# PROGRAM WOODLAND $\square$

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# EWONAP NEWS BULLETIN NOVEMBER 2018



<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 <u>Eastern Woodlands Office</u> (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.

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#### GREETINGS FROM THE ADMINISTRATOR

Greetings!

ICDBG NOFA is Published. The Notice of Funding Availability or NOFA for the Indian Community Development Block Grant has been published in the Federal Register on October 22, 2018. Tribes and TDHEs are on notice that ICDBG applications are due to Grants.gov by the stroke of midnight, 11:59 pm on January 7, 2019. The amount available for application is \$65 million, which is up \$5 million from 2017 ICDBG. Tribes in the Eastern Woodlands Region should be aware that the total amount available per grant has gone up from \$600,000 to \$700,000, and the amount possible to spend



Mark Butterfield

on a per unit basis has risen from \$25,000 to \$65,000. Eastern Woodlands ONAP will be hosting a preapplication NOFA class on November 28<sup>th</sup> and 29<sup>th</sup> and all grantees eligible to apply are in-

(Continued on page 2)

#### GREETINGS FROM THE ADMINISTRATOR (CONTINUED)

(Continued from page 1)

vited to attend the session at 77 West Jackson Blvd, Chicago, IL 60604. Be prepared to go through TSA-like screening as this is a Federal facility and DHS does provide security to all Federal Buildings. This screening only takes from 15-30 minutes but does require the full panoply of screening including removal of belts and shoes and placing one's laptop in a separate bin to go through x-ray.

It is Halloween as this is written and spooks and goblins come to mind on this day. Supposedly consistency is the Hobgoblin of small minds, which takes us to regulations which require consistency in the keeping of records and operating in a consistent and transparent manner. So, don't be spooked when ONAP visits you for a monitoring visit and asks if you have records to back up what your policies say you are supposed to follow. That is what our Grant's Evaluation Division is charged with reviewing.

Job shadowing. One program that HUD and ONAP participates in is having the opportunity for a HUD employee to job shadow one of our Grantees to gain a better perspective on what you do so that they can better do their job of reviewing your Grant either as an Indian Housing Plan, view operations, procurement, or any aspect of your services such as tenant services. We would like to recruit Tribes or TDHE's that would be willing to host such an employee and give them a valuable experience so that HUD can better appreciate what you go through on a daily basis. Of course, HUD pays its own employee's salary and expenses so you needn't worry about that. A HUD employee on such an assignment would be on site for about three days since it will take a day to get there and a day to return to their worksite, be it Washington D.C. or one of our regional offices such as Chicago, Seattle Denver or the like. If you are willing to host a HUD employee for a job shadowing visit please call or email myself, or Elton Jones, EWONAP Grants Management Director at 312-913-8750 or 8765.

**HUD -VASH.** November is a Month with two important Holidays: Veterans Day on November 11, and Thanksgiving on November 22<sup>nd</sup> this year. Both are celebrated by Tribes whose citizens continue to serve in the Armed Forces of the United States in greater percentages in proportion to their population than any other group in the United States. There will be many honoring events for Veterans in practically every tribe, so consider attending one.

One manner in which ONAP serves Veterans is through its HUD VASH program launched nearly two years ago as a pilot program in 2015. This pilot was renewed by Congress in FY 2018 and funded at a slightly higher level than in the pilot. VASH stands for **Veterans Affairs Supportive Housing** which is a VA program with a housing component. In this program, a Tribe or TDHE serves as a conduit for housing vouchers for homeless or near homeless veterans on the reservation or Tribal service area. To qualify, the Tribe must set up the program, rules and administration, and process payments to landlords to provide housing for Tribal veterans, while the VA screens the Tribal veteran for eligibility. A tribal veteran must be honorably discharged, be low income, homeless or near homeless and be willing to cooperate in working with a Case Manager employed by the VA to provide services to them. Once the Tribal veteran is in the program they are provided housing to stabilize their situation and the VA provides services to meet their underlying needs whether educational, medical, AODA or in mental health to deal with TBI or PTSD related issues. Currently, the HUD VASH program in the EWONAP region is provided by the Lumbee Tribe of North Carolina, the Oneida Tribe of Wisconsin, the White Earth and Leech Lake Bands of Minnesota Chippewa.

