



**Joint Agency Webinar of U.S. Department of Housing and Urban  
Development and U.S. Department of the Treasury featuring  
The Swinomish Indian Tribal Community TALLAWHALT II  
Homeownership Project  
March 28, 2023  
1:00-3:00 p.m.**

**Featuring: Liz Miller, Housing Manager, Swinomish Indian Tribal Community  
Kevin Blunt, Loan Guarantee Specialist, HUD's Office of Loan Guarantee  
Laura McDaniel, Policy Outreach, U.S. Department of the Treasury  
James Colombe, U.S. Department of the Treasury**

Speaker 1: Welcome and thank you for joining today's conference, national Best Practice Webinar featuring the Swish Indian Tribal Community. Before we begin, please ensure you have opened the chat panel by using the associated icon located at the bottom of your screen. If you require technical assistance, please send a chat to the event producer. You can submit questions throughout the presentation to all panelists from the dropdown menu in the chat panel. Enter your question in the message box provided and send. With that, I'll turn the call over to Gary Cooper, associate Deputy Assistant Secretary for Native American Programs. Please go ahead.

Speaker 2: Thank you Sharon, and good afternoon everyone. I'm Gary Cooper. I'm the Associate Deputy Assistant Secretary for the Office of Native American Programs here at HUD. Um, and I want to welcome you all to, um, this is our, our eighth installment of our National Best Practice Webinar series. Um, this is a platform that we, uh, share housing stories from across the country. Um, in previous webinars, we have featured, uh, tribes from across the Indian country and have covered a variety of innovative programs, um, from the Lum East NA Nations Transformational Housing that was financed with, um, title Six loans to the Chickasaw Nation Construction Related Employment and Training Program, uh, programs. Onap P'S Best Practice Webinar series highlights the important work being done, um, to develop housing and create opportunities, uh, for expanding capacity. Earlier this year, onap staff had, uh, opportunity to visit, um, this Phenomen, uh, tribe to learn about a new housing development they're working on, um, named, uh, tell you what, um, I believe I could be wrong, uh, but this new housing project, uh, utilized a combination of funding sources, uh, for the infrastructure and Section 180 4, uh, single closed construction loans for the home construction, um, to, um, uh, a unique project, um, that had just happened at the height of the pandemic that required, um, the tribe pivot, uh, in response to, um, well, everyone based, which was unforeseen circumstances.

Speaker 2: Um, they also used, uh, this opportunity to invest, uh, their state and local fiscal recovery funds, uh, from Department of Treasury into two additional projects, um, of Elder Cottages and a multi-family project. Um, we are excited to partner with the Department of Treasury, um, to bring you today's webinar. It is through these partnerships such as this, uh, that we can highlight opportunities to leverage multiple funding sources from multiple federal agencies to help develop new housing opportunities in Indian country. We also have our team here at the Office of Loan Guarantee within oap, who will share a bit about the Section 180 4 program and the support our team, uh, can provide to tribes and tds interested in using Section 180 4 or Title six loan guarantees for housing development. As you listen to their presentations, definitely think about questions you would like to ask. We provide extra time for discussion to give you an opportunity to really pick their brains and learn from their experiences. Um, and so now, um, let's introduce our speakers.

Speaker 2: Um, we have, uh, Liz Miller. Um, Liz is the housing development, uh, manager for the tsunami, uh, tribe, um, and Washington. She began, uh, working for, uh, the tribe in 2016 as a paralegal in the office of Tribal Attorney. Um, in 2021, she became the housing development manager for the

housing division in the Office of Planning the community development where she co-manage the constr, uh, where she co-manage, uh, currently co-managers the construction of, uh, this amazing development that they have, uh, taken on. Um, she also manages the Homeowner's Assistance Fund and several grant, uh, funds for rehabilitation of homeowner units. Um, the goal of the housing division is to fill in, uh, the gaps, um, in housing services, including, you know, middle housing and, um, home ownership opportunities.

Speaker 2: We also have, and, uh, we also have, uh, um, Kevin Bunt. Um, Kevin has been working, um, in the mortgage industry since 1996. Um, he has been a loan originator, processor, underwriter, underwriting manager, and quality control auditor. Um, this very background gives him a unique and, uh, well-rounded perspective of the mortgage industry. Um, he has been working, uh, at HUD for, uh, over five years now in various departments, and we are proud to have him here. Um, our Office of Low Guarantee as a Deputy director, um, for, um, O L G in the Sexual and 80 Floor Program.

Speaker 2: Um, Laura McDaniel is a policy advisor for state and local fiscal recovery funds in the Office of Recovery Programs at the Department of Treasury. Um, she works, uh, to problem solve with, uh, recipient, uh, recipients, stakeholders, advocates, and federal partners to ensure successful implementation of, uh, the S L F R F program. Uh, James, uh, and James, I apologize. I did not get the correct pronunciation of your last name, and I hate to butcher it. James is an enrolled member of the Rosebud Sue and Nez per, uh, uh, descent. Um, he grew up on the, uh, rose Boat reservation in Mission South Dakota. James worked on tribal policy issues at the Federal Reserve before joining Treasury's Office of Tribal and Native Affairs. Um, as you can see, we have a great, um, uh, panel of folks here today. Um, thank you all for joining us. Thank you, um, swish and Liz for, for, uh, uh, telling us all about this great project and hopefully, um, uh, giving others an opportunity to, to not only see what you've done, but also think about what they can do back, uh, back home on their reservations. Um, so with that, let's get started. And I'm going to turn, uh, turn the discussion over to Liz.

Speaker 3: Good morning. Let me get the slides where we need them to be. Good morning or afternoon, depending on where you are. We're on the West Coast, so it's 10 o'clock here. My name's Liz Miller, and I'm the housing Development Manager for the Swish Indian Tribal Community. I've worked for the tribe since 2016 and since 2021, I have been the Housing Development Manager. The ish Indian tribal community is a federally recognized tribe representing the descendants of the Swinish Samish, lower Skagit, and Kiki peoples who have occupied the lands and waters in the Skagit River Basin and Northern Puget Sound. Since time in Memorial, the Swinish Reservation is located Ongo Island along the western shore of the Ish Channel. The reservation includes 7,450 upland acres and 2,900 acres of Tidelands, and I'm honored to be here with you today representing the Swish People, and to share with you a little bit about the TALT two development, which is a diverse housing community being built here in the, the village consisting of single family homes, townhouse apartments, and elder cottages funded through a combination of 180 4 single closed construction loans and American Rescue PA plan dollars.

Speaker 3: So some demographics of the ish people. As of 2023, there were 1032 enrolled tribal members. About 600 of them live on reservation, about 200 live off reservation, but in the surrounding county, and the remainder live outside of Skagit County, 758 of our enrolled members are over the age of 18. And for some, uh, area perspective, in 2022, Skagit County had the lowest vacancy rate in the state at 0.9%. Um, the vacancy rate represents the number of available units, uh, in a county at any given time for potential renters. And for a little additional perspective on housing here, between February, 2022 and February, 2023, the median price of a home sold in Skagit County was \$536,000.

