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# EWONAP NEWS BULLETIN DECEMBER 2017



<u>HUD's Office of Native American Programs</u> (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 <u>CodeTalk website</u>.

<u>Join the EWONAP Newsletter Listserv</u> 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.

Please share with others who may be interested in the EWONAP News Bulletin.



#### IN THIS ISSUE



- · Greetings from the Administrator
- **EWONAP Regional News**
- **Indian Country News**
- · Training, Conferences, Resources
- Funding Opportunities
  - Useful Links
  - **Contact Information**

## GREETINGS FROM THE ADMINISTRATOR

It is winter and the holiday season. For many Tribes it was a time to slow down and tell stories during the long winter months. For those of us in housing it is an ideal time to use the dark, slower outdoor days to be planning for the coming year. This can be divided into short-term planning for the coming building and rehabilitation season and for long-term planning for an overall master plan of where the Tribe/TDHE want to be in the long term. It is a time to assess needs through surveys and community meetings. These allow housing professionals to tap into community needs and visions, which in turn leads to support for



(Continued on page 2)

# GREETINGS FROM THE ADMINISTRATOR (CONTINUED)

#### (Continued from page 1)

the programs that emerge from the planning process.



It is a time to ask questions and later to assemble the answers into a coherent narrative which should allow you to sit down and visualize solutions. For instance, many communities are experiencing an opioid or diabetes crisis. How big is it? What age groups seem to be most susceptible? Why do these individuals need to escape their situation in drug induced haze? Why are we not as healthy as our ancestors? Is it lack of jobs? Lack of ways to connect to others in their community leading them to despair? Can the housing community provide ways for people to connect so they don't feel so alone or depressed? What makes them smile, gets them out of their shell? Then strategize on how to use the resources NAHASDA gives you to address the problem.

Do you have a Community Building where people can meet? If so, what sort of programming is missing? Is there

someone there to open the building? Are there craft clubs or experienced elders willing to share a skill that your people are known for? Birchbark crafts, beading, moccasin making, regalia making, story-telling, porcupine quill designs, black ash basketry, making lacrosse sticks, drumming, singing, making wooden spoons. Or the activity could be more modern like interactive gaming night, movie night, computer aided design, poetry slams, language classes, hand drumming contests, moccasin game night, hand games, card games such as spades, bridge, pounce, hearts, etc. The point being that the more the community interacts the stronger it is, because you share laughter, jokes, and enjoy each other's company.

Other things that can be done are both indoor and outdoor exercise facilities. Including walking trails in and around your community, bike racks to both reduce clutter around multi-unit buildings and encourage people to bike more. Tribes in this region have built ball and soccer fields, skate parks, walking trails, exercise rooms in community buildings, basketball courts and computer rooms for community members to log onto the internet in more remote locations. Other tribes' programs include bingo nights, soup lunches for elders combining NAHASDA building dollars with Older Americans Act feeding sites. When visiting the Stockbridge-Munsee re-

Stockbridge-Munsee Community Room



Stockbridge-Munsee New Elder Complex



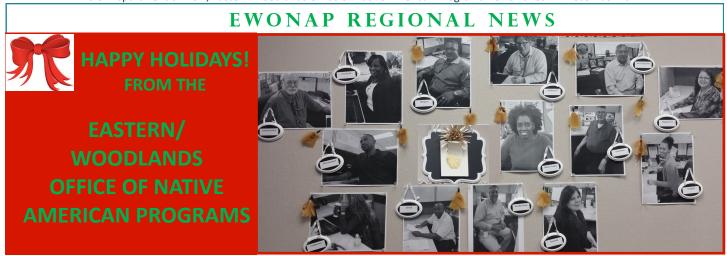
cently completed community building it had programing for elders most days of the week.

