

EASTERN WOODLANDS OFFICE OF NATIVE AMERICAN PROGRAMS

UNITED STATES DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT



EWONAP NEWS BULLETIN APRIL 2019



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.

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!

While the Office of Native American Programs [ONAP] a division of the Department of Housing and Urban Development [HUD] primarily provides housing assistance directly to Tribes through its major block grant programs such as the Indian Housing Block Grant or [IHBG] program or its Indian Community Development Block Grant [ICDBG] program, it also has a product that assists tribal members who wish to own a home. The IHBG program limits who can get assistance to low income tribal members, defined as being 80% or less of median family income for the area the Tribe services. This can be allowed up to 100% of median family income in some circumstances, but obviously does not assist tribal members who are above that income level.

Another barrier for some tribal members is that each Tribe or Tribally Designated Housing Entity [TDHE] better known in most places as the Tribal Housing Department or Housing Authority is per-

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GREETINGS FROM THE ADMINISTRATOR (CONTINUED)

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mitted to exercise preference to their own tribal members first. Given the high demand for housing in Tribal areas and the limited supply, even low-income non-member Indians are sometimes placed at the back of a long waiting list, which may never reach them. However, if they have sufficient income, they may still be able to afford a house.

The program that bypasses these limiting factors is called our **Section 184 Loan Guarantee Program**. It is not a direct loan program, whereby the borrower gets money directly from the US Government, but instead works by guaranteeing to a Bank that their loans in Indian Country will be protected against loss by a guarantee from the **Section 184 Office of Loan Guarantee**, which is in Washington, D.C. The program guarantees the bank that it will be protected from loss if the borrower fails to pay. There are **no income limits** in this program, other than the ability to make payments to pay back the loan. This means that tribal members who are more economically self-sufficient because they have secure jobs with a decent income have somewhere to get financing for housing. It doesn't matter which tribe they belong to, so long as they are a member of a federally recognized tribe, or a member of one of the five state recognized tribes who receive IHBG grants and want a home in an approved area. The approved areas are listed on the Section 184 Program website.

What is especially positive feature of this homebuyer program is that it can assist with financing a home on Tribal or Individual **Trust lands, as well as, on fee land**. One can use the loan to build a home, as well as, buy an existing home or to improve an existing home. This is an ideal program for professionals and middle managers who work for tribes but can't access the normal IHBG funded housing rental or Mutual Help programs because they make over 80% of median family income.

Another great feature is the **low-down payment requirement**. The Section 184 program does not require a full 20% down payment as do most conventional mortgage programs. Under the Section 184 program a borrower only needs **two point twenty-five percent [2.25%] of the purchase price as a down payment**. When many homes cost \$150,000 to \$200,000 this cuts down the down payment from \$30-40,000 to only \$4,500 to \$6,000, which is far more manageable. Of course, there are other closing costs such as legal fees, title insurance, transfer taxes and the like, but the low-down payment option alone makes getting into a home far more affordable under the Section 184 program than conventional financing. A general overview of the program can be found here:

https://www.hud.gov/program_offices/public_indian_housing/ih/homeownership/184/borrower8s.

For Veterans there is a low to zero percent down payment program sponsored by the VA which may also be available on trust land. The key to accessing this program is good credit and a low debt ratio, which the Section 184 guidelines require. As with any loan, you must have the ability to repay the loan. That is why the program works by having Banks do the examination of creditworthiness, which is stringent, but not impossible. Borrowers should have few to no outstanding judgments, limited debt and the ability to make the principal and interest payments, taxes (if on fee land), and homeowner's insurance. Current lending rates on fixed 30-year mortgages are less than 5%, which varies with creditworthiness. Moreover, many lenders utilizing the Section 184 program are willing to work with borrowers to advise them how to improve their creditworthiness over time to become eligible even if they are not immediately eligible.

There are also potentially important tax benefits to owning a home as both **property taxes** and **payment made on interest** portions of home loans are deductible. These rules were recently impacted by the recent changes in the tax code so its best to discuss them with a tax professional to see if they might work in each individual situation. Other tax benefits may benefit people who work for tribes that they are members of depending on if they both live and work on tribal land. Depending on whether the Tribal member works or lives in a state that has an income tax or sales tax, or both, they might be exempt from some of these taxes. However, it would be best to discuss this with an attorney familiar with tax applicability in their locality. So, if you know of Tribal members who are over income for your low rent programs, the Section 184 program may be the answer. The Office of Loan Guarantee lists many banks, credit unions, CDFI's and other financial institutions that offer the Section 184 home loan program. See the list on this hyperlink: <https://www.hud.gov/sites/dfiles/PIH/documents/SEC184LENDER.pdf>

Best wishes,

Mark Butterfield, Administrator

Eastern Woodlands Office of Native American Programs

EWONAP REGIONAL NEWS

Monitoring Review season is upon us and EWONAP team members are headed out to visit various tribes. We are excited to learn more about your work and looking forward to hearing about your successes and challenges. The EWONAP Team is here to support you in building successful communities.

