

EASTERN WOODLANDS OFFICE OF NATIVE AMERICAN PROGRAMS

UNITED STATES DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT



EWONAP NEWS BULLETIN JUNE 2021



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 ADMINISTRATOR

Greetings,



It has been a difficult year for nearly everyone adjusting to the COVID-19 Crisis. The Office of Native American Programs has been on mandatory telework for the past year and six weeks. Our staff continue to telework from home. With the use of TEAMS and Zoom, Conference calling and the miracle of modern technology we have been able to take everything online for the most part. The EPIC system has moved all IHP and APR reviews online in a much simpler to use program which will be transitioned to an upgraded system call GEMS by this fall. GEMS stands for Grant Evaluation and Management System.

(Continued on page 2)

GREETINGS FROM THE ADMINISTRATOR (CONTINUED)

(Continued from page 1)

Since last month's Bulletin, Congress has passed the American Rescue Plan, which will provide \$450 million in funding to all IHBG grantees, even those who haven't participated in past years, to assist them in preparing for, responding to, or preventing the spread of COVID-19. It is modeled on the CARES Act so will have nearly identical requirements. Each grantee has been allocated 69-70% of their base 2020 funding before deductions, which can be used to offset the impacts of COVID-19 in their Tribal Communities. ONAP is posting all guidance on how this money may be used and publishing all relevant information on [HUD's Codetalk website](#) for your easy reference.

Earlier this month, an IHBG-ARP Implementation Notice training session was held by ONAP headquarters. The training covered how to fill out the IHBG-ARP abbreviated Indian housing plan (IHP), eligible activities, and how to apply for funding. The form to apply is online and you are not required to file it in EPIC. You can access the fillable IHP form [here](#). Other IHBG-ARP related training materials are available on [HUD's Codetalk website](#). There is no time limit on when to file the IHBG-ARP IHP but the sooner it is filed the faster the allocated money will be made available in LOCCS. If you have questions, please contact Elton.Jones@HUD.Gov or Mary.White@HUD.gov for more specifics.

While the roll out of vaccines has been exemplary for most tribes, it remains a difficult time. Many of us have experienced personal loss of friends and family made worse by the fact many of our forms of mourning require person to person gatherings which until vaccination appeared out of reach even with social distancing and masks. Fortunately, the Indian Health Service and Tribal Health Departments have been very responsive in getting vaccines out the door and into Tribal member arms, which made it possible for me to attend a wake a few weeks ago. While cool, the weather helped by allowing it to be outside, masks were worn, sanitizer was available and to the extent possible social distancing was in effect. We look forward to the future with more hope despite the losses many have suffered.

The American Rescue Plan will allow more help by providing funds for more units for social distancing and the implementation of long term plans to assist the homeless, veterans returning to their tribes, or food safety and sovereignty gardens for healthier lifestyles. ONAP wants all Grantees to know we appreciate how difficult this is for your communities. Feel free to call or email your GM or GE Specialist with any questions you may have about these new programs and visit the Codetalk website regularly for updates on program guidance and Frequently Asked Questions [FAQs].

Warmest Regards,

Mark Butterfield, EWONAP Administrator

EWONAP REGIONAL NEWS

VACANCY ANNOUNCEMENT- GRANTS EVALUATION SPECIALIST, GS- 11/12 (TERM APPOINTMENT), MULTIPLE LOCATIONS:

[Apply Now](#)

EWONAP HOSTED ENVIRONMENTAL REVIEW TRAINING

EWONAP Recently held a training session, in partnership with ONAP's Environmental Clearance Officer, Danielle Schopp. An environmental review assesses the potential environmental impacts of a project to determine whether it meets federal, state, and local environmental standards. Every HUD-assisted project must be examined to ensure that it does not negatively impact the surrounding environment and that the site itself will not have adverse effect on end users. The extent of the examination varies, but every project must be in compliance with the National Environmental Protection Act (NEPA) and other related Federal and state environmental laws.

