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# **EWONAP** NEWS BUILLETIN **OCTOBER 2018**



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.

Eastern Woodlands Region



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GREETINGS FROM THE ADMINISTRATOR

#### Greetings!



Improving Tribal Operations. Are all of your NAHASDA dollar going to operation and maintenance with nothing left over for development of new units to meet your outstanding needs? This is a situation that many midsized Tribal Housing Departments and TDHEs are facing. If this is the case, it may be the time to thoroughly review your operation to see why this is the case.

Such an examination should look at a number of factors such as efficiency of your workforce, contracting out some functions, setting work standards and expectations, streamlining work processes and the like. If all of your grant is going to salaries, are employees

working efficiently? Are your maintenance staff spending a lot of time running to and from the hardware store or lumberyard instead of actually providing service? Let's face the fact that many workers like to look at stuff in hardware stores and the time getting to and from the store is time lost in a work day. Perhaps you could work with a vendor to deliver supplies given the volume of business you do with them.

(Continued on page 2)

# **GREETINGS FROM THE ADMINISTRATOR (CONTINUED)**

#### (Continued from page 1)

In a larger operation, it might be more efficient to limit buying runs to a specialized warehouse worker or supervisor.

Another issue is the pace of work. Do you have a standard of what needs to be done when a unit is vacated? Do you have a set turn around time set by policy or is it left to the work crew to determine? Do you have your lead workers or inspector triage work? One unit might need a thorough cleaning with minor spackling and painting while another might need a major gut rehab. One is going to take longer than the other, so get the one easy to repair and turnaround done

first while assessing and ordering the supplies needed for the more extensive rebuild ready. One slow down is to begin work and then find that you don't have the necessary materials, which stops work until the supply is on hand.

Another factor may be that your maintenance crew might fear that they will work themselves out of a job and therefore, take a go-slow approach to work. This is a much harder problem to deal with because it requires changing a work culture. It can be done by creating a culture of excellence where speed of completion is rewarded with praise and incentive awards. Many workers know and care that they are working to better the lives of fellow tribal members but still need someone to set standards and an example, and provide confirmation that they have management behind them.

Figuring out if you have the right number of employees may require that you compare your Department or TDHE with a comparably sized grantee with the same number of units and roughly the same sized grant. This can be a way of objectively finding if you are properly staffed. Does your counterpart get about the same amount of work done with less workers? If so, how? Do they contract matters out or do it all in-house? Do you have a high quality pool of contractors to work with? They may be able to get the work done in less time as they have an incentive to be paid once the work is completed. If your tribe has a TERO ordinance, outside contractors may be required to hire tribal members, putting grant dollars back into the Tribal economy.

Are you collecting the optimum amount of revenue you should realistically expect? It seems everyone likes a free lunch but TDHE's face rising costs with every year even with low inflation. One issue that occurs regularly is TDHE's and Tribal Housing Departments are seen less as an important business and more as way to reward some tribal members by giving them a benefit in return for political support. This is done by setting rents artificially low or tacitly refusing to support attempts to collect rents. So striking the right balance is no easy task. HUD only requires that Grantees not charge over 30% of a family's adjusted gross income for housing and never more than fair market rent. This means that the floor is already there to protect the tribal member from being overcharged. What is needed is an understanding of the necessity of collecting rents and enforcing rules. Rent payments



need to be better understood by Tribal members in order for them to be responsible about paying them on time or at all. If you can show that you are using rental proceeds to build a new unit or to fix up a number of existing units, you will have greater buy-in to paying on time and to any proposal to raise an artificially low rent. If rents haven't changed in ten years, you know you are not keeping pace with inflation. The cost of everything has gone up wages, benefits, material supplies, energy, gasoline to get to the work site all rise over time—so why are your rents stuck in the past?