We want to positively engage with you!

THE EWONAP TEAM IS ON THE MOVE!



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**SITE VISIT TO:
MOWA BAND OF CHOCTAW INDIANS
MARCH 18 – 22, 2019**

The MOWA Band of Choctaw Indians are a State recognized Tribe. The Choctaw Indians of Mobile and Washington Counties, Alabama are located in southern Alabama. The MOWA Choctaw Reservation is located along the banks of the Mobile and Tombigbee rivers near the small southwestern Alabama communities of McIntosh, Mount Vernon and Citronelle, and north of Mobile.

Mowa Choctaw Housing Authority:

MOWA Choctaw Housing Authority is a tribally designated housing entity established to access, construct, and manage housing for tribal members. The Mowa Choctaw Housing Authority operates and maintains an affordable, safe, and decent rental housing and home ownership program within the counties of Mobile and Washington. MCHA staff is available to assist with completing an application in their office in Mt. Vernon, Alabama. The Mowa Choctaw Housing Authority also provides supportive services and resources to residents and community members to better enable their individual and group ventures toward self-sufficiency, health, stability and improved lifestyles.

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

EPA TO HOST WEBINARS ON FY 2019 EXCHANGE NETWORK GRANT SOLICITATION NOTICE DUE DATE: APRIL 8, 2019

In support of the FY 2019 Exchange Network (EN) Grant cycle, the EPA will host four webinars to assist potential applicants. **A webinar for interested tribal applicants will be hosted on Wednesday March 6th**, with additional webinars for anyone from the general public held on March 11th, March 15th, and March 20th. Each webinar will include the same presentation on the following topics: an overview of the EN Grants Program, critical elements of the Solicitation Notice, notable changes from FY 2018, tips for preparing and submitting your application, and common mistakes to avoid. This will be followed by a question and answers session with participants. Please note that the sessions will end when all the participants' questions have been addressed. **Please note that submittal deadline for the FY 19 EN Grant cycle is now April 8, 2019 at 11:59pm ET.**

TRIBAL COMMUNITIES SOCIAL AND ECONOMIC DEVELOPMENT STRATEGIES PROGRAM DUE DATE: APRIL 15, 2019

The Administration for Native Americans within the HHS Administration for Children and Families is seeking applications for its 2019 [Social and Economic Development Strategies –SEDS program](#). This program is focused on community-driven projects designed to grow local economies, strengthen Native American families, including the preservation of Native American cultures, and decrease the high rate of current challenges caused by the lack of community-based businesses, and social and economic infrastructure in Native American communities. [Click Here](#) for the application.

THE U.S. DEPARTMENT OF JUSTICE (DOJ), OFFICE OF JUSTICE PROGRAMS, NATIONAL INSTITUTE OF JUSTICE (NIJ) 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. Proposed projects must include a new tribal-researcher partnership component.

While the scope of this solicitation is defined as investigator initiated, the following research topics are of particular interest to DOJ:

- Administration of justice for Native youth and adults
- Alcohol and other drugs of use and abuse
- Crime prevention and intervention efforts
- Criminal offending
- Enhancing investigations and prosecutions in Indian Country
- Murdered, missing, and trafficked women and girls
- Reducing violent crime
- Responding to and reducing victimization

AMERICORPS STATE AND NATIONAL 2019 INDIAN TRIBES NOFO Application Deadline

The deadline for applications to the 2019 NOFO is **Thursday, May 2, 2019 at 5:00 p.m. Eastern Time**. CNCS expects that successful applicants will be notified by **Thursday, June 27, 2019**.

The 2019 AmeriCorps State and National Indian Tribes Notice of Funding Opportunity (NOFO), Mandatory Supplemental Guidance, Application Instructions, Performance Measure Instructions, and technical assistance call schedule are now available online and can be found at this link: <https://www.nationalservice.gov/build-your-capacity/grants/funding-opportunities/2019/fy2019-ameri-corps-indian-tribes-grants>.