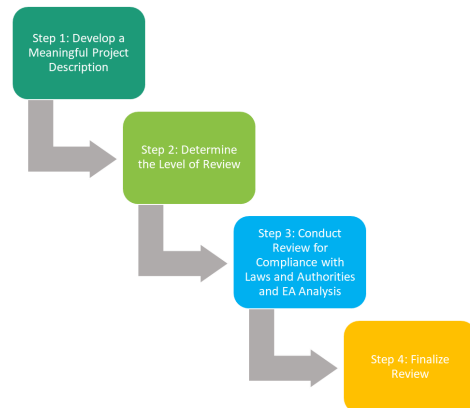
During the training, our team was reminded about how critical the Project Description is to the entire environmental review process. Creating a masterful Project Description at the onset is the first and most critical step toward a successful Environmental Review submission.

Developing a strong Project Description is the basis for:

- Determining the level of environmental review
- Conducting analysis and determining compliance with laws and authorities
- Informing the public about the federal action

If the foundation for the review isn't valid, mistakes will perpetuate throughout the entire review. Therefore, we strongly encourage your Tribe to set aside time to create a strongest possible Project Description. If you have questions about environmental review, please contact your assigned Grants Management Specialist or Grants Evaluation Specialist for your Area Office. Also, visit [Codetalk](#) for additional resources on the Environmental Review process.

STEPS IN THE ENVIRONMENTAL REVIEW PROCESS



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!

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Federal Communications Commission's (FCC) Emergency Broadband Benefit (EBB)

The [Emergency Broadband Benefit](#) (EBB) is available for all eligible households to apply for a subsidy that will assist them with affordable internet service during the COVID-19 pandemic. The Tribal EBB provides a discount of up to \$75 per month towards broadband service for eligible households. Eligible households may also be able to receive a one-time discount of up to \$100 to purchase a laptop, desktop computer, or tablet from participating providers if they contribute more than \$10 toward the purchase price. A household is eligible for the Tribal EBB if they live on tribal lands (includes any federally recognized Indian Tribe's reservation, Pueblo, or colony, including former reservations in Oklahoma, Alaska Native regions, Hawaiian Home Lands, or Indian allotments), and a member of the household meets **one** of the criteria below:

- Qualifies for Bureau of Indian Affairs General Assistance;
- Qualifies for Head Start;
- Qualifies for Tribal Temporary Assistance for Needy Families (Tribal TANF);
- Qualifies for Food Distribution Program on Indian Reservations;
- Has an income at or below 135% of the Federal Poverty Guidelines or participates in certain assistance programs, such as SNAP, Medicaid, or the [FCC's Lifeline program](#);
- Approved to receive benefits under the free and reduced-price school lunch program or the school breakfast program, including through the USDA Community Eligibility Provision in the 2019-2020 or 2020-2021 school year;
- Received a Federal Pell Grant during the current award year;
- Experienced a substantial loss of income due to job loss or furlough since February 29, 2020, and the household had a total income in 2020 at or below \$99,000 for single filers and \$198,000 for joint filers; or
- Meets the eligibility criteria for a participating Internet Service Provider's existing low-income or COVID-19 program.

[illegible]

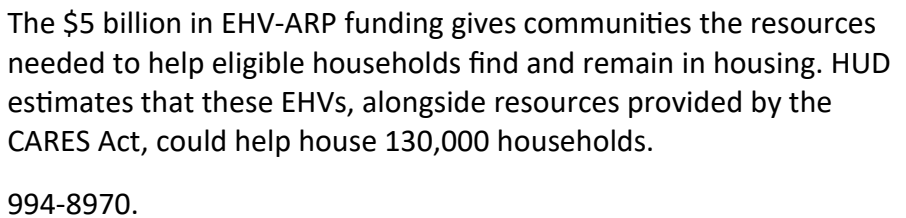
Dear Lender Letter 2021-02 - The purpose of this Dear Lender Letter (DLL) is to inform Lenders of further extensions for the foreclosure and eviction moratoriums, loan processing flexibilities, and the Borrower's ability to request a COVID-19 Forbearance. This DLL also broadens Borrower eligibility for COVID-19 Loss Mitigation Options and expands COVID-19 Forbearance periods for certain Borrowers. The DLL extends the foreclosure moratorium under the Section 184 and Section 184A programs through June 30, 2021. **[Continue Reading](#)**. **[Model ONAP](#)**