On the same trip I visited the newly completed Siga Funmaker Center in the Ho-Chunk community at Wittenberg Wisconsin, aka Pacinąk, which is having an ICDBG-funded Head start center added onto it. This will make the building a true center so that kids, youth and elders will all be connected in the Community. None of these things would have come to pass without good advanced planning; surveying the community for their needs and wants. Moreover, this is a multi-year process, so that the community gains not just houses for low-income tribal members but also the infrastructure from BIA Roads to utilities, to parks to community centers, wells, septic and all that goes with it, gradually fill in space to make a community more vibrant and vital.

This will not solve the opioid crisis but given the alternatives, it will provide less room for despair, boredom and lack of opportunity that drives that crisis.

Wishing you all a great and happy Christmas and Holiday season!

Mark Butterfield, EWONAP Administrator



#### **EWONAP WEBINAR SERIES**

<u>Demystifying the Performance Monitoring Review</u> (December 7, 2017, 2:00 PM—3:30 PM, EST): EWONAP will partner with the Native Learning Center to offer this training session.

Description: The purpose of ONAP's on-site and remote performance monitoring review is to: 1) Fulfill the public trust responsibilities by ensuring that HUD grants are implemented in a timely manner and in compliance with applicable requirements; (2) Identify trends that indicate superior, satisfactory, or deficient performance; (3) Develop and implement action to reinforce, improve, correct or supplement recipient performance as appropriate; and (4) Identify and validate technical assistance needs in accordance with the NAHASDA as well as other applicable regulations and statutes.

Monitoring is an ongoing process that assesses the quality of a program participant's performance over a period of time. Monitoring provides information about program participants that is critical for making informed judgments about program effectiveness and management efficiency. It also helps in identifying instances of fraud, waste and abuse. A performance monitoring review consists of a thorough review of all information available in both the Area ONAP's and Tribe or TDHE's files and databases concerning a grant recipient's use of HUD funds. Participants in this webinar will learn how on-site and remote monitoring reviews are conducted at the grant recipients' organizations and housing authorities or TDHEs. **This is a 90-minute webinar session.** Click Here to register.

Instructor: William Dawson, Dave Thomas and Gentri White

#### **Training Objectives:**

- Preparing financial and fiscal management/reporting
- Review IHP/APR Compliance
- Procurement/Indian Preference/Labor Standards
- Self-Monitoring
- Organization and Structure



#### **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

# THE INSTITUTE FOR TRIBAL ENVIRONMENT PROFESSIONAL'S VW SETTLEMENT TECHNICAL ASSISTANCE PROGRAM INTRODUCTORY WEBINAR FOR TRIBES TO ACCESS THE VW SETTLEMENT



Thursday, December 7, 2017: 10 am AK, 11 am PT, 12 pm MT, 1 pm CT, 2 pm ET

Tribes are invited to join ITEP's VW Settlement Technical Assistance Program's webinar to learn how Tribes can access the \$55 million settlement from Clean Air Act violations by the automaker Volkswagen. For the next 6-10 years, Tribes will be able to sign up as settlement beneficiaries and submit environmental mitigation plans to replace or repower a selected list of diesel vehicles. Tribe have until January 2, 2018 to submit a funding request for the first round of funding and subsequent years have a deadline of September 1<sup>st</sup> of each year until 2023. If any of the \$55 million remains after 2023, funds will remain available to Tribes until the funds are exhausted.

#### **USDA DISASTER RESOURCE CENTER AND GRANT/LOAN PROGRAMS**

US Dept of Agriculture (USDA) stands ready to partner with tribes in preparing, recovering, and building long-term resilience to natural disasters. The <u>USDA Disaster Resource Center</u> is available to help Indian Country identify resources and technical assistance opportunities relevant to these events and emergencies.

#### FREE DEPARTMENT OF ENERGY TECHNICAL ASSISTANCE FOR ENERGY PLANNING

The U.S. Dept. of Energy Office of Indian Energy Policy & Programs offers free, on request technical assistance to Indian tribes and Alaska Native villages. Tribes can apply annually to receive technical assistance with energy planning; housing, building energy efficiency, and resilience; project development; village power; and policy and regulation. The goal of the technical assistance is to address a specific challenge or fulfill a need that is essential to a current project's successful implementation. The intended result of this technical assistance is a tangible product or specific deliverable designed to help move a project forward. For more info.: <a href="https://energy.gov/indianenergy/technical-assistance/request-technical-assistance">https://energy.gov/indianenergy/technical-assistance/request-technical-assistance</a>.