Maybe the problem isn't that your rents are too low, maybe its that you aren't even collecting what is due because terminating someone's lease and/or evicting them is too difficult or unsupported by your Board of Commissioners or Tribal leaders. This can lead to high Tenant Account Receivables [TARS] and massive loss of revenue to the Grantee which undermines its ability to manage the units in its stock. The best argument for combatting the sympathy battle is to show the leaders your waiting list and explain to them that you may have dozens if not hundreds of tribal members waiting for a unit, while the current tenants have damaged the unit and/or refused to pay their rent. By favoring the existing non-paying tenant, they are depriving another deserving family of a home. The important idea is to speak to those leaders and get them to understand the necessity of enforcing the existing rules for the betterment of the entire community. Tribal Courts are there to protect tenants due process so you should also meet with the Court from time to time to understand what they expect to see when hearing an eviction case. Failure to enforce rules such as payment of rents, and utilities often paid by the grantee can exacerbate existing tribal ills. Increasingly there are news stories of people suffering overdoses of drugs or using meth in units leading to the destruction or unavailability to housing units for needy families. Someone has to pay for these costs and if it takes explaining the costs of rehab to the Tribal public perhaps they will better understand the necessity of collecting rent and damages from families who overdose in units.

Housing is a precious resource which provides stability for the tribal community. With a roof over one's head at a reasonable cost under 30% of one's gross adjusted income means that there is less stress on a family so they can concentrate on other things for their betterment such as education or a job or a cultural activity which carries the Tribe into the future while remembering its past. This is a solid reason for always trying to do your best to expand available stock to meet the needs or your Tribal members.

Mark Butterfield, EWONAP Administrator

#### U.S. Department of HUD, Eastern Woodlands Office of Native American Programs News Bulletin – October 2018



# Program Highlight— The Sault Ste. Marie Tribe of Chippewa Indians Opens its First Elder Building

The Sault Ste. Marie Tribe of Chippewa Indians recently held a Ribbon Cutting Ceremony to open the Shirley Goudreau Elder Housing Complex ribbon cutting ceremony in St. Ignace. The complex is named for Ms. Goudreau in honor of her many years of service with the Sault Tribe Housing Authority Board

of Commissioners and Board of Directors. The Tribe broke ground on the complex site in 2016 and has been working diligently with the construction crew to meet the specifications of the 20,000 square foot property. The complex was developed using Structurally Insulated Panels (SIPs) to ensure that it is energy efficient.

EWONAP Administrator Mark Butterfield, who attended the recent Ribbon Cutting says, "Through the construction of this elder complex, the Sault Tribe puts substance behind the oft repeated phrase "honor our elders, for it gives them stability and a place to live and thrive."

It houses 20 two-bedroom units, each with its own washer and dryer, air conditioner and heating controls, as well as WIFI throughout. The complex also features a commercial kitchen, where the Tribe's Elder Meal Program will soon relocate, and a large dining room. Another exciting aspects of the new facility is that it features rain gardens filled with perennials and other plants that are native to the surrounding area. The drainage system for the complex runs into the gardens. The complex also has community space, WIFI throughout, and can only be accessed using a special key card.

#### ABOUT THE TRIBE

The Sault Ste. Marie Tribe of Chippewa Indians is a Federally Recognized Indian Tribe, having achieved federal recognition in September 1975. The Tribe provides significant services in the areas of Child Welfare, Mental Health, Substance Abuse, Victim Advocacy, Housing, Law Enforcement, Judicial Services, Health, and Education. The Sault Tribe's federally designated service area is the 7 eastern counties of Michigan's Upper Peninsula, inclusive of Chippewa, Mackinac, Luce, Alger, Schoolcraft, Marquette and Delta counties. This is an area of 8,572 square miles in the shape of a triangle 90 miles wide at the base and 170 miles long. It is a high rural area with an average population of 20.6 persons (Native and Non-Native) per square mile. The Tribe has 9 reservations/trust land sites in the service area. The largest is Sault Ste. Marie (Chippewa County) followed by Kincheloe (Chippewa County). Other sites include Manistique (Schoolcraft County), Hessel (Mackinac County), Escanaba (Delta County), Marquette (Marquette County), Wetmore (Alger County), Newberry (Luce County), and St. Ignace (Mackinac County).