Loss Mitigation Advance Submission Checklist

CDC EXTENDS EVICTION MORATORIUM THROUGH JUNE 30

The Centers for Disease Control and Prevention (CDC) [announced the extension](#) of its eviction moratorium on Monday through June 30, 2021. CDC Director Dr. Rochelle Walensky has signed an extension to the eviction moratorium further preventing the eviction of tenants who are unable to make rental payments. The moratorium is now extended through June 30, 2021. Read the CDC's original [order](#).

On Monday, HUD Secretary Marcia L. Fudge [announced](#) the allocation of \$5 billion in American Rescue Plan funds for emergency housing vouchers for individuals and families who are experiencing homelessness or at risk of homelessness. The supplemental funding is allocated through the Emergency Housing Voucher (EHV) program. Through EHV, HUD is providing 70,000 housing choice vouchers to local public housing authorities (PHAs) across the country to help Americans find and remain in housing. [Click here](#) for a full list of initial allocations.



- Understand how NAHASDA, tribal housing policies, and other program requirements impact admission and occupancy programs
- Improve job performance related to admissions and occupancy issues
- Learn the application and admission process for tenants and residents
- Understand that requirements should be included in the admission, occupancy, and collection policies
- Calculate annual income to determine income eligibility for NAHASDA assisted programs
- Learn how to calculate adjusted gross income to calculate monthly housing payments or other housing assistance
- Know the process for and importance of verifying applicant information
- Understand the legal and financial implications of collections and lease compliance
- Understand the importance and benefits of effective collections and compliance with policies and procedures.
- Recognize the essential steps in the eviction process works.



The Training and Development Specialist serves in a full-time position for the Seminole Tribe of Florida (STOF) - Native Learning Center (NLC). This position is responsible for strategizing, collaborating, developing, self-facilitating and/or coordinating instruction, and evaluating the NLC-sponsored training programs in accordance with a highly structured internal process and approved plan of operation. NLC trainings are specifically designed for Native Americans and those individuals working in Indian Country. The focus is Low Income Housing as defined by the objectives of the Native American Housing Assistance and Self-Determination Act (NAHASDA) of 1996 and the Indian Housing Block Grant, which is administered by the U.S. Department of Housing and Urban Development.

STOF provides a comprehensive benefits package, and it is a drug free workplace with drug screening as a requirement of employment. STOF exercises Native American Preference.

WE EXERCISE NATIVE AMERICAN PREFERENCE.