INDIAN COUNTRY NEWS (CONTINUED)

**SAVE THE DATE! ONAP NATIONAL BEST PRACTICE FEATURING
BERING STRAITS REGIONAL HOUSING AUTHORITY - MAY 23, 2019 AT 1:00 P.M. EASTERN**

The third installment of HUD's National Best Practices Webinar Series will feature HUD Deputy Assistant Secretary, Heidi Frechette, interviewing Christopher Kolerok, Executive Director of the Bering Straits Regional Housing Authority about their Title VI construction project in Savoonga featuring energy efficient construction utilizing their force account crew. The conference begins at 1:00 PM Eastern Time on May 23, 2019; you may join the conference 10 minutes prior. **Step 1:** Dial into the conference:

Dial-in: 1-877-369-5243

Access Code: 0358217##

Need an international dial-in number?

Step 2: Join the conference on your computer.

Entry Link: <http://ems8.intellor.com/login/813777>

[illegible]

Meet Sharon! Section 184 Home Loan Guarantee homeowner

"It was very rewarding to have the house keys handed to us"

Sharon Kidman of Albuquerque, New Mexico purchased a 3-bedroom, 1,750 square foot home in 2011 using the [Section 184 Home Loan Guarantee Program](#). Since program inception in 1992, HUD's Office of Native American Programs has guaranteed nearly 43,000 loans providing \$7.3 billion investment in Native communities. To read her story, [Click Here](#).

HELPFUL RESOURCES/WEBSITES FOR TRIBES AND TRIBAL ORGANIZATIONS:

Centralized website for federal grant opportunities: www.grants.gov Government Information by Topic: <http://www.usa.gov/>.

Explore U.S. Federal Agency Resources for Native Americans: <https://www.usa.gov/tribes>

HUD's PIH Notices to Tribes and TDHEs: https://www.hud.gov/program_offices/public_indian_housing/ih/regs

HUD's Office of Sustainable Housing and Communities: www.hud.gov/sustainability.

Federal Register Today: http://www.gpo.gov/su_docs/aces/fr-cont.html.

Environmental Resources <http://www.hud.gov/offices/pih/ih/codetalk/resources/env.cfm>

Grants Available to Tribes on Health Issues

Resources Available to Tribes on Health Issues

National Resource Database for Tribal Water System Operators: www.smallwatersupply.org

Multi-agency Infrastructure Task Force in Indian Country: <http://www.epa.gov/tp/trprograms/infra-water.htm>

Asset Building for Native Communities: <http://www.idaresources.org/page?pageid=a047000000ArRPk>

Center for American Indian Economic Development: www.franke.nau.edu/businessoutreach/caied

Southern California Indian Center- www.indiancenter.org

Indian Dispute Resolution Services, Inc. <http://www.idrsinc.org>

Native American Contractors Association: <http://www.nativecontractors.org/>

CDFIs: Native Capital Access: www.nativecapitalaccess.com

Native Community Finance: www.nativecommunityfinance.org

National Congress of American Indians: www.ncai.org

National American Indian Housing Council: www.naihc.net

TRAINING AND CONFERENCES

TRAINING/EVENT	WHEN AND WHERE	DESCRIPTION AND REGISTRATION
Supervisory Management	April 2-4, 2019, Bayfield, WI	This course deals with practical issues and problems supervisors and managers face on a day to day basis. Designed as a workshop, we will collectively examine a variety of supervisory management challenges and explore various methods and techniques for handling them. The course is intended to address many questions you may have about supervising and managing employees, including managing conflict in the workplace, fostering teamwork, and motivating employees you supervise. Click Here to register.
The U.S. Department of Energy Office of Indian Energy, hosted by the Midwest Tribal Energy Regional Association (MTERA)	April 8, 2019, 8:00 AM – Tue, Apr 9, 2019, 4:00 PM CDT, Potawatomi Hotel & Casino, Milwaukee, WI	Regional tribal energy workshop for Midwest tribes. The workshop will include informational sessions on project development, tribal utility formation, strategic energy planning, and more; case studies from Midwest tribes who have successfully developed energy projects; networking opportunities; and a tour of the Forest County Potawatomi Community biodigester facility. Energy is sponsoring a regional tribal energy workshop for Midwest tribes hosted by the Midwest Tribal Energy Regional Association (MTERA) April 8-9, 2019, in Milwaukee, Wisconsin. Click Here to register.
NAHASDA Intermediate	April 9-11, 2019, Albuquerque, NM	This Intermediate NAHASDA course will skip lightly over the history. Trainers will use detailed case studies to illustrate how NAHASDA is applied in real world housing situations. Areas discussed to include eligible activities, eligible families, useful life, audits and records retention, inspections and admissions, relocation, and Indian Preference. Click Here to register.
Whatever You'd Like	When You'd Like It	<p>FREE Technical Assistance is available to you through EWONAP!</p> <ul style="list-style-type: none"> • 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 <p>Contact Mary White at Mary.White@hud.gov or 312.913.8762</p>

FUNDING ANNOUNCEMENTS FOR NATIVE/TRIBAL ENTITIES

[Grants.gov](https://www.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.

