HUD’s Office of Native American Programs (ONAP) administers housing and community development programs that benefit American Indian and Alaska Native Tribal governments, Tribal members, the Department of Hawaiian Home Lands, Native Hawaiians, and other Native American organizations. For more information about ONAP funding and programs, visit the CodeTalk website.

Join the EWONAP Newsletter Listserv to receive the HUD Eastern Woodlands ONAP Information Bulletins with news and events related to Indian Country, HUD ONAP, Eastern Woodlands Regional Tribes, Funding Opportunities, and Training.

The Eastern Woodlands Office (EWONAP) serves 66 Tribes within 16 states and 6 HUD regions. EWONAP administers over $90 million in IHBG funds, over $60 million in Section 184 Native American Home Mortgages, and approximately $5 million in ICDBG funds in its region annually.

Please share with others who may be interested in the EWONAP News Bulletin. Click Here to sign up.

Greetings, 

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)
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 Code-talk 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 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.

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!
Dear Lender Letter 2021-05 - Section 184 Program Activity

The unprecedented level of program demand means that, prior to the end of FY 2021 (September 30, 2021), the Section 184 program may reach the $1 billion maximum loan limitation level that Congress set in the Consolidated Appropriations Act, 2021. To ensure that the program does not exceed the maximum $1 billion loan limitation level, we are tracking the issuance of case numbers and firm commitments on a daily basis. As the program reaches its loan limitation level, we will need to begin a phased in suspension of program activity as specified and required by our internal financial monitoring plan. Click the above link to view the entire letter.

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.

For more information, see the Consumer FAQ for Tribal EBB.

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.
HUD ANNOUNCES $5 BILLION TO HOUSE PEOPLE EXPERIENCING HOMELESSNESS

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.

The $5 billion in EHV-ARP funding gives communities the resources needed to help eligible households find and remain in housing. HUD estimates that these EHV, alongside resources provided by the CARES Act, could help house 130,000 households.

994-8970.

SAVE THE DATE VIRTUAL TRAINING: ADMISSIONS & OCCUPANCY
July 26-29, 2021 2-4 PM EST

This course will cover admissions and occupancy program management with topics to include the application and selection process, eligibility for housing assistance, calculating annual income, determining monthly rental or homeownership payments, occupancy standards, collections practices and compliance, effective communication techniques with residents, lease agreement compliance, and collections. Participants should consider their own admissions and occupancy policies so that they can practice applying them to case studies and exercises presented during this course. The course will also examine how maintaining high standards in the admissions and occupancy program affects the overall management of tribal housing programs.

Click here to register for Virtual Training: Admissions & Occupancy
Registration is FREE for Native Americans & those working within Indian Country!
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<th>WHEN AND WHERE</th>
<th>DESCRIPTION AND REGISTRATION</th>
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| **Sustainable Development, Design, and Construction Training** | Virtual Training  
**Date:** June 15-17, 2021  
**Time:** 10:00 a.m.- 4:00 p.m. PT | 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. |
| **NAHASDA Intermediate** | Virtual Training  
**Date:** September 21-23, 2021  
**Time:** 8:30 a.m.- 4:30 p.m. AKST | 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. |
| **Project Implementation** | Date: November 16-18, 2021  
**Time:** 8:30 a.m.- 4:30 p.m. AKST | 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!  
- 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** |
HELPFUL RESOURCES/WEBSITES FOR TRIBES AND TRIBAL ORGANIZATIONS