NATIVE
LEARNING CENTER



**Registration is FREE for Native Americans
& those working within Indian Country!**

TRAINING AND CONFERENCES

TRAINING/EVENT	WHEN AND WHERE	DESCRIPTION AND REGISTRATION
HUD/NAIHC Sustainable Development, Design, and Construction Training	Virtual Training Date: June 15-17, 2021 Time: 10:00 a.m.- 4:00 p.m. PT Register Here	This 3-day training is designed to provide tribal communities with the tools that community leaders and organizations need to define sustainability and lead their communities through a design, development, and construction process that includes culture and environment.
HUD/NAIHC NAHASDA Intermediate	Virtual Training Date: September 21-23, 2021 Time: 8:30 a.m.- 4:30 p.m. AKST Register Here	This interactive three (3) day online NAHASDA Intermediate training is the next step to a more comprehensive understanding of the Native American Housing Assistance and Self Determination Act of 1996 (NAHASDA). Participants will be equipped with valuable tools such as the latest regulations, program guidance, and PIH Notices to manage their programs successfully. Topics to be included, but not limited to; Overview of NAHASDA; Development and TCD; Operating Budgets; Useful Life; Leveraging and Management Capacity; and more.
HUD/NAIHC Project Implementation	Date: November 16-18, 2021 Time: 8:30 a.m.- 4:30 p.m. AKST Register Here	This three (3) day training will provide participants with a wide scope of information pertaining to the planning and development of affordable housing projects under NAHASDA. Rather than focusing on a specific topic or type of project, this training will provide participants with the step-by-step process to professionally plan and implement various types of projects from conceptualization through management. Successful project implementation and program compliance is challenging and complex. This training is intended to assist recipients by providing an effective process to plan and manage NAHASDA projects which incorporates program requirements. The training will include a complex case study to provide an opportunity for participants with the opportunity to explore and evaluate various approaches to addressing complex housing challenges in rural Alaska villages.
Whatever You'd Like	When You'd Like It	FREE Technical Assistance is available to you through EWONAP! <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 Contact Mary White at Mary.White@hud.gov or 312.913.8762

OTHER RESOURCES

HELPFUL RESOURCES/WEBSITES FOR TRIBES AND TRIBAL ORGANIZATIONS

- [American Indian Center of Chicago](#)
- Asset Building for Native Communities: <http://www.idaresources.org/page?pageid=a047000000ArRPk>
- CDFIs: Native Capital Access: www.nativecapitalaccess.com
- Center for American Indian Economic Development: www.franke.nau.edu/businessoutreach/caied
- Centralized website for federal grant opportunities: www.grants.gov • Government Information by Topic: <http://www.usa.gov/>
- Environmental Resources <http://www.hud.gov/offices/pih/ih/codetalk/resources/env.cfm>
- Explore U.S. Federal Agency Resources for Native Americans: <https://www.usa.gov/tribes>
- Federal Register Today: http://www.gpo.gov/su_docs/aces/fr-cont.html
- [Grants Available to Tribes on Health Issues](#)
- 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
- Indian Dispute Resolution Services, Inc.: <http://www.idrsinc.org>
- Multi-agency Infrastructure Task Force in Indian Country: <http://www.epa.gov/tp/trprograms/infra-water.htm>
- National Resource Database for Tribal Water System Operators: www.smallwatersupply.org
- [Native American Chamber of Commerce](#)
- [Resources Available to Tribes on Health Issues](#)
- Southern California Indian Center: www.indiancenter.org
- Native American Contractors Association: <http://www.nativecontractors.org/>
- National American Indian Housing Council: www.naihc.net
- Native Community Finance: www.nativecommunityfinance.org
- National Congress of American Indians: www.ncai.org

