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 Listserv 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. Click Here to sign up.

Greetings from the Administrator

Greetings!

Spring is around the corner for many of us. As the beginning of a new year, it may be time to consider updating rental policies, insuring inspections of all units are programmed, recertifications of income are scheduled and rental rates are appropriate. NAHASDA requires that Grantees not charge over 30% of income for rent, 24 CFR § 1000.126, which drives the requirement that tenants recertify their income either annually or
“periodically”. See 24 CFR § 1000.128(b). NAHASDA also gives Grantees the flexibility to charge a lesser percentage of income, say 20% of income, 24 CFR §1000.124, but never more than 30%. Tenants whose income has grown over the low income limits are allowed to stay but must be charged more than low income tenants. See 24 CFR § 1000.130 and 110(d).

The main purpose of annual recertification is not to punish low income tenants, which is sometimes the complaints that are voiced, but insures they are not overcharged. Often the practicalities of the periodic income recertification result in a rent increase, or MHOA amount, if overall household income increased. Many Directors are aware that when a tenant loses income due to a layoff, illness or tragedy, the converse is also true, and it is the duty of the tenant to report these income decreases as soon as possible so they are not overcharged. Tenants are usually not as forthcoming about increases in income but that is one reason why annual recertifications are helpful. They act to cut down on the need to retroactively calculate where the rental increase should have kicked in. That is why it is a good practice to have a tenant initial the reporting income part on the rental lease when they are admitted, or renew, their lease annually. This negates claims that the tenant did NOT know about this obligation on their part.

Inspections of each unit are also required to be done annually (or in accordance with Tribal/TDHE policy). See NAHASDA section 403 (b). Those Grantees with Federally Current Assisted Stock [FCAS units] in HUD terms, are given a subsidy which is premised on the idea that they will keep each 1937 Act unit in safe and sanitary condition with that portion of its Grant based on its FCAS count. Therefore, if the Tribe/TDHE is no longer operating the unit due to its conveyance, it no longer needs the money to maintain it. One issue that should be noted is that Mutual Help Units which are still on the FCAS count need to be inspected just as 1937 Act rentals. While tenants of MHOA units are called homebuyers, this is premised on occupancy and payment for the period set forth in the Mutual Help Occupancy Agreement, and is subject to the conditions in the MHOA contract. All MHOA contracts require the “homebuyer” to maintain the unit in a safe and sanitary condition.

The problem comes in when damage occurs and the MHOA unit is not regularly inspected so that it deteriorates over time. That is why ONAP encourages Grantees to be diligent about inspecting MHOA units so that damages can be addressed early before the unit deteriorates. The Grantees housing inspector or maintenance director can require that the occupant homebuyers use their MEPA accounts to repair the damage beyond ordinary wear and tear. If the family leaves the unit in shabby condition, the Grantee will be stuck with the repair costs unless it exercises its right to repair it with whatever balance there is in the vacating homebuyer’s MEPA account. Sometimes that is not enough to cover the costs of repairs, but the Grantee has a right to limit reentry into another MHOA or rental unit until that arrearage is paid. Good consistent management practices will further limit the exposure of the TDHE to excessive repair costs and maximize the housing stock available to Tribal members into the future.

Best Regards,

Mark Butterfield, EWONAP Administrator
Officials name Boys & Girls Club Youth of the Year: Congratualtions Taytum Weaver, White Earth Reservation

Selected among nine outstanding youth, Taytum Weaver was named Boys & Girls Club Youth of the Year at a recent awards ceremony held at the shooting Star Casino Event Center. The Youth of the Year title is an honor bestowed upon an exemplary young person in recognition of leadership, service, academic excellence and dedication to living a healthy lifestyle. In recognition of her efforts, Taytum (Naytahwaush Club) received a $1,000 scholarship for her future higher education pursuits.

Now in its 71st year, the Youth of the Year program honors our nation’s most awe-inspiring young people on their path to great futures and encourages all kids to lead, succeed and inspire. Taytum will go on to vie for the Minnesota Youth of the Year title and a $5,000 college scholarship from Boys & Girls Clubs of America.

All of youth competing for the award did an outstanding job and are truly amazing people with many gifts to share with the world. All youth competing in the event will go to the State Competition in March to support Taytum. If Taytum wins at the state competition, she will compete for the title of Northwest Region Youth of the Year and an additional $10,000 college scholarship, renewable for four years up to $40,000. Five regional winners will advance to Washington, D.C. in September to compete for the title of Boys & Girls Clubs of America’s National Youth of the Year. The National Youth of the Year will receive an additional scholarship of $25,000, renewable each year up to $100,000 and will have the opportunity to meet with the President of the United States in the White House.