Speaker 3: So these are some Google Earth images of the, where we're located. Uh, FIGO Island is this island right here along the mainland of Washington State. Uh, we are separated by the Salish Channel, which runs right there. Uh, FIGO Island is connected to the mainland by two bridges, the Twin

bridges at the north end of the reservation, uh, which is where most of our tribal enterprises are located, and the Rainbow Bridge that connects swish, uh, to the town of Connor across the channel on the south end. Uh, this is kind of a zoom in view of La Connor and the Tribal Center. And then this is our project area right here. It's beautiful y uh, and it is connected right up here.

Speaker 3: So the Slimish tribe is building 17 single family homes using single, uh, section 180 4 single closed construction loans, as well as 15 townhouse apartments and elder cottages using American Rescue Plan funding. This photo was taken back in February. Um, these are the first three houses to start going in. They are completely different now because things shift really quickly when you're building. Prior to 2021, housing at Swish was managed through the Swish Housing Authority, um, fairly well exclusively. So the ish Housing authority is the T D H E for the Sosh Tribe. They managed 123 low income housing units. Uh, there is a handful of home ownership units in there as well, and their focus is on low-income rentals and the maintenance of existing low-income housing stock. There are currently three tall out subdivisions. The first tall out one, uh, was a project the tribal government initiated, uh, that was completed in 20 2008, and that was 22 homeowner units that were financed through tribal funding and sold to tribal members. The tall out two division subdivision is what we are building now, and tall out three has actually already been construction that was built by S H A and completed in 2021, and it was funded through an I H B G competitive grant, and features eight aging in place elder homes. Um, all of these developments are located in the same area on a piece of land that was donated to the tribe in the past by Dr. Joe Tal. So that is where the name comes from.

Speaker 3: So the planning FORTAL two began back in 2018. Uh, at that time, the tribe decided to move forward with additional homeowner units. We started planning. The initial planning team included the <inaudible> committee, the Lands in Realty Department, and the legal department. Um, they worked to craft a program that fit the requirements of the 180 4 lending, both for home purchases and single closed construction. In August, the Swish Senate approved the Swish 180 4 program, um, and lands in the realty department. Started working with HUD on an approved lease form for this project. In November. Nancy Bainbridge from Bank two, uh, which is now Chickasaw Bank, came out to Salish and held two community meetings with tribal members to explain the program to them. And, um, amp up excitement about future housing on the reservation. And tribal members got excited. We had people that started applying for 180 4 loans at that time.

Speaker 3: The land for tall two is 4.1 acres of tribal trust land within the Slimish Village Urban Residential District. Uh, the initial proposal was for 50 single family houses. When we got into planning, it became clear that, um, due to funding issues, we would need to reduce that. So it was reduced down to 27. Uh, 2018 and 2019 were all about infrastructure and site planning. Um, infrastructure includes roads, sidewalks, storm water systems, bringing utilities to the area, streetlights, all of those elements of a neighborhood. Uh, the engineering department worked with i h s to come up with a plan for the infrastructure and a funding plan as well. Um, that plan, we ended up with two funding agreements from with I h s for the infrastructure. The first was for the street streetlights, all of that general shared infrastructure. Um, and the second was for the actual individual connections of each home to that infrastructure.

Speaker 3: Both of those agreements ended up with a combination of I h s and tribal funding. While we were working on all of that, we were holding community meetings, uh, with, with tribal members to discuss the project and location. Um, the infrastructure went out to bid at the end of 2019, and Restruction was selected to build the infrastructure. While all of this is going on, the tribe was also attempting to hire a housing specialist to focus on the homeowner's side of the project. We were not able to find the right person for the that position, um, at that time.

Speaker 3: And then in 2020, the pandemic started, um, for us, that meant offices closed and all that essential staff was furloughed starting in March, I believe it was the second week of March for us. Um, all construction halted pending the development of safe working protocols. The tribe followed Washington State fairly closely in the shutdown procedures we experienced throughout the

pandemic. Um, you may or may not know we had some of the most stringent, stringent, uh, requirements in the nation for covid. Um, safety protocols were developed and approved by the Senate in late June, and in, uh, construction was able to resume in July of 2020.

Speaker 3: Throughout this time, the Senate, the TAWA Committee, and the remaining staff continued to plan and re revise the T2 project to determine how to continue serving our prospective homeowners. As incomes dropped, um, as people lost their jobs, overcrowding increased due to loss of income and people having to double up in housing. Um, and we really wanted to keep this project moving forward despite all of these external constraints. Um, additionally, throughout 2020 and 2021, supply chains, um, generally suffered, which caused delays in the delivery of goods, which increased the cost of construction significantly. So prices were really fluctuating a lot between 2020 and 2021, um, in terms of the cost of construction. And at the same time, work from home became the new normal for a lot of people throughout the country, and people began to buy and build homes, pushing up demand and increasing crisis even more.

Speaker 3: So in 2021, things shifted at Solar Mission in terms of housing. Um, in January, the TAL two development project was officially assigned to the Office of Planning and Community Development for Management. The construction division was tasked with finding the stick-built home plans and manufactured home options for prospective home buyers, and developing the bid for the construction of the homes. By April, the compounding of already existing housing shortages and the pandemic led the Swish Senate to declare a housing crisis on reservation. So April 6th, 2021, the Swish Senate passed a resolution declaring a housing crisis. The immediate actions that came out of this declaration were the creation of a housing division to be located in the Office of Planning and Community Development, and the hiring of a housing development manager. The approval to conduct a housing needs assessment and develop a housing strategic plan to guide development into the future, the creation of the ish site Preparation assistance grant program, uh, which provides a \$20,000 non-recourse grant to any tribal member who would like to build a home on reservation and allocation and dedication of 6.5 million in American Rescue Plan funding for 15 units of townhouse apartments and six elder cottages, excuse me.

Speaker 3: So the housing division came out of that declaration. The housing division is currently funded by a combination of tribal and other funding. We have two employees, myself and Housing Specialists and Adina Silva. Uh, our three initial goals were to push the follow out two development through to completion, um, specifically focusing on the homeowner portion of it for myself. Um, administer the ERA R one and homeowner's assistance fund and develop property management capabilities to be able to manage future rentals in our division. Um, I have focused primarily on number one, the tall subdivision. An aina has managed the E R A and Homeowner's Assistance fund, as well as U S D A Housing preservation grant funds that were, um, awarded to us last year for rehabilitation. And we are both working hard on developing the Property Mon management component to be able to manage these apartments and cottages when they come online.

Speaker 3: So, with the Declaration of the Housing Crisis, planning kicked into high gear. By July, the Senate had approved a plan for prospective homeowners, uh, households would pre-qualify for lending in order to participate. They would present us proof of that pre-qualification and be added to the project. At that time. Lots would be chosen on a first come first serve basis. Participants would choose a house model and apply for the home loan, and participants would all receive the \$20,000 site prep assistance grant for financing, contingency and interim payments, as well as \$16,000 from the I h s funding for service connections for their home, uh, for a total of \$36,000 towards the lending package. Um, at the same time, the infrastructure up in Tall Wall two was completed. Um, these are our housing choices. We had three stick-built models, um, a three bedroom, two bath, one story house, which was about 1,769 square feet.