Best wishes for the Holiday season ahead,

Mark Butterfield, EWONAP Administrator

### EWONAP CELEBRATES NATIVE AMERICAN HERITAGE MONTH!

Native American Heritage Month is a time to celebrate rich and diverse cultures, traditions, and histories and to acknowledge the important contributions of Native people to this country. On November 14th from 12:00 Pm - 1:30 PM, EWONAP will host a celebration to include food from the Native American culture. For ticket information contact Mary White at

# SECTION 184 INDIAN HOME LOAN GUARANTEE PROGRAM— CAN BE USED TO CONSTRUCT, REHABILITATE, OR TO ACQUIRE SINGLE FAMILIES HOMES

The Section 184 Indian Home mortgage product is specifically designed for American Indian and Alaska Native families, Alaska villages, tribes, or tribally designated housing entities. Congress established this program in 1992 to facilitate homeownership and increase access to capital in Native American Communities. The definition of Single Family includes a single unit, duplex, triplex, or a 4-plex and tribes can use these units as rentals or sell them to families in their communities. Section 184 financing borrowers can get into a home with a low down payment and flexible underwriting. Section 184 loans can be used, both on and off native lands, for new construction, rehabilitation, purchase of an existing home, or refinance.

How Section 184 Works: The Office of Loan Guarantee within HUD's Office of Native American Programs, guarantees the Section 184 home mortgage loans made to Native borrowers. The loan guarantee assures the lender that its investment will be repaid in full in the event of foreclosure. The borrower applies for the Section 184 loan with a participating lender, and works with the tribe and Bureau of Indian Affairs (if leasing tribal land). The lender then evaluates the necessary loan documentation and submits the loan for approval to HUD's Office of Loan Guarantee. The loan in limited to single-family housing (1-4 units), and fixed-rate loans for 30 years of less. Neither adjustable rate mortgages (ARMs) nor commercial buildings are eligible for Section 184 loans. Maximum loan limits vary by county. Click on the link below for the most current loan limits.

**Section 184 - Maximum loan limit by county** (*Effective September 14, 2018*): By encouraging lenders to serve Native communities, Section 184 is increasing the marketability and value of the Native assets and strengthening the financial standing of Native communities. Eligible Borrowers:

- American Indians or Alaska Natives who are members of a federally recognized tribe
- Federally recognized Indian tribes (Complete List as of 7/23/2018)
- Tribally designated housing entities
- Indian Housing Authorities

#### **HUD webinar on Section 184 Financing for Tribes**

November 8, 2018 Webinar 1:00PM – 2:00PM Eastern Time

If you'd like to learn more about Section 184 financing, please join us for a webinar on November 8, 2018 at 1:00 PM EST. *Featuring* **Deanna Lucero**, Section 184 Loan Guarantee Program Senior Loan Guarantee Specialist with the U.S. Department of Housing And Urban Development. You may join the conference 10 minutes prior.

Step 1: Dial into the conference. Dial-in: 1-877-369-5243. Access Code: 0834836##

Step 2: Join the conference on your computer. Entry Link: <a href="http://ems8.intellor.com/login/809462">http://ems8.intellor.com/login/809462</a>

When you access the entry link above, you will be provided a choice - to install the WebEx plug-in for your preferred browser or to join the web conference using a temporary path. Either option is acceptable. Need technical assistance? Call the AT&T Help Desk at 1-888-796-6118 or 1-847-562-7015.

#### **SHARE YOUR GOOD NEWS!**

Please send your accomplishments, press releases, events, news, and project photos to our Administrator Advisor, Kimberly McMorris at: <a href="mailto:Kimberly.N.McMorris@hud.gov">Kimberly.N.McMorris@hud.gov</a>

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

# Vacancy Announcement- ONAP Administrator in Seattle, WA GS-15 Deadline to apply is November 8, 2018

Administrator of ONAP's Northwest Office of Native American Programs in Seattle, WA. As an Administrator, Office of Native American Programs, you will:

- Resolve sensitive issues by interpreting and applying new and existing policy and procedural instructions issued by Headquarters for staff, tribes, and TDHEs.
- Maintain contacts with tribal officials, tribal council members, TDHE directors, tenant groups, local, state, and other Federal agency officials to effectively administer the Department's programs and resolve sensitive and controversial issues.
- Provide administrative and technical supervision of assigned staff including: evaluating subordinate supervisors; hearing and resolving group grievances; reviewing and approving disciplinary actions; managing travel, staff, and equipment resources; providing training for staff; and ensuring that the agency's Affirmative Action Plan is met.
- Direct a staff of specialists in the aforementioned functional areas through subordinate supervision to provide performance oversight, compliance assurance, technical assistance coordination, and program implementation for tribes, TDHEs, and client groups under the Area ONAP's jurisdiction.