Boys & Girls Clubs of the White Earth Reservation

The Boys & Girls Clubs of the White Earth Reservation (BGCWER) is a multi-unit non-profit organization with Clubs located in the communities of Naytahwaush, Pine Point, Mahnomen, Rice Lake, White Earth, Callaway and Elbow Lake. Its mission is to inspire and enable all youth, especially those from disadvantaged circumstances, to realize their full potential as productive, responsible and caring citizens. The BGCWER is dedicated to ensuring youth have access to quality programs and services that will enhance their lives and shape their futures. The BGCWER offers diverse programs in five core areas: Education & Technology, Art & Cultural Enrichment, Leadership & Service, Health & Life skills and Sports & Recreation.

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**

**Administration for Native American**—There are 40 days left to apply to our 2018 Funding Announcement Opportunities (FOAs)! Applications are due by 11:59 PM ET on April 9, 2018 for the following FOAs:

- Environmental Regulatory Enhancement (ERE)
- Native American Language Preservation and Maintenance (P&M)
- Native American Language Preservation and Maintenance—Esther Martinez Immersion (EMI)
- Native Youth Initiative for Leadership, Empowerment, and Development (I-LEAD)
- Social and Economic Development Strategies (SEDS)
- Social and Economic Development Strategies for Alaska (SEDS-AK)

To learn more about these funding opportunities, including eligibility requirements and program areas, visit our Funding Opportunities page. And if you need help, don’t forget that our training and technical assistance teams are available to offer free technical assistance to eligible applicants. You can also refer to the Pacific Region T/TA team’s recent webinar that introduced our revamped 2018 FOAs.

So download the FOAs now and apply via the Grants.gov Workspace for funding to address the needs of your community. Also, be sure to check out the “Preventing Human Trafficking in Disasters: What You Need to Know and What You Can Do” webinar hosted by DHS on March 13th. This webinar will provide information and resources on how to identify the risk factors that may lead to human trafficking. This also includes information on how to better prepare faith and community groups, first responders and emergency managers to recognize social and emotional impacts caused by disasters.

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**The U.S. Department of Housing and Urban Development (HUD) Has Prioritized Developing Regulations for the Section 184 Indian Housing Loan Guarantee Program**

HUD is seeking to consult with Tribal Nations and Tribal Leaders at the beginning of the regulation drafting process in accordance with the HUD Government-to-Government Consultation Policy. The Section 184 program is a home mortgage product 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, rehabilitation, purchase of an existing home, or refinance. To kick off this consultation, HUD will be holding two listening sessions. At each conference, HUD officials will provide a brief overview of the Section 184 program, and then accept comments from attendees. HUD is preparing a “read-ahead” document for those interested in participating in the listening sessions. This document is posted on the Office of Native American Program’s (ONAP) website (www.hud.gov/codetalk). The read-ahead provides background on the Section 184 program and will highlight topic areas that HUD is considering addressing in regulations, and on which HUD is specifically interested in hearing from Tribal Leaders.

In addition, you are invited to submit comments on developing regulations for the Section 184 program by email or postal mail. Information on submitting comments will be posted on the ONAP website.

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**Native American Housing Program**

- **HUD’s Office of Native American Programs (ONAP):** administers housing & community development programs to ensure that safe, decent, & affordable housing is available to Native American families.
- **Indian Housing Block Grant Programs:** provides financial assistance for Indian tribes to develop affordable housing and to provide housing activities on a reservation or Indian area.
- **Housing Improvement Program (HIP):** 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): [http://www.tribal-institute.org/lists/housing.htm](http://www.tribal-institute.org/lists/housing.htm)
The National Tribal Forum on Air Quality (NTFAQ) provides an opportunity to meet, exchange ideas, and discuss current policies, regulatory initiatives, technical and outreach topics in air quality. The NTFAQ is coordinated by The Institute for Tribal Environmental Professionals (ITEP) and the National Tribal Air Association (NTAA) through funding from the US Environmental Protection Agency (EPA).

Registration: Online registration is now open for the 2018 NTFAQ! There is a $75 registration fee. Click HERE to register.
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<thead>
<tr>
<th>TRAINING/EVENT</th>
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<th>DESCRIPTION AND REGISTRATION</th>
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<tr>
<td>NAIHC and UTTC</td>
<td>Ongoing CEU Opportunities</td>
<td>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. <a href="#">Click Here</a> to see the MOA.</td>
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<tr>
<td>Whatever You’d Like</td>
<td>When You’d Like It</td>
<td><strong>FREE Technical Assistance is available to you through EWONAP!</strong></td>
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|                      |                                      | • 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

GROUNDWORK USA PROGRAM – CALL FOR LETTERS OF INTEREST
APRIL 30, 2018

The Groundwork Program of the National Park Service (NPS) builds community capacity to improve the environmental, economic and social conditions in communities impacted by brownfields and derelict lands. It supports the establishment and early success of locally organized and led nonprofit organizations, called Groundwork Trusts, dedicated to carrying out the mission of the Groundwork network — “to bring about the sustained regeneration, improvement and management of the physical environment by developing community-based partnerships which empower people, businesses and organizations to promote environmental, economic and social well-being.”