FEDERAL PARTNERS

- Administration for Native Americans (ANA): http://www.acf.hhs.gov/programs/ana/programs/program_information.html
- [Department of Interior](#) Bureau of Indian Affairs (BIA), Indian Self-Determination Services
- Department of Energy's (DOE) Tribal Energy Program: <http://apps1.eere.energy.gov/tribalenergy/>
- Department of Health & Human Services (HRSA): <http://www.hrsa.gov/publichealth/community/indianhealth/index.html>
- Department of Justice, Office of Justice Programs (Native Americans): <http://www.ojp.usdoj.gov/programs/aiana.htm>
- Economic Development Administration www.eda.gov [Small Business Administration \(SBA\)](#) <http://www.sba.gov/>
- Environmental Protection Agency (EPA) Region 9 Tribal Solid Waste: <http://www.epa.gov/region9/waste/tribal/index.html>
- Environmental Protection Agency (EPA) Region 9 Green Building: <http://www.epa.gov/region9/greenbuilding/index.html>
- Environmental Protection Agency Office of Sustainable Communities: www.epa.gov/smartgrowth
- Federal Communications Commission (FCC), Office of Native Affairs & Policy <http://www.fcc.gov/indians/>
- Federal Emergency Management Agency (FEMA) – [Disaster Preparedness & Recovery](#) <http://www.fema.gov/public-assistance-local-state-tribal-and-non-profit#> FEMA - [Trainings for Tribal representatives & staff](#) <http://www.fema.gov/government/tribal/training.shtm>
- Federal Deposit Insurance Corporation (FDIC) Money Smart materials can be found at www.fdic.gov/moneysmart
- General Services Administration (GSA): https://www.gsaadvantage.gov/advantage/main/start_page.do
- [Indian Health Service \(IHS\)](#): <http://www.ihs.gov/>
- IHS Environmental Health Support Center (Training Opportunities): <http://www.ihs.gov/EHSCT/index.cfm?module=home>
- Internal Revenue Service – Tax Information for Indian Tribal Governments: <http://www.irs.gov/govt/tribes/index.html>
- [OCC Native American Banking Resource Directory](#) www.occ.gov/topics/community-affairs/publications/index-ca-publications.html
- Partnership for Sustainable Communities: www.sustainablecommunities.gov
- Rural Utilities Service: High Energy Cost Grant Program (USDA): http://www.rd.usda.gov/UEP_Grant_Program.html
- Rural Community Assistance Corporation (RCAC) Training & Events: <http://www.rcac.org/doc.aspx?58>
- Sustainable Communities Resource Center – www.huduser.org/portal/sustainability/resources_rural_sustainability.html
- Social Security Administration - Public website www.socialsecurity.gov
- [USDA](#) Rural Development: <https://www.rd.usda.gov/>

FUNDING ANNOUNCEMENTS FOR NATIVE/TRIBAL ENTITIES

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

SOURCE	DEADLINE	DETAILS AND LINKS
U.S. Department of Justice Innovations in Reentry Initiative: Building System Capacity & Testing Strategies to Reduce Recidivism	June 21, 2021	The Innovations in Reentry Initiative: Building System Capacity & Testing Strategies to Reduce Recidivism program provides resources to states, units of local government, and federally recognized Indian tribal governments to plan, implement, or expand effective reentry practices and service delivery systems that address individuals' needs and reduce recidivism. https://bja.ojp.gov/funding/opportunities/o-bja-2021-93002
U.S. Department of Justice Second Chance Act: Adult Reentry Education, Employment, Treatment and Recovery Program	July 6, 2021	This program provides funding under the Second Chance Act to develop a strategic plan for integrating correctional and employment programming/systems and/or establishing, expanding, and improving treatment for people with substance use disorders during incarceration and in order to help facilitate the successful reintegration of offenders returning to communities after a prison or jail sentence. https://bja.ojp.gov/funding/opportunities/o-bja-2021-98001
U.S. Department of Health and Human Services Swift, Certain, and Fair Supervision Program: Applying the Principles Behind Project HOPE	July 6, 2021	This program provides funding to state, local, and tribal community supervision agencies to develop and test new or enhanced applications of the swift, certain, and fair principles of intervention to reduce recidivism and improve outcomes for people under community supervision. https://bja.ojp.gov/funding/opportunities/o-bja-2021-95003
U.S. Department of Housing and Urban Development Choice Neighborhoods Planning Grant	July 13, 2021	PIH is offering \$5 million in new competitive FY21 Choice Neighborhoods Planning Grants for PHAs, local governments, tribal entities, or nonprofits to assist communities with severely distressed public and/or HUD-assisted housing in developing a neighborhood Transformation Plan. Applicants can view the NOFO on HUD's website and must apply via Grants.gov . Questions about the NOFO may be sent to choiceneighborhoods@hud.gov . Choice Neighborhoods Planning Grant NOFO on Grants.gov
U.S. Department of Justice	Open	Justice Department Announces Funding Opportunities for Tribal Communities DOJ announced the opening of the grant solicitation period for comprehensive funding to federally-recognized American Indian and Alaska Native tribal governments and tribal consortia to support public safety, victim services and crime prevention.

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

800.735.3239 - toll free

312.913.8762 - direct

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For more information, please contact ►►►

USEFUL LINKS

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

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