Speaker 3: Uh, it features a two car garage. The living kitchen and dining area are all open and airy. They have 14 foot vaulted ceilings, very nice, very nice, very nice homes. Um, owners suite has a full bathroom walk-in closet, and then two good sized second bedrooms, as well as a full laundry room

and bathroom here. Those, uh, the cost to construct for that was about \$341,000. The three bedroom, two, two bathroom, two story house is about the same square footage, but it only has a single car garage so that that extra square footage is in the, uh, living space. So dining room, living room here, kitchen. And then you have an owner suite in the back with a full bathroom out to a covered patio, and the garage is here. And then upstairs you have two additional bedrooms and a full bath. And that, uh, that one was \$353,000.

Speaker 3: And our third stick-built model was a four or five bedroom model. Two stories about 2300 square feet, and it's four or five bedroom because bedrooms are dictated by whether or not they have a closet. So, uh, per homeowners, participants could choose to have this closet included or removed. If it's removed, it's, it's considered a bonus room. If it has a closet, it's considered a bedroom. So, um, again, owner suite on the bottom with a full bathroom, kitchen dining, and there's a pocket bathroom in there somewhere, but I can't see it this close up or this far out. And then three additional bedrooms and the bonus room, or fifth, uh, fifth bedroom on the second story. And that, uh, cost to construct for that was \$378,000. We also had some people opt for manufactured homes. We had attempted to provide models, um, to the participants for them to choose from.

Speaker 3: They weren't well received. And so we ended up, uh, talking to those participants about the individual dimensions of their lots and setting them loose to find a model that suit their purposes. As long as they fit the dimensions of those lots, we offered a single car or a double car detached a garage as an option for the manufactured homes. Um, all three of the families that chose manufactured homes are having a garage built as well. Uh, the cost of the infrastructure for the manufactured homes, so just for the foundation and site work, and to get the home on the property was \$126,000. Um, to put a, a single car garage into that mix, it pushed it up to \$136,000, and a double car garage pushed it up to \$142,000. And that is just for the site work. That does not include the cost of the home itself.

Speaker 3: Um, the models chosen were between 125 and \$200,000. So you add that to the cost of the infrastructure to get your total price. Uh, so by 2021, the end of it, we were in a good place. We had 16 families pre-qualified. Um, the additional lots beyond those 16 were released by the Senate and Committee for other housing projects, lots one through seven would go to the elder cottages and apartments. Um, two additional lots were to go to homes that had been funded previously to C O V I D, but the projects had been put on hold throughout the pandemic. Uh, so we fit them into the neighborhood up there. Um, and in October, 2021, our approved par participants got to select their lots and their housing models at the same time, the construction develop, uh, department was developing the bid package to put out for bid, and that package included the stick-built home construction of the stick-built homes, and then ma uh, foundations infrastructure and standalone garage construction for the manufactured homes. And then we got to 20 22, 20 22 <laugh>

Speaker 3: 2022. So January of 2022, our bid goes, it's on the market. We're getting information back from contractors. Um, in February, Russia invaded Ukraine and the Federal Reserve announced that they were going to start raising rates in an effort to curb inflation. Um, I started getting phone calls immediately from our participants, worried about where their rates were going to go. Most of our participants had qualified between 2.25% and 4%. And at that point, uh, mortgage interest rates were starting to tick up, which was causing some fear. In March, uh, bidding took place and Valdez Construction was selected as the contractor for the project out of four BID submitted. Um, at this time, we were talking internally about how we moved this project forward, given the fears of our members. Um, and in April, the Senate, the Swish Senate approved the tribe taking out a tribal book of 180 4 single close construction loans to, uh, develop this project.

Speaker 3: Um, this would be a package of up to 14 single close construction loans in an amount not to exceed 5.5 million. That was later revised to add two additional homes and increase the price to, uh, the not to exceed amount to \$6.5 million. And then in May, our future homeowners started to apply for their actual loans and get information back from the bank about what that was going to look like in the current circumstances. Uh, also in May <laugh>, the Senate offered the

participants the chance to, um, utilize the tribal book of loans rather than take out an individual home, uh, 180 4 single closed construction loan, and all about one of our families opted to go this route. So at that point, we had 14 families that parti were participating in the tribal book of loans. We started working through budgets for each of those lots. We sent those off to the bank.

Speaker 3: We started getting numbers back, and by August realized that the rising costs, um, and market pressures had pushed, pushed the pricing out of the range for some of our homeowners. Um, several families had to scale back their plans or select different models, and we had to go back to the drawing board with budgets and lot design for those families. We worked through that in September, August, September and October. And by October, all of our loans were in process. The appraisals had happened, and we were closing scheduling our closings for November 2nd. And we did, we closed 14 loans on November 2nd. Um, our C F O signed all day long, <laugh> for 14 loans, and came back the next day. We were good to go. Um, at that point, once the loans were properly recorded, the notice to proceed was issued and the contractors got to work.

Speaker 3: So because of, because of the state of the world and where things were going, we were, we were forced, not forced. We changed the, we changed the plan. Um, we, throughout this entire process, we constantly were striving to find the best route for our tribal members. Um, purchasing a home is a really big deal, and it's scary. It's a lot, it's a lot to take on. So we were really just seeking for the best route for them that would allow them to get through the process, um, in the best way possible. So we went from our original plan of having the applicants apply for individual 180 4 loans, um, to the tribal book of loans. And this was due to the rising cost of construction, the rising cost of manufactured homes, and, um, the rising interest rates for mortgages. So we took out 16 single closed construction loans under the program. New homeowners will have up to three years to assume the loan from the tribe at the original terms. This keeps the interest rate lower in consistent across all of the lots. And if members are unable to assume the loan initially, we'll sign an additional one year lease and the participant one will, will try again prior to that lease end.

Speaker 3: This is a little breakdown of the TR individual loan versus the tribal Book of loans process. So, uh, with the individual as the borrower, the rate is based on the applicant's ability to pay. The applicant navigates all of the documentation processes with multiple agencies, um, that can include their tribe, that can include bia. It's, it gets complicated. You have one contract per participant with the contract. So we would've ended up with 14 individual contracts versus one contract. Um, the contractor participant would be responsible for approving all draws during construction, which can cause a headache for project management. The contractor would be working on one lot at a time, and the participants are responsible to start making payments 60 days after the loan closes, whether the house is done or not. This can lead to the potential of double payments, um, where somebody is paying rent as well as paying their mortgage for the same month, which is challenging with the tribe as the borrower.

Speaker 3: The rate is based on the government's ability to pay. The tribe navigates the documentation process with the BIA and other agencies. We have one contract that covers all of the lots in the project. The tribe provides the draw inspections and facilitates the bank and contractor payments. The contractor is able to plan and order supplies for the entire project. Um, this also allows the bank to advocate to HUD on the tribe's behalf for the project and potentially keep co financing costs down. And we were also able to finance part of the contingency and six months of interim payments into the lending package, which meant that our, our participants had less money that they had to bring upfront for this process.