External Candidates (open to the public) apply here: <a href="https://www.usajobs.gov/GetJob/ViewDetails/515006900">https://www.usajobs.gov/GetJob/ViewDetails/515006900</a> Internal Candidates apply here: <a href="https://www.usajobs.gov/GetJob/ViewDetails/515005100">https://www.usajobs.gov/GetJob/ViewDetails/515005100</a>

# <u>Vacancy Announcement- ONAP Native Hawaiian Program Specialist in Honolulu, GS-13</u> <u>Deadline to apply is November 12, 2018</u>

As a Native Hawaiian Program Specialist, you will:

- Initiate and prepare comprehensive policy documents; recommends statutory changes to the Native Hawaiian housing and loan guarantee programs; analyzes and comments on pending legislation, regulations, and guidelines prepared by other offices internal and external to PIH.
- Formulate guidelines and provide technical advice, guidance, and interpretation of complex policies and procedures regarding the Native Hawaiian housing and loan guarantee programs to program participants, the financial community, and other entities. Coordinates with the other Federal agencies as appropriate.
- Develop and implement an effective risk management program for the loan guarantee program. Assures that quality loans (i.e. loans that are processed and closed in accordance with HUD 184A program guidelines and requirements) are developed and program participants adopt and maintain prudent business practices. External Candidates (open to the public) apply here: <a href="https://www.usajobs.gov/GetJob/ViewDetails/515235600">https://www.usajobs.gov/GetJob/ViewDetails/515235600</a> Internal Candidates apply here: <a href="https://www.usajobs.gov/GetJob/ViewDetails/515246300">https://www.usajobs.gov/GetJob/ViewDetails/515246300</a>

# FOR TRIBES OR TRIBAL CONSORTIA INTERESTED IN ADVANCING THEIR CAPACITY TO ADDRESS ASTHMA AND ENVIRONMENTAL TRIGGERS

Tulalip Public Health program is pleased to offer a scholarship-based training opportunity this coming December. The certificate-based program, designed by the Association of Asthma Educators and presented by a Certified Asthma Educator, will be held at EPA's Seattle office, December 3<sup>rd</sup> and 4<sup>th</sup>. On December 5<sup>th</sup>, an optional 3<sup>rd</sup> day training will be held, with an in-depth training on Healthy Homes Assessment practices. There are currently 18 seats left available in this course. Participants will learn about asthma triggers and environmental control, medications, and assessment and monitoring. Participants who successfully complete the training and pass the exam will receive a certificate of completion from the Association of Asthma Educators. This training will be conducted by a Certified Asthma Educator. Participants will learn from a national Healthy Homes Specialist and Indoor Air Quality expert on why and how to conduct a healthy homes assessment, focusing on identification of, and solutions to, common asthma triggers in the home environment. To Register: https://www.surveymonkey.com/r/TulalipAsthma

For more information about the training, contact Alicia McQuen, Tulalip Public Health Manager, at 360-716-5662 or <a href="mailto:amcquen@tulaliptribes-nsn.gov">amcquen@tulaliptribes-nsn.gov</a>

#### INDIAN COUNTRY NEWS (CONTINUED)

#### NATIONAL AMERICAN INDIAN & ALASKA NATIVE ADDICTION TECHNOLOGY TRANSFER (ATTC) CENTER

The ATTC provides education and training opportunities for individuals and groups involved in providing substance abuse treatment and counseling, including health professionals in primary prevention and treatment for substance abuse. They are housed in the University of Iowa College of Public Health, but offer services nationwide for consulting, technical assistance, and continuing education seminars. The ATTC focuses specifically on the American Indian and Alaska Native (AI & AN) communities. Its mission is to serve as national subject matter experts and key authorities on resources for the adoption of culturally appropriate addiction treatment/recovery services. The ATTC supports professionals working with AI & AN clients suffering from substance use and other behavioral health disorders, prominently including the AI & AN behavioral health workforce, using recognized state-of-the-art technology transfer principles. Click Here



The 2nd Annual Seminole Tribe of Florida Renewable Energy and Sustainability Conference will focus on the newly changing landscape for Tribal energy development and sustainability, including best practices, federal leadership, policy, and regulatory changes, funding a project, and project planning/development trends. The Conference will give Tribes and First Nations an opportunity to explore the range of renewable energy and

sustainability opportunities that exist and how to start the process. Click Here to register.

#### RESOURCES FOR NATIVE AMERICANS

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

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

<u>Housing Improvement Program (HIP)</u> – provides home repair, renovation, replacement, & new housing grants.