Groundwork Trusts transform neglected land and waterways into community assets and lead programs that invest in people’s capacity to thrive, thereby increasing environmental, social and economic well-being while building community capacity. By advancing inclusive community engagement, Groundwork Trusts turn brownfields into parks, trails, gardens and greenways; restore urban waterways and water systems; create neighborhood infrastructure for active living; expand healthy food production and access; invest in the potential of young people and the local workforce; and lead inclusive planning efforts to realize equitable development outcomes. Groundwork USA (GW USA) is the national non-profit partner of the National Park Service that leads the development of the Groundwork Network and local Groundwork Trust organizations. Administered by the National Park Service Rivers, Trails and Conservation Assistance Program (RTCA), the Groundwork Program is funded by the US Environmental Protection Agency (EPA) Brownfields Program, which provides NPS with funds to implement the Groundwork Program under an Inter-agency Agreement. NPS partners with Groundwork USA to provide the funds to successful applicants and works with Groundwork USA to provide technical assistance to help selected communities create and sustain Trusts. Click Here for additional Information.

—Locally-Focused Environmental Education Grants, Due March 15, 2018: The EPA is making up to $3 million in funding available for locally-focused environmental education grants under the 2018 Environmental Education (EE) Local Grant Program. EPA will award three to four grants in each of EPA’s ten Regions, for no less than $50,000 and no more than $100,000 each, for a total of 30-35 grants nationwide. More information available here.

—The Youth Innovation Challenge, Submit Your Proposal to the Commission for Environmental Cooperation Today! Proposals due by April 3, 2018: North American environmental ministers are calling on youth to champion bold ideas for green growth to address the complex sustainability challenges we currently face. Visit http://www.cec.ideascale.com to submit your science, technology and business innovations and get the chance to present your idea to North America’s top environmental officials, receive C$5,000 in project seed funding, and meet with experts at the Commission for Environmental Cooperation (CEC). For more information and guidelines, visit http://www.cec.ideascale.com

—NOAA Environmental Literacy Grants, Supporting the Education of K-12 Students and the Public for Community Resilience, Due Applications Due: April 6, 2018: The goal of this Federal Funding Opportunity (FFO) is to support the education of K-12 students and the public so they are knowledgeable of the ways in which their community can become more resilient to extreme weather events and/or other environmental hazards, and become involved in achieving that resilience. For more information, click here!

—Reinventing Cities Competition, Phase 1 due April 20, 2018: The Reinventing Cities competition stimulates the most innovative carbon-neutral developments across the globe by transforming underutilized sites into beacons of sustainability and resiliency. Documents for the competition are now available for download. Highlights on the guidelines and more information can be found here.

—Kresge Foundation Healthy Housing and Neighborhoods Initiative, Applications Reviewed on an Ongoing Basis, No Deadline: This is an open grant opportunity for organizations working to address: a) policies, systems change, and communication to connect health and housing; b) policies that promote healthy housing and mitigate the impacts of substandard housing and/or; c) innovative investments that connect community development, health, and housing. Applications accepted on an ongoing basis. To learn more and apply, click here.

—Department of Commerce FY17 Economic Development Assistance Programs, No submission deadline: The Economic Development Administration (DEA) solicits applications from applicants in rural and urban areas to provide investments that support construction, non-construction, technical assistance, and revolving loan fund projects under DEA’s Public Works and Economic Adjustment Assistance programs. Grants and cooperative agreements made under these programs are designed to leverage existing regional assets and support the implementation of economic development strategies in distressed communities. To learn more about this funding opportunity, read here.
**FUNDING ANNOUNCEMENTS FOR TRIBES/TRIBAL ENTITIES**