Speaker 3: So in March of 2023, here we are again. These pictures are outdated. It's totally different today, but I wasn't able to get you fresh ones yesterday. So all 19, single family lots are underway and lots one through seven are in development for the elder cottages and townhouses using, um, ARP funds. And now let's look at those. So the second part of the project is the townhouse is in elder cottages. They will be located on lots one through seven, which are along Osa, OSA Terrace. Sorry, I can never remember if it's place or terrace. This is Gua Terrace. And then kis place wise

down here. So the apartment buildings are five units, they'll be three in a row, and then the elder cottages are kind of clustered around a shared drive here and a shared drive there. Um, we hope in the future to add an additional 15 units of townhouses, um, on the back edge of the lot.

Speaker 3: And we are hoping to, we will include the infrastructure for that as a bid alternative. Uh, for the bid process for this project, uh, we are currently in the permit review phase. The bid should go out by the end of May for the, for this project, um, 15 townhouses in six cottages. The apartment buildings have three bedroom units on each end, and then two bedroom units in the middle. The three bedroom is about 1800 square foot, including the garage, um, and has 2.5 bathrooms, one in the master suite on the third floor. The other is shared on the third floor, and then a half bathroom on that second floor. And the two bedroom is about 1400 square feet with a half bath on the second floor and a full bathroom on the third floor. The, uh, elder cottages are two bedroom, one bath, about 900 square feet, but that includes the carport and the outdoor storage area. They're 80 d a compliant and feature lower counters, wider doorways, and include a laundry closet inside of the house, as well as secured storage in the covered carport area.

Speaker 3: Um, this is a breakdown of the funding sources, uh, utilized for this project. For the infrastructure, we had a combination of i h s and tribal hard dollars. Um, the total infrastructure cost ended up being a million dollars more than we had projected in 2019. By the time the work was actually completed, we were a million dollars over on that. Um, service connections were funded through a combination of I h s and swish hard dollars, 400,000 from I h s, 51,000 from our section 180 4 Indian Home loan guarantee had a not to exceed amount of 6.5 million. We actual our actual total loan amount for 16 homes was five point or \$5,548,000 approximately. So we stayed well within our not to exceed amount for these 16 homes. Um, and American Rescue Plan funding of 6.5 million for the engineering and construction for the cottages and apartments.

Speaker 3: So as a result, what are the results? We took out 16 loans to start the family, uh, single family development process. We closed those loans. We set aside 6.5 million from American Rescue Plan funding to build the apartments and cottages. We have a new strategic plan that will be finalized in the next two months that will guide development into the future. And the tribe created the site Preparation Assistance grant to facilitate the building of homes on the reservation for tribal members. Lots of lessons learned. Um, this entire project has been adjusting, adjusting to whatever is thrown at us. Um, it's key to meet regularly with your staff and oversight committees. You need to keep leadership informed and seek required approval for changes, but you don't need to weigh them down with the minute details of the day-to-day decisions, and to always keep the goal in mind that despite the obstacles that are thrown at you, and that goal is to create safe, affordable housing for tribal members within the reservation boundaries.

Speaker 3: Um, one of my biggest lessons in this is that working with a lender that understands the complicated process of lending and building on trust land makes this so much easier. There are a lot of intricate details involved, and, um, finding a lender who knows, knows how to work through those details is really important. Excuse me. Additional lessons learned. Despite the best planning, external circumstances can throw you for a loop. Flexibility and creative adjustments are often needed to keep moving forward. Uh, utilize the strengths of your team and cultivate relationships with your federal and private partners. Good relationships with your external partners are so important. Uh, we had to adjust our funding from I h s when we decided to pivot from 27 single family homes to a mix of single family and multi-family units. We were able to work through our contexts at i h s to revise the previous agreements to fit the new parameters of the project. Um, keeping those lines of communication open and having somebody that you're comfortable talking to at federal agencies is very important. Um, and again, working with a lender that understands lending on tribal trust land makes the process so much easier.

Speaker 3: Tips for success, develop your documents ahead of time. Um, our project was, has been and continues to be <laugh>, uh, a series of workarounds and adjustments. Um, we did not have all of our documents prepared ahead of time. There's nothing worse than finding you need to document.

You have to go draft it on the fly. You have to get it through approval channels, and then you have to execute it, and you needed it yesterday. If at all possible. Plan ahead. Have all of those things in place before you start work on your project. Um, having a head approved lease form is very helpful in expediting the leasing process. There are requirements for your lease form. Um, know what they are and rework your lease ahead of time to fit those requirements. Utilize your federal contacts. Call them, call bia. Call i h s call HUD.

Speaker 3: Call your banker. Ask every question you can think of. Ask them four or five times. Find the people who know the stuff and pick their brains. You will not ever know everything. It's really helpful to have somebody you can ask questions of. Be organized and consistent with your project files. You won't remember everything. Know where to go when you need a piece of information that you can't recall, and allow your team to do the work. There are multiple departments and multiple people involved in this project. Um, let them do the things they're assigned to do, work together, rely on them for their strengths and to help you through your weaknesses. It takes so many people to make these projects successful, and none of us can hold all of the details in our heads. And to that end, I really need to take a moment and acknowledge all of the people who've made this project possible.

Speaker 3: Internally, our construction division manages design contracting and bids as well as the day-to-day construction of the homes and the draw requests and inspection process. The legal department worked through complicated contracting issues and developed forms and agreements for the program. Our permits department has worked closely with us to ensure that we are meeting and working within the tribal code requirements. The cultural department advised on planning and provides monitors for ground disturbing activities. The Lands and Realty Department worked through the leasing and T s TSR process, and we've been guided throughout the entire process by the tall committee and the Swish Senate. Our external partners include the tribal lending team at Chickasaw Bank. Nancy, Tracy, and Chandra are just invaluable to this process and project. The knowledge behind that team made this project reality and the tireless work on behalf of the tribe shows in our project today.

Speaker 3: I really can't tell you how many times I picked with the phone and called Nancy and asked her the same question I'd asked her last week. And she always answered. She always had an explanation, and she always did it gracefully. I never feel stupid asking questions, even if I've already asked them. Um, our partners with at I h IHS worked with us to revise the funding when it became clear that 27 single family homes were going to turn into single family and multifamily. And this is a clear example of why it pays to keep those lines of communication open. Um, and we just have so much gratitude and thanks for all of the people who've helped work on this project. So thank you all. And that's the end of my presentation. If you have questions, please feel free to email me. I'll put my info in the chat. I appreciate your time today, and I wish you the best of luck with your future development projects. And with that, I'd like to turn it over to Kevin Bunt, deputy Duty Director of the Office of Loan Guarantee. Thank you.