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

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	
Leadership Institute   NAHASDA LIHTC	November 6 - 8, 2018, Washington DC	This intensive three day training course is designed to provide tribal housing professionals with an overview of the federal Low-Income Housing Tax Credit (LIHTC) program and how the program can complement other tribal housing initiatives. The course provides both a general explanation of the program and describes detailed procedures and requirements for continuing operational compliance under the LIHTC and the Native American Housing Assistance and Self-Determination Act (NAHASDA) programs. To Registration Click here	
HUD Eastern Woodlands Office of Native American Programs	November 28 - 29, 2018, HUD Chicago Office	HUD has released its ICDBG NOFA and application are due on January 7, 2018. HUD Eastern Woodlands Office of Native American Programs will host a pre-application NODA workshop on November 28 <sup>th</sup> and 29 <sup>th</sup> and all grantees eligible to apply are invited to attend the session at 77 West Jackson Blvd, Chicago, IL 60604. Contact Mary.White@hud.gov for additional details.	
Tulalip Public Health Asthma Training	Dec 3 - 4, 2018; optional Healthy-Homes Assess- ment training on day 3 - Wednesday, December 5th, EPA Seattle Office	For tribes or tribal consortia interested in advancing their capacity to address asthma and environmental triggers, the Tulalip Public Health program is pleased to offer a scholarship-based training opportunity this coming December. The certificate-based program, designed by the Association of Asthma Educators and presented by a Certified Asthma Educator, will be held at EPA's Seattle office, December 3 <sup>rd</sup> and 4 <sup>th</sup> . On December 5 <sup>th</sup> , an optional 3 <sup>rd</sup> day training will be held, with an indepth training on Healthy Homes Assessment practices. There are currently 18 seats left available in this course. To Register: <a href="https://www.surveymonkey.com/r/TulalipAsthma">https://www.surveymonkey.com/r/TulalipAsthma</a>	
Leadership Institute   Project Management	December 10 - 12, 2018, Las Vegas, Nevada	This course provides a broad overview of the planning and project management of affordable housing development and rehabilitation activities under the Native American Housing Assistance and Self-Determination Act of 1996 (NAHASDA). Topics covered in this course include: the development process, planning for development including the important role of the Indian Housing Plan (IHP) in project planning, project feasibility, financing sources, site selection, administrative issues, home rehabilitation programs, and an evaluation of the force account method of construction. To Register: <a href="https://book.passkey.com/go/RLEGL">https://book.passkey.com/go/RLEGL</a>	
Whatever You'd Like	When You'd Like It	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

# REGISTER FOR THE NOVEMBER RESTORING NEIGHBORHOODS WEBINAR DATE NOVEMBER 7, 2018

Join NHC on Wednesday, Nov. 7 at 2 p.m. EST for a webinar featuring a presentation from Alan Mallach on his new report "The Empty House Next Door." The report explores the issues related to property vacancy by defining what is meant by a "vacant" property, what constitutes a "healthy" vacancy rate, how vacant properties are measured and why properties become vacant and abandoned. Mallach focuses attention on the issue of "hypervacancy," where "vacant properties become so extensive and so concentrated that they define the character of the surrounding area," often more than 20 percent of existing property. Register here.

# TRIBAL ENERGY LOAN PROGRAM WEBINAR WEDNESDAY, NOVEMBER 7, FROM 2–3 P.M. EDT.

Register for the webinar

The U.S. Department of Energy (DOE) released its initial <u>solicitation</u> for the <u>Tribal Energy Loan Guarantee Program</u> (<u>TELGP</u>), which made up to \$2 billion in loan guarantees available for tribal energy development. As with all new programs, we think it is important to share information with potential beneficiaries and make sure they know how best to engage with the program. As part of DOE's effort to create awareness about TELGP and learn more about tribal energy needs, the program has participated in a number of events over the past few months, including the NAFOA Fall Finance & Tribal Economies Conference. As a follow-up to that conference, DOE is partnering with NAFOA to host this webinar.

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Rural Resource Guide is the One-Stop-Shop Listing of Federal Programs That Can Support Grassroots Strategies to Address the Opioid Epidemic and Build Resiliency. White House Office of National Drug Control Policy (ONDCP) Deputy Director Jim Carroll and U.S. Department of Agriculture Assistant to the Secretary for Rural Development Anne Hazlett today unveiled a listing of Federal programs that can be used to build resilient communities and address opioid misuse in rural communities. The Rural Resource Guide to Help Communities Address Substance Use Disorder and Opioid Misuse is a first-of-its-kind, one-stop-shop for rural leaders looking for Federal funding and partnership opportunities. More than 300,000 Americans have died from overdoses involving opioids since 2000. President Donald J. Trump has mobilized his entire Administration to address opioid abuse by directing the declaration of a nationwide Public Health Emergency. For a rural community or county already struggling to attract new – or maintain existing – businesses, the impact of opioid misuse on the quality of life and economic prosperity can be enormous. The Centers for Disease Control and Prevention reported in October 2017 that death rates from drug overdoses in rural areas have now surpassed drug overdose death rates in urban areas.