#### **NEW LINK TO THE TRIBAL DIRECTORY ACCESS TOOL (TDAT)**

The tool was developed by the Office of Environment & Energy (OEE) to help users identify tribes that may have an interest in the location of a HUD-assisted project, and provide tribal contact information to assist users with initiating Section 106 consultation under the National Historic Preservation Act (54 U.S.C. § 300101 et seq.).

Two key aspects of TDAT are its ability to:

- Link tribes' geographic areas of current and ancestral interest down to the county level, and
- · Perform a variety of queries related to tribes.

For more information on the Tribal Consultation process, <u>Click Here</u>. For the New Link to the TDAT Tool, <u>Click Here</u>.

#### **U.S. DEPARTMENT OF ENERGY'S TRIBAL DIVISION WEBINAR SERIES**

December 13, 2017 11:00AM to 1:00PM, MST

<u>Expanding Tribal Energy Development through Partnerships Webinar: Economic Market Potential on Tribal Lands and Interactive Tools for Assessments</u>. Developing conventional and renewable energy resources on tribal lands presents significant economic opportunities. Tribal lands consist of more than 56 million acres, representing about 2.3% of the total U.S. land base and an estimated 17.1 million acres of existing and potential fossil energy and mineral resources and vast, untapped renewable energy potential. Attendees will learn about the economic potential of indigenous conventional and renewable energy resources, and the tools available for economic and energy supply assessments.

### INDIAN COUNTRY NEWS (CONTINUED)

#### ITEP/EPA WEBINAR SERIES: AIR QUALITY PLANNING FOR WILDLAND SMOKE

This webinar series will provide attendees with an understanding of the impacts of wildland smoke on the health of tribal communities and strategies to minimize exposure. Each 90-minute webinar will feature multiple presentations on the topics listed below. The webinars are free and open to anyone and will be recorded for future use.

Webinar 1 – January 18, 2018, 2:00 pm EASTERN STANDARD TIME

Webinar 2 – February 1, 2018, 2:00 pm EASTERN STANDARD TIME

Webinar 3 – February 15, 2018, 2:00 pm EASTERN STANDARD TIME

Webinar 4 – March 1, 2018, 2:00 pm EASTERN STANDARD TIME

Webinar 5 - March 15, 2018, 2:00 pm EASTERN DAYLIGHT TIME



To register and/or for additional information, please contact Pat Ellsworth, Institute for Tribal Environmental Professionals, at <a href="mailto:patricia.ellsworth@nau.edu">patricia.ellsworth@nau.edu</a> or 928-523-6721.

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"One Health" is a term that refers to the relationships between the health of animals, humans, and the environment. Did you know that OVER HALF of all infections in humans are spread by animals? One Health is an increasingly important idea discussed in public health. Since indigenous people often live in close contact with nature, One Health topics may be of special concern but may also already be well understood by many American Indian/ Alaska Native (AI/AN) people according to traditional beliefs about health. The image below shows how cows contaminated with bacteria *E. coli* can cause people to get sick or die from eating salad. Click Here to read the research.

#### HOUSING HELP: RESOURCES FOR NATIVE AMERICANS

Contact the following offices for assistance—

- —To live on public lands, contact the Office of Public and Indian Housing (PIH).
- —To live on a reservation, contact a local Tribally Designated Housing Entity (TDHE).

Locate your state housing counseling agency or call 1-800-569-4287 to locate the agency nearest you.

#### **NATIVE AMERICAN HOUSING PROGRAMS**

<u>HUD's Office of Native American Programs (ONAP)</u>: administers housing & community development programs to ensure that safe, decent, & affordable housing is available to -Native American families.

<u>Indian Housing Block Grant Programs</u>: provides financial assistance for Indian tribes to develop affordable housing and to provide housing activities on a reservation or Indian area.

