing Energy Assistance Program

DOE Federal Energy Management Program

<u>DSIRE - Energy Efficiency Incentives</u> <u>EPA Tribal Grants</u>

 USDA Rural Development Grants
 Small Business Administration Loans

 Army Corp of Engineers Tribal Resources
 CDFI Native American Initiatives

 VA Native Health Services
 VA Native American Direct Loan

 Economic Development Administration
 BIA Housing Improvement Program

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