Speaker 4: Thank you, Liz. That was great. I enjoyed hearing all that. I'd like to, uh, say from Heidi, Chet, and all of oap, we'd like to share our appreciation for all the hard work and accomplishments of the Swish community. And I'm also here today to talk about, um, talk about some of HUD's programs, but I'd also be remiss not to also recognize our other federal partners working to bring housing communities, uh, housing opportunities to Indian country, uh, such as U S D A and Veteran Affairs and other lender partners who are out there every day making it happen. One tribal member at a time. I'm, I am here today to talk about, um, the ONAP Loan Guarantee Program. What are the loan guarantee programs offered by onap? We have our Section 180 4 program, uh, which is Indian Home Loan Guarantee Program for federally recognized tribes, their tribal designated housing entity and enrolled tribal members. Uh, there is also our Title VII program, and which is a tribal Housing Activities loan guarantee program that allows recipients of Indian housing block grant funds to use fund allocations as a mean to obtain HUD guaranteed financing.



- Speaker 4: What is the Section 180 4 Loan Guaranteed Program? It is a mortgage product specifically for American and Indian, American Indian and Alaska Native Families, tribes, Alaska villages or tribal designated housing entities. It was established in 1992 to facilitate a home ownership in Native American communities and is a financing product with a low down payment requirement and flexible underwriting. The program was designed to offer home ownership and rehabilitation opportunities on native lands and within an approved Indian area. When a home will be located on tribal lands, a borrower will work with the tribe to lease the land. Recording of the lease, uh, will be done at the, at the BIA a, which is the Bureau of Indian Affairs. Borrower supply for a loan with a participating lender. The lender evaluates the necessary loan documentation, approves eligible loans, and sends them to HUD for the loan guarantee. The long guarantee assures the lenders that its investment will be repaid in the event of a foreclosure.
- Speaker 4: What types of transactions can be done with section 180 4? Section 180 4 loan can be used on or off reservation for purchase, rehabilitation, refinance, or new construction by tribe or tribal designated housing entity to bring more housing to tribal communities for homes, meeting their cultural and community requirements. What are the advantages of the Section 180 4 program? We have a low down payment. It is 1.25% for loan amounts of \$49,999 or less, or 2.25% loan amounts of \$50,000 or more. Credit scores are not used for underwriting. Alternative credit can be used and down. Payment assistance is allowed with flexible requirements.
- Speaker 4: What are our advantages of the Section 180 4 program is only manual underwriting and is only approved by direct guarantee lender or underwriter. And loans could be done on fee. Simple tribal trust or individual allotment lands. Some of our notable features of the Section 180 4 program. There's no income limitations Tribe, tribal designated housing entity, and the borrower must be able to afford the monthly payment. Fixed rate loans up to 30 years, no prepayment penalty. And the loans are summable by qualified eligible tribal members, tribes of THDs. In the case of it default, uh, tribal members must be enrolled in a federally recognized tribe, and you must work with a section 180 4 approved lender. Uh, the website is listed below, but I can also put that into the chat when I'm done presenting. And tribes wishing to make their tribal lands available for individual tribal members to purchase or build a new home, uh, must contact, um, office of Long guarantee to be approved.
- Speaker 4: Now, an enrolled tribal member is a federally recognized tribe, um, that can apply for a Section 180 4 loan. Um, they could go to our website, uh, which, you know, we can put into this chat as well to find a full list of approved Section 180 4, um, lenders where they can offer loans, uh, or also on our website, we have a borrower section of our website. That is it. You can go and search and find approved lenders on our list. Our lending partners will be able to walk you through the process and provide mentoring if you are, uh, found not to be quite ready for home ownership.
- Speaker 4: So tribes, uh, must have laws and ordinances related to foreclosure leasing and lien priority. Provide copy of ordinances, procedures, final approved lease, tribal resolution, and a detail list of all requirements are on code talk. I believe that is in, in regards to our Title six, uh, policy program. Loans can be used to purchase for purchases, rehabilitation, refinance, or new construction. Tribes can take out loans as rental units for one to four unit properties for travel members, we do allow rent to own programs and we can use Section 180 4 funds in conjunction with our Title six program.
- Speaker 4: If you're interested in learning more about how a tribe can participate in a Section 180 4 program, um, you can contact any of these three individuals for tribal approval, uh, and they'll be able to answer all your questions for you. We're also have recently come out with a new program, uh, which is called a Skilled Worker Program. Uh, the purpose of this program is to construct new housing to attract skilled workers to your community. Some of the requirements are that you would have to, the tribe would have to apply to participate, as well as define a skilled worker, establish a lease agreement and a use restriction. There's numerous benefits to this program. Uh, it is a low down payment and reduced loan guarantee fees. The upfront fee is \$1, and our annual fee

is \$0. And for additional information, um, you can contact Andrew Lee. Uh, this is his email address, I believe that is all for my presentation today. Um, that concludes my presentation, and I'll take questions. Uh, following our next speaker. Uh, that would be James Colon. Thank you.

Speaker 5: Hi everybody. Just figuring out the slides controls here. Okay, great. So, um, again, my name is James clm, uh, member of the Rosewood Sioux Tribe, as we said at the top. And I'm a policy advisor in the US Treasury Office of Tribal and Native Affairs. We're a brand new, uh, office. Uh, most of the time I work on the state Small Business credit initiative, but today I'm filling in for my colleague, uh, Joshua Jackson, who's a Cherokee citizen, who normally deals with these housing programs. Uh, as quickly the Office of Tribal Native Affairs. Were brand new as of last September, we're under treasurer of the United States. Lynn Mulva, chief of Mohegans, uh, director of the office is Fama of Boss. And then there's three policy advisors, myself and working on the state Small Business credit initiative, Josh Jackson, who's a bit of a jack of all trades, lot very experienced in in the Hill.

Speaker 5: And then Jennifer Parisian, who's a tribal accountant who's worked in-house and is our compliance guru. Um, we had billions of dollars of tribal government program money flow through the US Treasury. Lots of different programs. Um, there's a lot of different uses. And one thing I wanna emphasize here is if you have any questions from the tribe about how to use any of them, please reach out. You've got my email through this event today. But, um, you know, we're here to help. It's not all just housing money, there's a lot to do. And then today though, of course, we're going to focus on the eligible uses related to housing. Happy to take any questions there and we'll go through 'em now. So the homeowner assistance, uh, fund, um, this provides assistance to prevent homeowner mortgage delinquencies, defaults, foreclosures, loss of utilities or home energy services and displacement of home homeowners experiencing financial hardship.

Speaker 5: I think this audience knows well, but it's incredibly difficult, as we just heard about for quite a while from the tribe to get mortgages for individual Native Americans. They're often at higher interest rates if you can find a lender at all. And certainly we wanted this money to prevent any precarity there. Um, some updates on this program, if the tribes that did not participate in half were required to return funds to treasury by the end of February, 2023, which means that everyone who still is participating is an eligible participant will receive increases to their original allocations of those remaining funds. Uh, all of the half funds must be obligated by September 30th, 2026. And I know it's not, uh, one to one with accounting terms. So I just wanna quickly explain obligated versus expended in the treasury lingo. Expended means money out the door. Obligated means, um, sort of promised or committed.