SOURCE	DEADLINE	DETAILS AND LINKS
United States Department of Health and Human Services (HHS)	April 15, 2019	Tribal Communities Social and Economic Development Strategies Program. The Administration for Native Americans within the HHS Administration for Children and Families is seeking applications for its 2019 Social and Economic Development Strategies –SEDS program . This program is focused on community-driven projects designed to grow local economies, strengthen Native American families, including the preservation of Native American cultures, and decrease the high rate of current challenges caused by the lack of community-based businesses, and social and economic infrastructure in Native American communities. See details at https://www.grants.gov/web/grants/view-opportunity.html?oppld=298007
U.S. Department of Energy	May 1, 2019	DOE is offering \$17 million in new funding to deploy energy infrastructure on tribal lands for projects interested in harnessing their vast undeveloped energy resources. Through grants awarded, DOE intends to provide financial support to: Topic Area 1: Install energy generating system(s) and/or energy efficiency measure(s) for Tribal Building(s); Topic Area 2: Deploy community-scale energy generating system(s) on Tribal Lands; Topic Area 3: Install energy system(s) for autonomous operation (independent of the traditional centralized electric power grid) to power a single or multiple essential tribal facilities during emergency situations or for tribal community resilience The intended results of the 50% cost-shared projects selected under this FOA are to reduce or stabilize energy costs and increase energy security and resilience for Indian tribes and Alaska Native villages. The full FOA is available online . Read more in the press release .
Administration for Children and Families (ACF), Administration for Native Americans (ANA) FY2019 Funding Opportunities	May 15, 2019	(FY) 2019 funds for community-based projects for the Social and Economic Development Strategies (SEDS) program. Tourism falls under the priorities for Economic Development funding, including: Tourism – Planning/developing resources, services, & businesses that promote travel, recreation, and tourism, or branding to tell the story of Native Americans as the First Peoples of the United States. Projects may utilize the arts or other cultural resources to help revitalize Native communities, promote economic development, increase livability, and present the uniqueness of the Native communities to visitors in a way that celebrates the diversity of the United States. Economic Infrastructure - Addressing economic infrastructure needs that will strengthen business development and job creation in native communities. Entrepreneurship and Microbusiness - Promoting entrepreneurial development through business incubators and other activities that support businesses and market the availability of local products or services. Place-based Strategies - Using a tribe or community's local or regional assets and resources and collaborating with multiple stakeholders to address economic development barriers. For More Info.: http://www.acf.hhs.gov/programs/ana/assistance
United States Department of Agriculture (USDA)	May 31, 2019	USDA Extends Deadlines for ReConnect Rural Broadband Program. USDA has extended application deadlines for the Rural eConnectivity Pilot Program (ReConnect Program). The first application deadline will be pushed back to May 31, 2019 or later. Previously, application deadlines began in April. New specific deadlines for ReConnect Program grants, loans, and grant-loan combination applications will be posted in the Federal Register in late February. More information about the ReConnect program may be found at http://reconnect.usda.gov .
U.S. Department of Interior	September 30, 2019	Program to implement the land consolidation provisions of the Cobell Settlement Agreement, which provided \$1.9 billion to consolidate fractional land interests across Indian country. The Buy-Back Program allows interested individual owners to sell their land for immediate transfer to the recognized tribe that exercises jurisdiction. More information at: https://www.grants.gov/web/grants/view-opportunity.html?oppld=309293

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:



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



Developing a New Project?

Revising your Policies and Procedures?

Reassessing Long Term Goals?

Let ONAP Help!

Free Technical Assistance

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

How Does It Work?

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

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

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

Training and TA available on:

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



Mary White, Grants Management Specialist

HUD, Eastern Woodlands

Office of Native American Programs

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For more information, please contact ►►►

USEFUL LINKS

HUD ONAP CodeTalk website	Grants.gov
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
GLIHA	MAST
USET	GLITC

*Site currently being updated

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