<u>Housing Improvement Program (HIP)</u>: provides home repair, renovation, replacement & new housing grants. This program is administered by the U.S. Department of Interior, Bureau of Indian Affairs.

Native Housing Resources/Tribal Court Clearinghouse (a project of the Tribal Law and Policy Institute): <a href="http://www.tribal-institute.org/lists/housing.htm">http://www.tribal-institute.org/lists/housing.htm</a>

Healthier Tribal Housing: Combining the Best of Old and New: http://ehp.niehs.nih.gov/120-a460/

# TRAINING AND CONFERENCES

TRAINING/EVENT	WHEN AND WHERE	DESCRIPTION AND REGISTRATION	
NAIHC 2017 Annual Legal Symposium	December 3-5, 2017  2017 NAIHC LEGAL SYMPOSIUM DECEMBER 3-5, 2017 THE VENETIAN REGISTER TODAY	Housing and legal professionals from across the country working to address the availability and access to affordable housing for Native American families. The event provides a forum to discuss regulatory and legal issues in the tribal housing arena, as well as related community development issues. Bringing together legal practitioners, housing organizations, tribal housing authorities, law students, legal academics and other tribal leaders – Join more that 500 of your industry peers and foremost experts in Indian housing law and regulations. And, nearly 30 training sessions will be offered. Explore ideas, experiences, share insights and address emerging issues whether you are a seasoned legal practitioner or just beginning your professional path working in housing this is the event to attend. Click Here for additional information. November 9th is the deadline for room reservations.	
Grant Writing	Tampa, Florida Feb. 20-23, 2018	Details coming soon.	
NAIHC and UTTC	Ongoing CEU Opportunities	NAIHC and United Tribes Technical College (UTTC) have signed a Memorandum of Agreement that will allow participants receiving training at select NAIHC workshops to also gain Continuing Education Units (CEUs) from the UTTC Office of Extended Learning. This is exciting news that will enhance tribal housing professionals' credentials and skill sets. The continuing education unit allows UTTC to record an individual's successful completion of various activities, allowing individuals to earn CEUs in order to maintain or increase expertise in a career field or renew professional licenses. Click Here to see the MOA.	
Whatever You'd Like	When You'd Like It	FREE Technical Assistance is available to you through EWONAP!  Accounting for Grants Management Board of Commissioners Training Construction Management Development Project Planning and Management Financial Management New Executive Director Training Self—Monitoring Policies and Procedures Update Workshop  Contact Mary White at Mary.White@hud.gov or 312.913.8762	

#### OTHER RESOURCES

# Training on Accessing Capital Resources for Rural Single Family Homes December 8th, 2017 ~ 2:00 – 3:00 p.m. Eastern

#### **REGISTER HERE**

You are invited to join Enterprise Community Partner's Rural and Native American Initiative for a webinar on capital resources for Rural single family home development. This webinar will provide an overview of the single-family housing landscape and what single family housing programs are available. The webinar will include information on the HUD Section 184 Program, USDA 502 Direct and Guaranteed Loans, VA Direct Loans and more. Join us as we provide guidance on how to access these available financing programs.

For many organizations operating in rural areas, they are the only organization serving the community's affordable housing needs. Without their continued efforts in the community, there would not be any affordable housing or other community development activities. Organizations in these communities need guidance on how to access available financing programs and capacity building for leveraging these sources (LIHTC, HOME, AHP, Trust Funds) for creating new housing.

The webinar will be led by Russell Kaney, the Director for the National Rural & Native American Initiative. Russell leads Enterprise's national efforts on providing direct assistance to CDCs, CHDOs, Tribes and Tribally Designated Housing Entities. The capacity building and technical assistance provided by Enterprise helps these organizations develop their towns, build their communities and weaves together the social fabric of the rural landscape into vibrant places to work, live and play. Registration is at no cost but is required. Register in advance Here.