Speaker 5: So, for example, if you get an application that for a tribal program under treasury, that's not an obligation yet, but if you've got an application where everyone signed all the paperwork and it's done, that's an obligation. So obligation is sort of like accounts payable. Um, going on to the next slide. So local assistance and tribal consistency fund, or L A T CF is an incredibly flexible piece of arfa. You can use this money, uh, for any governmental purposes other than lobbying. This includes housing investments and investments in tribal enterprise. There's no deadline for its use of funds. And so this was not as big a pot of money as FSL F R F. It's only, uh, 250 million per year for two years. Uh, but this new money is super flexible and housing is a priority. You can use it there. Uh, treasury, uh, issued a tribal consultation waiver for L A T C F from the Byam America, uh, domestic content procurement preferences.

Speaker 5: So this is basically saying like you're sourcing your steel and all that stuff in the United States, that's can be very difficult for tribes. All the supply chain challenges and remoteness issues. So we were, uh, very happy to secure a waiver there. This will apply to all award agreements entered into a travel governments from January 17th, 2023 to January 17th, 2024. And additionally, uh, in case in the case of award agreements entered into with tribal governments prior to the date of the final waiver, the tribal consultation waiver will apply to all expenditures incurred after the date of the final waiver on an infrastructure project. So another, uh, flexibility win. We are happy to share

here today. Um, and again, let us know if you have any questions about any of these programs. We'll move on now to the state and local fiscal recovery funds. So this again, was the 20 billion.

Speaker 5: This will be largest treasury tribal program as part of the, uh, recovery legislation, these funds have to be obligated by December 31st, 2024. And, uh, the news we wanted to share today, or emphasizes all of you, is that the Consolidated Appropriations Act of 2023 amended s L F R F to include as eligible uses both emergency relief from natural disasters, which affected many tribes all across the Pacific Coast, as well as any projects, uh, affordable housing projects provided by tribal government, if that project would be eligible for funding under the Indian Housing Block Grant program, Indian Community Development Block Grant program, or the BIA Housing Improvement Program. So we've got some extra flexibility for your SRO slf for funding. Um, that was a lot throughout you, looking forward to any questions, but I'll now pass to my, uh, half colleague Laura McDonald. Laura, go ahead,

Speaker 6: Everybody. Um, I'm Lauren with Daniel, and I'm a policy outreach lead for the state and local fiscal recovery funds program. Um, thanks for having me here today. I wanted to spend a couple minutes, um, sharing some background on the, um, affordable housing, how too guide that we put out, uh, last summer with HUD. Um, and I just put a link to that and then chat so you can take a look. So, uh, over the summer, uh, treasury partner with HUD to develop the FIT Local Facility Recovery Fund, how to guide, which provides a detailed explanation of how state and local funds can be, um, combined with a wide range of other federal, state, local, and private resources to, uh, meet housing needs. So to date, um, you know, we're happy to say recipients have budgeted nearly, um, 16 billion in housing related projects. Um, and then investments have increased, um, in affordable housing, um, since, uh, about 20%, um, since this guidance was released.

Speaker 6: So what you can see on this slide is a list of the federal resources, um, with which, uh, you can combine FL F R F, um, to fund new construction and substantial rehabilitation of affordable housing. Um, so we know that thousands of affordable housing projects, um, around the nation, you know, face funding gaps due to the impacts of, um, covid 19, and then rising costs and supplies and labor that, um, Liz referenced earlier. Um, so you know, you can use your L F F funds to fill gaps and help projects that might have, you know, stalled, um, or it can be used to finance, uh, new projects. So, um, and the, the how to guide it provides a detailed explanation for each resource. Um, and so that's listed on pages three and four. If you take a look, um, I'm not gonna go through all the details, um, right now, but I wanted to highlight a few, a few key points for you all.

Speaker 6: Um, so, uh, you know, for GAP financing, um, you know, F L F F may fill funding gaps for new construction and substantial, um, rehabilitation of projects that have received an allocation of nine oh 4% for low income housing tax credits, um, for projects that have received home, home ARP Housing Trust fund or community development black grant, um, resources from the state of local government, um, for projects that have FHA and multi-family mortgage insurance. Um, it can also do for, um, recipients that may layer s sl FFR F for project based vouchers to help, um, you know, deeply target new or preserved units as available from their public housing authority. And then it can also, uh, fill in gaps in projects undergoing substantial rehab or repositioning of public housing and has rental assistance, um, demonstration. Or it can be used as a, um, flexible source to support, uh, fair class to add, um, housing transactions, which allows, um, public housing authorities to add new affordable housing.

Speaker 6: So, um, know it's a lot of information here. You can all, you can find it all, um, within the guide and with some of our other guidance. Uh, I do wanna point out that at the end of the guide there are some links, um, providing more information on each of the programs that I just mentioned. Um, and then as a reminder, if you're using, you know, state and local funds, um, with other in construction, like with another federal program, you'll still need to, um, you know, comply with the, um, you know, policies of both programs, including the capital expenditure requirements and the requirement that, um, for fin made requirement that if a project is only partially funded with S

sl F R F, the portion of the project funded must be eligible under the, um, the program guidelines. Uh, so that concludes our treasury presentation for today. Um, now I'd like to turn it back over to, um, Gary Cooper to facilitate the q and a session. Thank you.

Speaker 1: As we move to the q and a portion of the call, to submit a written question, select all panelists from the dropout menu in the chat panel, enter your question in the message box provided and send. For those who would like to ask a verbal question, please press the raised hand icon on your screen to enter the question Q. You'll hear a beep tone when your line is unmuted. At that time, please then state your name and question. Once again, clicking the raised hand icon located to the top right above the chat panel, we'll place you in the question queue.

Speaker 5: You did have a request in the chat to, uh, share the slides. It don't, was the, is HUD gonna share the whole deck from the meeting today out? I just wanted to check on that.

Speaker 7: Yes, we'll make sure that we get that out to everyone who registered.

Speaker 5: Awesome. Fantastic.

Speaker 7: And would you like to ask the first question, like, it's for

Speaker 2: Iris, help me, I got, uh, where are we at? I got, uh, caught up on something else

Speaker 7: At the q and a portion, Gary. Okay.

Speaker 2: So has, um, has folks had some questions that, um, um, that they have that, uh, uh, they would like to ask if they haven't already. Um, my computer just does

Speaker 1: As a reminder, if you'd like to ask a written question, select all panelists from the dropdown menu in the chat panel.

Speaker 2: So, um, uh,

Speaker 7: Carrie, I can go ahead and ask the first question.

Speaker 2: Yes, if you would please.

Speaker 7: Yeah. Liz, thank for your amazing presentation. Uh, I was very interested to hear that your tribe declared a housing crisis. Talk a little bit more about what was happening at the time and did that create the impetus for getting this project?