## SHARE YOUR GOOD NEWS!

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

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**

#### HUD OFFERS TECHNICAL ASSISTANCE OPPORTUNITY FOR HOMELESSNESS ON AND OFF TRIBAL LANDS DEADLINE: OCTOBER 19, 2018

HUD's Office of Special Needs Assistance Programs (SNAPS) technical assistance (TA) opportunity is targeted for organizations serving American Indians and Alaska Natives (AI/AN) experiencing homelessness both on and off tribal lands. The goal of this TA initiative is to strengthen partnerships between Tribal communities, urban native communities, homeless crisis response systems, state and local partners, trade associations, and other relevant stakeholders, to decrease the number of AI/AN households experiencing or at risk of experiencing homelessness by increasing their access to permanent housing. <u>Click Here</u> to see the flyer. To be considered as a TA participant, complete the Interest Form (attached) and email your form to LindaLee Retka at <u>Iretka@naihc.net</u> no later than October 19, 2018. For more info., contact:

- Marlisa Grogan, Senior Program Specialist, SNAPS at (603) 666-7510 (ext. 3049) or by email: <u>Marlisa.M.Grogan@hud.gov</u>
- LindaLee Retka, Program Director, National American Indian Housing Council at (218) 343-7662 or <u>lretka@naihc.net</u>

#### ONAP BEST PRACTICES WEBINAR SERIES FEATURING: LUMMI NATION HOUSING AUTHORITY

HUD Deputy Assistant Secretary, Heidi Frechette, recently interviewed Diana Phair, Executive Director of the Lummi

Nation Housing Authority about their Sche'Lang'En (Our Way of Life) Village, a 45unit gated Transformational Housing with Supportive Services. Housing is intended for individuals and families making transformational life changes and/or recovering from homelessness, domestic violence, substance use disorders, and looking to reunify with their children. Utilizing a \$7,000,000 Title VI loan to complete the project, the detached homes are clustered in pods of four with a shared covered alcove to encourage families to get to know one another. The village features walking paths encourage exercise; community facility used for



weekly meetings, playgrounds, and, a community garden provides fresh vegetables for families. **Download webinar materials:** <u>Presentation Slides (pdf)</u>; <u>Recorded webinar (YouTube)</u>; <u>Transcript (pdf)</u>; Case Study coming soon



# THE ASSEMBLY OF FIRST NATIONS (AFN) HOSTS IT'S THIRD ANNUAL NATIONAL HOUSING AND INFRASTRUCTURE FORUM & TRADESHOW

The forum will host plenary session and interactive workshops on the long-term approach for First Nations housing and related infrastructure on First Nations as well as housing for First Nations members who live in urban, rural, and northern areas. For more information, use the link below. <u>Click Here</u> for more information.

#### HOUSING COUNSELING DISASTER RECOVERY TOOLKIT NOW AVAILABLE

HUD's Office of Housing Counseling's <u>Housing Counseling Disaster Recovery Toolkit</u>, is a new online guide created to help Housing Counseling Agencies prepare for disaster events and engage with local partners that receive funding following disasters. The toolkit features two related guides:

<u>Preparing for A Disaster</u> walks through an organizational planning process to effectively prepare a disaster in your community. It also provides guidance on how to work with other stakeholders to participate in disaster planning efforts as well as how to counsel clients on preparedness.

<u>Operating Post Disaster</u> highlights actions to take to adjust to a post-disaster environment. This includes immediate steps to help ensure continuity of operations and longer term efforts to participate in community recovery and assist clients in post-disaster recovery.