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

<table>
<thead>
<tr>
<th>SOURCE</th>
<th>DEADLINE</th>
<th>DETAILS AND LINKS</th>
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<tbody>
<tr>
<td>U.S. Environmental Protection Agency</td>
<td>March 15, 2018</td>
<td><strong>Environmental Education Grant:</strong> Up to $3 million in funding for locally-focused environmental education grants is now available. EPA expects to award three to four grants in each of EPA's ten Regions, for no less than $50,000 and no more than $100,000 each, for a total of 30-35 grants nationwide. Click Here for additional details.</td>
</tr>
<tr>
<td>U.S. Department of Justice</td>
<td>March 20, 2018</td>
<td><strong>Coordinated Tribal Assistance:</strong> Grants to support public safety projects in Indian Country. For comprehensive funding to federally-recognized American Indian and Alaska Native tribal governments and tribal consortia to support public safety, victim services &amp; crime prevention. Coordinated Tribal Assistance Solicitation, or “CTAS,” is at <a href="https://www.justice.gov/tribal/open-solicitations">https://www.justice.gov/tribal/open-solicitations</a> .</td>
</tr>
<tr>
<td>U.S. Department of Justice</td>
<td>April 23, 2018</td>
<td><strong>Tribal-Researcher Capacity Building Grants:</strong> The National Institute of Justice seeks to build an increased capability to conduct rigorous research and evaluation projects in Indian Country and Alaska Native villages through promotion of engagement between researchers and tribal nations. The objective of this solicitation is to fund multiple planning grants for projects promoting such engagements that address criminal justice issues in Indian Country and Alaska Native villages.</td>
</tr>
<tr>
<td>U.S. Department of Agriculture</td>
<td>Open</td>
<td><strong>Water and Waste Disposal Loan and Grant Program:</strong> provides loans and grants for clean and reliable drinking water systems, sanitary sewage disposal, sanitary solid waste disposal, and storm water drainage to households and businesses in rural areas with a population of 10,000 or less. In some cases, funding may also be available for related activities such as legal and engineering fees, land acquisition, water and land rights, permits and equipment and other activities necessary to complete a project. Click Here for additional information.</td>
</tr>
<tr>
<td>U.S. Department of the Interior Bureau of Indian Affairs</td>
<td>Open</td>
<td><strong>Indian Loan Guaranty, Insurance, and Interest Subsidy Program:</strong> Assists in obtaining financing from private sources to promote business development initiatives that contribute to the economy of the reservation or service area. Qualifications for this program: —An individually enrolled member of a Federally recognized American Indian tribe or Alaska Native group —Corporation with no less than 51% ownership by Federally recognized American Indians or Alaska Natives —A Federally recognized American Indian Tribe or Alaska Native group. For more information, call 202-219-0740 or Click Here.</td>
</tr>
<tr>
<td>U.S. Department of Agriculture</td>
<td>Open</td>
<td><strong>The Emergency Community Water Assistance Grants Program:</strong> Helps eligible rural communities recover from or prepare for emergencies that result in a decline in capacity to provide safe, reliable drinking water for households &amp; businesses. Federally recognized Tribal lands and Colonias are eligible; Privately owned wells are not eligible. Up to $150K for repairs to breaks/leaks in existing water distribution lines and related maintenance. Up to $500K for construction of a new water source, intake and/or treatment facility or waterline extensions. Click Here for additional information.</td>
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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, click here. For a map of eligible states and counties, click here. If you are interested in becoming an approved 184 lender, contact Michael.T.Thorpe@hud.gov.

**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:

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

For more information, please contact

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
- EWONAP website
- HUD Indian Housing Block Grant
- HUD Indian Community Development Block Grant
- HUD Section 184 Home Loan Guarantee
- HUD Title VI Loan Guarantee
- HUD Healthy Homes
- HUD ROSS Grant
- HUD’s Office of Sustainable Housing
- HUD PIH Environmental Resources
- HUD PIH Notices to Tribes and TDHEs
- HHS Residential Energy Assistance Challenge Program
- HHS Low Income Housing Energy Assistance Program
- DSIRE - Energy Efficiency Incentives
- USDA Rural Development Grants
- Army Corp of Engineers Tribal Resources
- VA Native Health Services
- Economic Development Administration
- GLIHA
- USET

Grants.gov
Federal Register Today
White House Native Americans Resources Page*
DOT Tribal Transportation Program
Safe Drinking Water and Basic Sanitation Task Force
Asset Building for Native Communities
Center for American Indian Economic Development
Native American Contractors Association
National Congress of American Indians
National American Indian Housing Council
DOE Tribal Energy Program
DOE Weatherization Grants
DOE Federal Energy Management Program
EPA Tribal Grants
Small Business Administration Loans
CDFI Native American Initiatives
VA Native American Direct Loan
BIA Housing Improvement Program
MAST
GLITC

*Site currently being updated

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Eastern Woodlands Office of Native American Programs

HUD EASTERN WOODLANDS OFFICE OF NATIVE AMERICAN PROGRAMS STAFF

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<th>Last Name</th>
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<th>(312) 913-</th>
<th>E-mail Address</th>
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<tr>
<td>Kimberly</td>
<td>McMorris</td>
<td>Administrator Advisor (Title VI and</td>
<td>8626</td>
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<td>Lead Grants Management Specialist</td>
<td>8762</td>
<td><a href="mailto:Mary.White@hud.gov">Mary.White@hud.gov</a></td>
</tr>
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