Speaker 3: So we have always had housing issues on reservation, like many tribal communities, I suspect. Um, we have, uh, HUD funded units that we do our best with, but we have not had the ability to bring more tribal units in. Um, when covid hit those other, the existing units became more crowded. We were ending up with sometimes 10 people in a two bedroom home. People, you know, multiple people living in living rooms wherever they can make space. Um, the pandemic obviously pushed us even further into an overcrowding issue. Um, and so the declaration of the housing crisis was really, it was kind of formalizing that and saying, okay, we really recognize this is going on. We are gonna make this a formal decoration and we are going to be serious about tackling it because it's gone on for too long. Um, so it was kind of just the co you know, the culmination of years and years of housing issues already combined with this major outside factor of the pandemic coming in and causing massive unemployment and income loss a across communities that really pushed us towards that housing crisis and moved us forward in development.

- Speaker 2: And one of the things that that, uh, uh, I noticed that too, Liz, that you had talked about, and I think that it's, it's an important factor in it. It, um, it might be beneficial for some folks because a lot of times, um, it always doesn't happen, but it always should, and that is getting several agents, several entities to work together. Um, right. A lot of those are tribal entities. So, you know, between, um, the, the housing division, uh, between, uh, your department and between the tribe, um, could you talk maybe just a little bit about like that relationship and about how, how you all work together to like tackle one common goal
- Speaker 3: In terms of the housing authority and the housing division? Yeah. Or in terms of internal tribal departments.
- Speaker 2: Okay. Well, yeah, I, I think probably all I I is, is, is probably what would be, I, I think some folks might get some, um, um, some benefit out of, out of just hearing what it is you all do, because a lot of times yeah, um, uh, it doesn't always happen very well.
- Speaker 3: Right. So s HHA is the T D H E for HUD purposes. Um, when s h a was set up, it was set up as separate from the tribal government. Everything was kept separately because of their funding source. We had to be very clear in the lines of funding things had to be able to be tracked properly. Um, it was set up with, uh, an oversight board. That board consists of some senators, some community members, um, and that is who s h a as an entity reports to. They do not report directly to the tribal government. Um, so the housing division was form formed as part of the tribal government under the Office of Community and Planning Development. We have, oh my goodness, I don't have the list up, but we have under community and planning development, we have permits, we have planning, we have construction.
- Speaker 3: The tribal historic preservation officer is within this office. Um, facilities Management, public Works, a lot of them are contained within the Office of Planning and Community Development. Um, lands and Realty is a separate division, but we work closely with them on leasing and land issues. Um, and then in terms of s h a and the housing division, moving forward with future housing, we're really trying to, the housing division is really trying to just fill in some of the, the chinks and crevices that exist in our, in our current programs. Um, the s h a at the time, the Homeowner's Assistance Fund was, uh, given to the tribe and the E r A, they didn't quite have the capacity to manage those. Um, so they were passed to us as a, you know, to manage as a subrecipient to manage those funds. We have worked really closely on them to make sure that those funds hit as many people in their programs as we can.
- Speaker 3: Um, and we are working on future planning alongside them. Um, we have meetings planned with the land manager, s a j, myself, and construction in the next two weeks to look at all of the land that's actually available for development on the reservation to look at the zoning that affects those pieces of land and start talking about how we move forward to either change zoning to allow for more density, um, who focuses on what type of housing demographic. Um, so we're really, we're pretty new. The housing division, were really a year and a half in, but we really are trying to just figure out where those gaps are and work our way in there and try and just start filling them, you know, rehab. Um, and deferred maintenance is a huge issue in all of our units. Um, so we're really trying to focus on finding any source of funding to tackle that problem.
- Speaker 3: Um, like I mentioned briefly, we have, we received a little bit of U S D a rural housing preservation, housing preservation grant funding last year for rehab. We're combining that with our half funds. Uh, we're trying to work with Skagit County to, uh, collaborate with our weatherization program so that we can do as many of these things all at once as possible. So I think just trying to find as many sources, you know, we're in the situation where we just have to try and find sources of funding and cobble it together. Um, and we're trying to do that, and we're trying to do it in a way that affects all of the housing pro housing projects across the reservation, not just middle and market rate. Like we wanna help everybody. So we are actively seeking ways to be collaborative and, and working closely with s a

- Speaker 2: And I think that's great and, and I think that's, that's, that's good. And yeah, just the fact that, that you all, that your tribe recognized that there was like this almost that area that that was out there. I think it's, it's good that you're there to focus on that and to help out where you can and, and not try to, you know, step on anyone's toes, but you know, all in it for the same, same reason. All trying to, trying to move and, uh, advanced housing and, and just keep decent and safe housing.
- Speaker 3: Well, and it goes beyond the income. Like we have a need for the income units, but if you don't have housing stock for people outside of that demographic, then when they income out of those s a rentals, they're not gonna leave. Where do they go? They're not, they don't have anywhere to go. So we have to create this cycle, you know, it needs to be a spectrum of housing. You start here and you work your way through. For people who wanna move through, they need to be facilitated to move through. Um, and so it's really just trying to find out the best path forward for the tribe and, you know, the best goodest, goodest, <laugh>, the best housing path forward for the tribe. Um, looking at all of those things rather than just focusing primarily on the low income spectrum.
- Speaker 2: No, I, I think that's good. And, and, um, I'm glad that it's, it's, it's refreshing to hear that, um, that, that you're doing that as, uh, as well. Um, you know, one of the things that I know, um, um, a lot of folks face is, um, the, uh, ability to find people to do the work, you know, contractors and things of, of that nature. Have y'all ran into problems like that? And also, you know, um, sometimes, especially with type budgets and stuff, change orders come up a lot, you know, have, have you found creating ways or, or ways that you can share with folks on the call today and maybe like how to, how to, how to reduce or eliminate change orders within contracts, things of that nature?
- Speaker 3: Well, contractors don't love it, but 180 4, 180 4 lending requires your budgets to be as fixed and tight as possible. At the moment, the loan closes, you have to have every penny included in, in, in that loan package, whether it's, uh, contribution from your participant, tribal contributions, outside contributions, everything has to be part of that. It's, you don't get to modify after the loan has closed. So we knew that going in, um, you know, explaining that to the contractor and working through that is different because my understanding is that, you know, construction lives on change orders, <laugh>, that's how you make, that's how you make good money as a contractor. You know, you find the things where you can push the price up a little bit and it brings in a little more profit. But with the 180 4 loans, you have to keep your budgets tight. Um, we, you know, we utilized our in-house legal team.
- Speaker 3: We have a couple of people who are really just, they're great with contracting. Um, they understand construction law and our cons. Our construction division worked really closely with a specific attorney in the office of legal de, uh, the LE office, a tribal attorney, sorry, I'm getting my acronyms mixed up, um, to develop a contract that would protect us as much as possible. Um, the 180 4 lending does have a contingency fund built into it at of 10%, but that's an emergency only fund. That's not a, I decided I wanted to be wired for a hot tub in the middle of the project fund. That's, uh, we decided, you know, found out that we needed a curtain drain to facilitate proper storm water drainage. That's what the contingency is for. It's not for extras, extraneous, extravagant things. So you really have to be, you have to be on top of your budgets. You have to let people know that there cannot be changes there, just, there just can't be with this type of financing, unfortunately. And,
- Speaker 2: And hold 'em to it because that's, that's, that's a lot of it too.
- Speaker 3: Right.
- Speaker 2: Second to, um, so I think there's been some questions that has, uh, come in on the chat. Um, Aris, do you want to, or, uh, does someone want to, to read those?