- American Indian Center of Chicago: [http://www.idaresources.org/page?pageid=a047000000ArRPk](http://www.idaresources.org/page?pageid=a047000000ArRPk)
- Asset Building for Native Communities: [www.nativecapitalaccess.com](http://www.nativecapitalaccess.com)
- Center for American Indian Economic Development: [www.franke.nau.edu/businessoutreach/caied](http://www.franke.nau.edu/businessoutreach/caied)
- Explore U.S. Federal Agency Resources for Native Americans: [https://www.usa.gov/tribes](https://www.usa.gov/tribes)
- Grants Available to Tribes on Health Issues: [https://www.hud.gov/program_offices/public_indian_housing/ih/regs](https://www.hud.gov/program_offices/public_indian_housing/ih/regs)
- HUD’s PIH Notices to Tribes and TDHEs: [https://www.hud.gov/](https://www.hud.gov/)
- HUD’s Office of Sustainable Housing and Communities: [www.hud.gov/sustainability](http://www.hud.gov/sustainability)
- Indian Dispute Resolution Services, Inc.: [http://www.idrsinc.org](http://www.idrsinc.org)
- Multi-agency Infrastructure Task Force in Indian Country: [http://www.epa.gov/tp/trprograms/infra-water.htm](http://www.epa.gov/tp/trprograms/infra-water.htm)
- Indian Dispute Resolution Services, Inc.: [http://www.idrsinc.org](http://www.idrsinc.org)
- National Congress of American Indians: [www.ncai.org](http://www.ncai.org)
- Bureau of Indian Affairs (BIA), Indian Self-Determination Services
- Department of Justice, Office of Justice Programs (Native Americans): [http://www.ojp.usdoj.gov/programs/aiana.htm](http://www.ojp.usdoj.gov/programs/aiana.htm)
- Federal Deposit Insurance Corporation (FDIC) • Money Smart materials can be found at [www.fdic.gov/moneysmart](http://www.fdic.gov/moneysmart)
- Indian Health Service (IHS): [http://www.ihs.gov/](http://www.ihs.gov/)
- Partnership for Sustainable Communities: [www.sustainablecommunities.gov](http://www.sustainablecommunities.gov)
- Sustainable Communities Resource Center – [www.huduser.org/portal/sustainability/resources_rural_sustainability.html](http://www.huduser.org/portal/sustainability/resources_rural_sustainability.html)
- Social Security Administration - Public website [www.socialsecurity.gov](http://www.socialsecurity.gov)
- USDA Rural Development: [https://www.rd.usda.gov/](https://www.rd.usda.gov/)
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<td>U.S. Department of Justice</td>
<td>June 21, 2021</td>
<td>The Innovations in Reentry Initiative: Building System Capacity &amp; Testing Strategies to Reduce Recidivism 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. <a href="https://bja.ojp.gov/funding/opportunities/o-bja-2021-93002">https://bja.ojp.gov/funding/opportunities/o-bja-2021-93002</a></td>
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<tr>
<td>U.S. Department of Justice</td>
<td>July 6, 2021</td>
<td>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. <a href="https://bja.ojp.gov/funding/opportunities/o-bja-2021-98001">https://bja.ojp.gov/funding/opportunities/o-bja-2021-98001</a></td>
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<td>U.S. Department of Health and Human Services</td>
<td>July 6, 2021</td>
<td>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. <a href="https://bja.ojp.gov/funding/opportunities/o-bja-2021-95003">https://bja.ojp.gov/funding/opportunities/o-bja-2021-95003</a></td>
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<tr>
<td>U.S. Department of Housing and Urban Development</td>
<td>July 13, 2021</td>
<td>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 <a href="https://www.hud.gov/funding-opportunities/choice-neighborhoods">view the NOFO on HUD’s website</a> and must apply via <a href="https://www.grants.gov">Grants.gov</a>. Questions about the NOFO may be sent to <a href="mailto:choiceneighborhoods@hud.gov">choiceneighborhoods@hud.gov</a>. <a href="https://www.grants.gov">Choice Neighborhoods Planning Grant NOFO on Grants.gov</a></td>
</tr>
<tr>
<td>U.S Department of Justice</td>
<td>Open</td>
<td>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.</td>
</tr>
</tbody>
</table>
The Section 184 Indian Home Loan Guarantee Program is a home mortgage specifically designed for American Indian and Alaska Native families, Alaska Villages, Tribes, or Tribally Designated Housing Entities. Section 184 loans can be used both on and off native lands for new construction, rehab, the purchase of an existing home, or for refinancing.

Section 184 is synonymous with home ownership in Indian Country. As of March 2016, the Section 184 program has guaranteed over 33,728 loans, which represents over $5.4 billion dollars in guaranteed funds.

Within the Eastern Woodlands region, over 3,938 loans have been made bringing $565 million in private capital directly to Tribal Members. Tribes and TDHEs can also use Section 184 loans to achieve their housing development goals. Some benefits include:

- Low residential mortgage interest rates
- Lower monthly fees than standard PMI
- One time loan guarantee fee (1.5%)
- May utilize up to 15% of loan funds for site infrastructure costs
- Low down payment
- No household income restrictions
- Buy, Rehab, Refi or Build
- Finance up to 20 units at a time.

For a list of Approved 184 Lenders, click here. For a map of eligible states and counties, click here. If you are interested in becoming an approved 184 lender, contact Michael.T.Thorpe@hud.gov.

HUD ONAP Title VI Loan Guarantee Program. Title VI loans enable Indian Housing Block Grant recipients to leverage up to 5 times their IHBG ‘Need’ funding to finance affordable housing development by pledging future IHBG grant funds as security for repayment of the loan. A private lender provides the financing and HUD provides the guarantee to the lender. To visit the Title VI website, click here. ONAP’s Office of Loan Guarantee has advised that Title VI loans are limited this fiscal year, so the first funded loans will go to applicants whose loan package is the most complete first. For more information on the Section 184 or Title VI Program, contact Kimberly McMorris at Kimberly.N.McMorris@hud.gov or 312.913.8626. Here are some examples of how regional Tribes have utilized Title VI:

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

For more information, please contact

Mary White, Grants Management Specialist
HUD, Eastern Woodlands
Office of Native American Programs
800.735.3239 - toll free
312.913.8762 - direct
Mary.White@hud.gov
USEFUL LINKS

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

CONTACT US

Eastern Woodlands Office of Native American Programs: U.S. Department of Housing and Urban Development
77 West Jackson Boulevard, Room 2404/Chicago, Illinois 60604-3507
Telephone: (800) 735-3239, Fax: (312) 353-8936

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<th>Title</th>
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<tr>
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<td>Cameron</td>
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<td>Ebony</td>
<td>Madyun</td>
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</tr>
<tr>
<td>Kimberly</td>
<td>McMorris</td>
<td>Administrator Advisor (Title VI, Section 184)</td>
<td>8626</td>
<td><a href="mailto:Kimberly.N.McMorris@hud.gov">Kimberly.N.McMorris@hud.gov</a></td>
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<tr>
<td>Yolanda</td>
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<td>Stapleton</td>
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<tr>
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