## INDIAN COUNTRY NEWS (CONTINUED)

#### INDIAN HOUSING PLAN/ANNUAL PERFORMANCE REPORTS OCTOBER 17-18, 2018 - ALBUQUERQUE, NM

Participants at this two-day training will receive step-by-step instruction on how to successfully complete the combined, automated IHP/APR form. The trainer will provide a walk-through of the new Excel form, which simplifies completion with drop-down menus, auto-filling data, and more. Participants will also receive guidance on the development, planning, and reporting processes and requirements. All grantees are encouraged to attend this training. **Please note:** Training materials will be provided on USB thumb drives. Participant binders will not be available. Participants should bring a device, such as a laptop, that has a USB port. **TRAINING REGISTRATION:** Registration for this training is **FREE**, but you must register to attend. **Registration is available online at http://www.firstpic.org/events/**.

#### TRIBAL GRANTS EDUCATION AND TECHNICAL ASSISTANCE WEBINAR SERIES- For more information, click here!

The Health Resources and Services Administration (HRSA) is hosting a FREE Grants Education and Technical Assistance Webinar Series for Tribes, Tribal Organizations, Indian Health, Tribal and Urban Indian Health Programs. Learn about the federal grant application process, how to write better grant proposals and evaluation plans for your projects, strategies for successful grant management, and more. Participants will also have the opportunity to connect with HRSA subject matter experts, grant reviewers, as well as peers to discuss best practices and barriers to successful grants application and management. Webinars are held the **second Wednesday of every month from 1:00pm to 2:30pm ET**: October 10, 2018: Successful HRSA Tribal Grantees. You must register to access the recording. Register here: <u>https://hrsa.connectsolutions.com/</u><u>federal grant application recording/event/registration.html</u>. For more information, please contact Nancy Rios at <u>nrios@hrsa.gov</u>.

### HHS AWARDS \$50 MILLION TO ASSIST AMERICAN INDIAN & ALASKA NATIVE TRIBAL EFFORTS COMBATING THE OPIOID OVERDOSE EPIDEMIC

The Dept. of Health & Human Service's Substance Abuse & Mental Health Services Administration (SAMHSA) has awarded grants of about \$50 million to American Indian and Alaska Native tribes to strengthen their efforts to combat the opioid overdose epidemic. The Tribal Opioid Response grant program aims to address the opioid overdose epidemic in tribal communities by increasing access to culturally appropriate and evidence-based treatment, including medication-assisted treatment using one of the three FDA-approved medications for the treatment of opioid use disorder (OUD). Click Here for more information. <u>Click Here</u> for more information.

#### RESOURCES FOR NATIVE AMERICANS

To live on public lands, contact the <u>Office of Public and Indian Housing (PIH)</u>. To live on a reservation, contact a local <u>Tribally Designated Housing Entity (TDHE)</u>. Locate your <u>state housing counseling agency</u> or call 1-800-569-4287 to locate the agency nearest you.

#### **Native American Housing Programs**

Indian Housing's Office of Native American Programs (ONAP) - 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): <u>http://www.tribal</u> -institute.org/lists/housing.htm