#### 

HUD recently issued three reports on the HOME program: <u>units completed by state</u>, <u>units competed by congressional district</u> and <u>units completed within Low-Income Housing Tax Credit (LIHTC) projects by state</u>. The reports on states and congressional districts include data from 1992 while the report LIHTC properties has data from 2010 - 2017.

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Enterprise has updated its <u>interactive report</u> on trends in housing tenure such as rental and homeownership using data released as part of the U.S. Census Bureau's third quarter 2018 <u>Housing Vacancy Survey</u>. "The interactive graphics in the report, which breakdown tenure trends by age, race/ethnicity and income, reveal stark disparities in the share of homeowners among these subsets of households, as well as changes in rates that are narrowing some tenure gaps and expanding others," according to Enterprise.

#### 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 are eligible to apply. <u>Click Here</u> for the complete list and filter under Eligibility.

SOURCE	DEADLINE	DETAILS AND LINKS	
Farm Service Agency Disaster Assistance Program (USDA)	November 16, 2018	Nearly \$2 Billion Now Available for Eligible Producers Affected by 2017 Hurricanes and Wildfires Assistance for Agricultural producers affected by hurricanes and wildfires in 2017. Program will help recover and rebuild their farming operations. The program, known as the 2017 Wildfires and Hurricanes Indemnity Program (2017 WHIP) includes eligible crops, trees, bushes, or vines, located in a county declared in a Presidential Emergency Disaster Declaration or Secretarial Disaster Designation as a primary county are eligible for assistance if the producer suffered a loss as a result of a 2017 hurricane or wildfire. A list of counties that received qualifying hurricane declarations and designations is available at <a href="https://www.fsa.usda.gov/programs-and-services/disaster-assistance-program/wildfires-and-hurricanes-indemnity-program/index">hurricanes-indemnity-program/index</a> . Eligibility is determined by Farm Service Agency (FSA) county committees. Both insured and uninsured producers are eligible to apply for 2017 WHIP. For more information contact your local USDA service center or visit <a href="https://www.farmers.gov/recover/whip">www.farmers.gov/recover/whip</a> .	
U.S. Department of Housing and Urban Development (HUD)	January 7, 2019	FY18 Indian Community Development Block Grant (ICDBG) NOFA. The ICDBG Program provides eligible grantees with direct grants for use in developing viable Indian and Alaska Native Communities, including decent housing, a suitable living environment, and economic opportunities, primarily for lowand moderate-income persons. Projects funding by the ICDBG program must principally benefit low-and-moderate-income persons. Up to \$65M is available through this NOFA. Deadline date of January 7, 2019.  Notice of Funding Availability Click Here. Apply at: https://www.grants.gov/web/grants/view-opportunity.html?oppId=309778. Send any ICDBG NOFA related questions to: ONAP-ICDBG@hud.gov.	
Federal Emergency Management Agency (FEMA), Department of Homeland Security,	January 31, 2019	FY 2018 Pre-Disaster Mitigation Grant Program. The Pre-Disaster Mitigation (PDM) program, authorized by Section 203 of the Robert T. Stafford Disaster Relief and Emergency Assistance Act, is designed to assist States, U.S. Territories, Federally-recognized tribes, and local communities in implementing a sustained pre-disaster natural hazard mitigation program. The goal is to reduce overall risk to the population and structures from future hazard events, while also reducing reliance on Federal funding in future disasters. Click Here to apply.	
Economic Development Administration (EDA)	Open	Fiscal Year 2018 (FY2018) Disaster Supplemental Notice of Funding Opportunity (NOFO) An announcement of \$587 million available to eligible grantees in communities impacted by natural disasters in 2017. Current Closing Date for Applications: There are no application deadlines and the agency will accept proposals on a rolling basis until the publication of a new Disaster Supplemental NOFO, cancellation of this NOFO, or all funds are obligated.	
Water and Waste Disposal Loans & Grants (USDA)	Open	USDA's <u>Water and Waste Disposal Loan and Grant Program</u> 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. <u>How to Apply</u> : apply now by using the online application tool <u>RDApply</u> .	

#### 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	nk 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

For more information, please contact ▶▶▶

#### USEFUL LINKS

HUD ONAP CodeTalk website Grants.gov

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

<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

HUD Healthy Homes Center for American Indian Economic Development

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

#### **Eastern Woodlands Office of Native American Programs**

U.S. Department of Housing and Urban Development

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