FY 18 Environmental Workforce Development and Job Training Grant program, Application

**Deadline: December 15, 2017:** This notice announces the availability of funds and solicits proposals from eligible entities, including nonprofit organizations, to deliver Environmental Workforce Development and Job Training programs that recruit, train, and place local, unemployed and under-employed residents with the skills needed to secure full-time employment in the environmental field. Please note that eligible entities who received an EWDJT grant in Fiscal Year 2017 (FY17) are **not** eligible to apply for funding in FY18. Click Here for more information.

#### 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 more than 30 U.S. Federal Agency Resources: <u>U.S. government services and programs for Native Americans.</u>
- -HUD's PIH Notices to Tribes and TDHEs: http://www.hud.gov/offices/pih/ih/regs/notices.cfm.
- -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
- -National Resource Database for Tribal Water System Operators: www.smallwatersupply.org
- -Multi-agency Infrastructure Task Force in Indian Country: http://www.epa.gov/tp/trprograms/infra-water.htm
- -Center for American Indian Economic Development: www.franke.nau.edu/businessoutreach/caied
- -Native American Contractors Association: http://www.nativecontractors.org/
- -CDFIs: Native Capital Access: www.nativecapitalaccess.com
- -Native Community Finance: www.nativecommunityfinance.org
- -National Congress of American Indians: www.ncai.org

# FUNDING ANNOUNCEMENTS FOR TRIBES/TRIBAL ENTITIES

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

SOURCE	DEADLINE	DETAILS AND LINKS
U.S. Department of Agriculture	December 11, 2017	USDA High Energy Cost Grants provide assistance for communities most challenged by extremely high energy costs, defined by statute as average residential home energy expenditures that are 275% or more of the national average. This type of assistance increases economic opportunity and quality of life in rural communities nationwide by maintaining a seamless electric network for all Americans, regardless of where they live. Eligible applicants include most retail or power supply providers serving eligible rural areas, incl. federally recognized tribes & tribal entities. Up to \$10 million is available. Max. amount of grant funding is \$3 million; Min. amount is \$100,000. Click Here for additional information.
U.S. Department of Agriculture	December 15, 2017	FY 2018 Environmental Workforce Development and Job Training Grant program. USDA's Rural Housing Service (RUS) has opened pre-application period for its Multifamily Preservation and Revitalization Program. The program aims to maintain safe and affordable rental housing for low-income persons and farm laborers. Grant and loan options are available under this opportunity.
U.S. Department of Agriculture	December 15, 2017	FY 2018 Waste Management Program. This program reduces or eliminates pollution of water resources by providing funding for organizations that provide technical assistance or training to improve the planning and management of solid waste sites.  Click Here for additional details.
U.S. Environmental Protection Agency	January 18, 2018	EPA is soliciting proposals nationwide for tribal projects that achieve significant reductions in diesel emissions and diesel emissions exposure, particularly from fleets located in areas designated as having poor air quality. EPA anticipates \$1.5 million will be awarded to eligible tribal applicants. Eligible diesel vehicles, engines, and equipment may include school buses, Class 5 – Class 8 heavy-duty highway vehicles; marine engines; locomotives and nonroad engines; and equipment or vehicles used in construction, handling of cargo (including at ports or airports), agriculture, mining, or energy production (including stationary generators and pumps). Proposal packages must be submitted electronically through <a href="https://www.grants.gov">www.grants.gov</a> .

# 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.

For more information, please contact ▶▶▶

#### 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!



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

#### **USEFUL LINKS**

HUD ONAP CodeTalk website Grants.gov

EWONAP website Federal Register Today

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

HUD Indian Community Development Block Grant DOT Tribal Transportation Program

<u>HUD Section 184 Home Loan Guarantee</u> <u>Safe Drinking Water and Basic Sanitation Task Force</u>

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 GrantNative American Contractors AssociationHUD's Office of Sustainable HousingNational Congress of American IndiansHUD PIH Environmental ResourcesNational American Indian Housing Council

HUD PIH Notices to Tribes and TDHEsDOE Tribal Energy ProgramHHS Residential Energy Assistance Challenge ProgramDOE 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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#### CONTACT US

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<sup>\*</sup>Site currently being updated