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

# TRAINING AND CONFERENCES

TRAINING/EVENT	WHEN AND WHERE	DESCRIPTION AND REGISTRATION	
HUD   2 CFR Part 200 Training	October 17 - 18, 2018, Denver, CO	The Office of Native American Programs, in coordination with the Native American Indian Housing Council, is hosting 2 CFR Part 200 Training. Training participants will learn about the Uniform Administrative Requirements, Cost Principles, and Audit Requirements for Federal Awards. Tribe and TDHEs that work with Indian Housing Block Grant, Indian Community De- velopment Block Grant, or other HUD awards should attend this training. Register for the event <u>here</u> .	
Indian Housing Plans/Annual Performance Reports (IHP/APR)	October 17 - 18, 2018, Albuquerque, NM		
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 con- tinuing operational compliance under the LIHTC and the Native American Housing Assistance and Self-Determination Act (NAHASDA) programs. To Registration <u>Click here</u>	
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 pro- cess, planning for development including the important role of the Indian Housing Plan (IHP) in project planning, project feasi- bility, financing sources, site selection, administrative issues, home rehabilitation programs, and an evaluation of the force account method of construction. <b>To Register:</b> <u>https://</u> <u>book.passkey.com/go/RLEGL</u>	
Whatever You'd Like	When You'd Like It	<ul> <li>FREE Technical Assistance is available to you through EWONAP! <ul> <li>Accounting for Grants Management</li> <li>Board of Commissioners Training</li> <li>Construction Management</li> <li>Development Project Planning and Management</li> <li>Financial Management</li> <li>New Executive Director Training</li> <li>Self–Monitoring</li> <li>Policies and Procedures Update Workshop</li> </ul> </li> <li>Contact Mary White at Mary.White@hud.gov or 312.913.8762</li> </ul>	

# **OTHER RESOURCES**

#### NAIHC LEGAL SYMPOSIUM: CALL FOR PRESENTATIONS Deadline: October 12th, 2018 @ 5 PM ET

NAIHC Legal Symposium will include training sessions that provide up-to-date information on issues that impact tribal housing programs and that directly relate to administration of programs under the NAHASDA. If you wish to submit a proposal to offer a presentation.

- <u>Click Here</u> to review the guidelines for Proposal.
- <u>Click Here</u> to complete the online submission.

#### HEROS FOR TRIBES AND TRIBAL PARTNERS WEBINAR RECORDING

The HUD Office of Environment and Energy (OEE) announces the Using HEROS for Tribes and Tribal Partners webinar. Beginning in June 2018, OEE is conducting a pilot for Tribes and their partner organizations using HUD Environmental Review Online System (HEROS) for both Part 50 and Part 58 Environmental Reviews in **HEROS**. This webinar is intended for Tribes, TDHEs, and third party consultants who prepare Office of Native American Programs (ONAP) reviews on behalf of HUD or a Responsible Entity Tribe.

Using HEROS for Tribes and Tribal Partners recording

Using HEROS for Tribes and Tribal Partners slides

Using HEROS for Tribes and Tribal Partners transcript

#### **EPIC REQUIREMENTS**

HUD's Indian Housing Block Grant recipients are required to use EPIC, which is the internet-based application system that all Tribes and TDHEs will use to file their Indian Housing Plan [IHP] and Annual Performance Reports [APR] beginning immediately. SWONAP is conducting free training to support the required use of Energy Performance and Information Center (EPIC) for completing and submitting IHPs/APRs, IHP Amendments, IHP Waivers, and Tribal Certifications. Secure System User IDs and passwords are required to log into EPIC. Below are links to helpful instructional materials to assist with the transition to EPIC:

- <u>https://www.youtube.com/watch?v=-PdJXsLyeg0&feature=youtu.be</u>
- <u>https://www.youtube.com/watch?v=E2-LswDMbxI&feature=youtu.be</u>
- https://www.youtube.com/watch?v=QqDVbRrdFn4&feature=youtu.be
- https://www.youtube.com/watch?v=zK2aUtPG1L0&feature=youtu.be

#### **HUD TRAINING COURSES**

HUD offers training courses for new and current housing counselors. Training, membership, and all webinars are free. Most webinars have a short online test to get continued education hours' credit and Certificates of Completion. To see all webinars at a glance, visit: <u>https://www.thecounselorscorner.net/webinar-calendar/</u>. To participate in a live, online training course, see the schedule below for each of the six HUD competencies necessary to prepare for the HUD housing counseling certification exam:

October 09, 2018 - Tenancy

October 25, 2018 - Financial Management

## 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 Hurri- canes and Wildfires Assistance for Agricultural producers affected by hurricanes and wildfires in 2017. Program will help recover and rebuild their farming opera- tions. The program, known as the 2017 Wildfires and Hurricanes Indemnity Pro- gram (2017 WHP) 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 www.fsa.usda.gov/programs-and-services/disaster-assistance-program/wildfires- and-hurricanes-indemnity-program/index. Eligibility is determined by Farm Ser- vice 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 www.farmers.gov/recover/whip.
Federal Emergency Manage- ment Agency (FEMA), Department of Homeland Security,	January 31, 2019	<b>FY 2018 Pre-Disaster Mitigation Grant Program.</b> The Pre-Disaster Mitigation (PDM) program, authorized by Section 203 of the Robert T. Stafford Disaster Re- lief 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. This program awards planning and project grants and provides opportunities for raising public awareness about reducing future losses before disaster strikes. Mitigation planning is a key process used to break the cycle of disaster damage, reconstruction, and repeated damage. FEMA will provide allocations of \$575,000 as required by the Stafford Act to states and territories; and a tribal set aside of \$15 million for allocations up to \$575,000 for Native American Indian tribal governments to support overall mitigation planning and projects. The remaining PDM funds will be awarded on a competitive basis with a focus on multi-state/tribal mitigation initiatives. Eligible Applicants include States, U.S. Territories, Federally-recognized tribes, and Local governments. <u>Click Here</u> to apply.
Economic Development Ad- ministration (EDA)	Open	Fiscal Year 2018 (FY2018) Disaster Supplemental Notice of Funding Opportunity (NOFO) An announcement of \$587 million available to eligible grantees in com- munities impacted by natural disasters in 2017. <b>Current Closing Date for Applica-</b> <b>tions:</b> There are no application deadlines and the agency will accept proposals on a rolling basis until the publication of a new Disaster Supplemental NOFO, cancel- lation of this NOFO, or all funds are obligated.
Indian Loan Guaranty, Insur- ance, and Interest Subsidy Program (DOI)	Open	This program assists in obtaining financing from private sources to promote busi- ness 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 visit <u>http://www.bia.gov/WhoWeAre/ AS-IA/IEED/DCI/index.htm</u> .
Rural Broadband Loans & Loan Guarantees (USDA)	Open	Broadband Program furnishes loans and loan guarantees to provide funds for the costs of construction, improvement, or acquisition of facilities and equipment needed to provide service at the broadband lending speed in eligible rural areas. For more info. on other programs administered by Rural Utility Service (RUS) Tele-communications visit: <u>http://www.rd.usda.gov/programs-services/all-programs/telecom-programs</u>

#### U.S. Department of HUD, Eastern Woodlands Office of Native American Programs News Bulletin – October 2018

# 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.		



SO AND LING AN DEVELOR

**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 >>>

HUD ONAP CodeTalk website	<u>Grants.gov</u>		
EWONAP website	Federal Register Today		
HUD Indian Housing Block Grant	White House Native Americans Resources Page*		
HUD Indian Community Development Block Grant	DOT Tribal Transportation Program		
HUD Section 184 Home Loan Guarantee	Safe Drinking Water and Basic Sanitation Task Force		
HUD Title VI Loan Guarantee	Asset Building for Native Communities		
HUD Healthy Homes	Center for American Indian Economic Development		
HUD ROSS Grant	Native American Contractors Association		
HUD's Office of Sustainable Housing	National Congress of American Indians		
HUD PIH Environmental Resources	National American Indian Housing Council		
HUD PIH Notices to Tribes and TDHEs	DOE Tribal Energy Program		
HHS Residential Energy Assistance Challenge Program	DOE Weatherization Grants		
HHS Low Income Housing Energy Assistance Program	DOE Federal Energy Management Program		
DSIRE - Energy Efficiency Incentives	EPA Tribal Grants		
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		
<u>GLIHA</u>	MAST		
<u>USET</u>	GLITC		

#### **USEFUL LINKS**

\*Site currently being updated

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