- Speaker 7: I'll turn that over to Lynn Okay. In the chat.
- Speaker 8: Sure. Hi. Um, uh, we had a couple of questions in, in the chat and, um, someone was wondering to wanting to know if you used, um, tribal funds for the site engineer and site work, and whether you'd used some BIA funds for, um, road funds, sorry, BIA road funds.
- Speaker 3: We did not use BIA a road funds for this project. Um, honestly, that's the first I've heard of bi road funds, and I will be looking into that for our future phases. Um, the site engineer for the infrastructure was paid for out of the funding for the infrastructure. So that two point, I don't have the number in front of me, but the, the 2 million or so that was spent on the infrastructure, this, the engineering for that part of the project was funded from that part of money. Um, the individual, the engineering for the individual lots, that cost is wrapped into the loan package. So you have the cost of your home, but you also need to include things like the site, the lot engineering, um, you know, anything outside of what the contractor is doing has to be included in that, in that loan budget. So the site individual lot site engineering will be paid for out of the 180 4 construction loan.
- Speaker 8: Um, does, somebody else wanted to, um, ask about the, the, the loan itself that the tribe took out and referred to it as a reverse syndicated loan, which is, um, and said where the tribal members are multiple borrowers and the tribe is the central syndicated borrower, whether that was the form of your loan, and if so, how do borrowers access equity after the years? But it's,
- Speaker 3: So I have not heard the term syndicated loan package before. That's a new one to me. But the structure of the tribal book of loans is such that each lot has an individual loan. The tribal members at this time have no part of it. It's all in the tribe's name. The accounts are in our name. Um, the tribal members will apply to assume the loans from the tribe once the certificate of occupancy has been issued. Um, when you, when a tribal member assumes the loan, they assume it at the rate in terms that the loan was originally closed at, and the cost of assuming the loan is quite a bit less than the cost of purchasing a home. So when you apply for a mortgage, you have your closing costs and fees, um, your down payment and all of those things that are included. Um, so for the tribal members to assume the loan, I think they pay \$750 versus the full package of closing costs and fees that they would be paying if they were taking out a traditional mortgage or well, or taking out a traditional mortgage. Um, so there are individual loans for each lot. When the tribal member assumes the loan, they will also assume the equity that has been built up on that loan package. It'll just be transferred down straight across at the point where it is in the payments, you know, 24 years of payments left, whatever, and they will write it out until the end of the loan. The tribe will no longer be a part of that process. So it's off the tribe's credit and it is fully on to the, um, the tribal members at that point.
- Speaker 8: Thanks for clarifying that list. Um, as we're gonna, this, this question changes, uh, course for a second, and, um, I think they're talking about, um, with the, um, the housing crisis possibly. So did you have issue an R F P for the needs assessment, or did you do that in-house?
- Speaker 3: Yeah, I am not sure about the procurement process for the needs assessment that was started prior to me, um, starting in this position in August. And I, I don't know, the tribe generally does have a procurement process that is followed for any project over a certain threshold. This project would have met that threshold to need to go through the procurement process. I just don't have the details of what that was at this time. I'd be happy to look into it if whoever asked that question wants to send me an email.
- Speaker 8: And, and we do have one more question. I'm not sure if it's for Liz or, or it might be for, um, for HUD folks who work with Section 180 4. Um, the, the question is, um, that HUD I H B G income restrictions are. Oh, okay. Um, so with, with that question, Nicolette, um, you can, uh, reach out to

the, um, uh, office of Loan Guarantee team to discuss that process more. So that's, um, that's that question. Uh, those are all the questions that I have in the chat at the moment.

Speaker 2: Okay. Um, so I know, um, there's, there's been a, uh, a little bit of, uh, of talk about the, about the section 180 4, uh, loan guarantee. The only downside with, um, the tribe doing that many lounges, someone has to sign every single one of 'em, <laugh>. Uh, that's what I, that's what I did for a while. Uh, I came to HUD, um, in, back in December, 2020 after working for, uh, for my tribe, my own tribe for, you know, 20, almost 22 years. So I, I had signed a few of those documents over the years. Um, but, um, I, I wanted to see if maybe Kevin and part of the Llg team might, um, if there was any suggestions, um, or maybe just, uh, um, uh, touch on some things that maybe a tribe wants to consider doing if they are looking at maybe, uh, using the 180 4, uh, loan program to finance some construction work on, um, on their lands, you know, is there some things that they might look at doing early on to kind of get a head start, um, as far as, um, land and things like that goes? Or would, should they just reach out to, to, to y'all to kind of start with and kind of get the ball rolling, um, as they, as they want to, uh, try to take on something like that?

Speaker 4: Yeah, sure. Um, I think that was maybe two, two things. I can answer ways to answer that one. Um, the, the first question kind of, uh, sounded like, um, how are, you know, if, if a tribe's interested in taking out a single closed construction loan, um, you know, we would love to have a meeting, you know, or multiple meetings at any time with the representatives, um, to discuss the possibility of taking out these section 180 4 loans, um, for the single construction loan purpose. Uh, the 180 4 program, you know, can be utilized in many ways to support a, you know, tribal housing construction needs. Um, it could be used to conjunction with, with title, the Title six program to construct more units and then converting each unit into a Section 180 4 loan. And we'd be more than happy to explore all opportunities in regards to, uh, how best can a tribe prepare for section 180 4 loans, uh, for, you know, a tribe, for a tribe to be approved to participate in the 180 4 program.

Speaker 4: The tribe, um, you know, must adopt a necessary foreclosure and eviction procedures priority of lien and lease agreements. Uh, the tribe, uh, must plan for the project, including the infrastructure. They should work with the BIA to ensure all mapping and environmental requirements have been addressed. And the tribe may also want to provide training and support the tribal members to help them, uh, to, to become homeowners. As section one E four lenders are uniquely qualified to, uh, to assist in advance to ensure the process goes smoothly, making the commitment to the upfront work, uh, we'll aid in a smooth mortgage application process. And, and, and as always, we're, we are always here. Um, you know, whether it's through meetings, through teams, uh, or through, uh, email correspondences, phone call, correspondences, we're always here to answer any questions.

Speaker 2: And I think, I think that's important, uh, to, to mention. And so, you know, um, if a, if a tribe does have, uh, uh, if, if, if a tribe would like for tribal members to, uh, be able to, uh, borrow on land on their reservation, then um, there's some procedures that they would have to go through. Uh, but a borrower on the 180 4 can either be the tribe itself or the housing program, or the individual tribal member, right? Correct. Yep. Okay. Um, let's see. Is there any other questions that maybe someone has that maybe I haven't, haven't tried to come up with? Um, anyone on the, anyone on the panel have, have something that's come to mind that, um, uh, even a question they might have for another panelist that, that wasn't covered or that's maybe come up or something that you have, you have thought of.

Speaker 2: And, and of course, you know, um, just remember folks, if you all think of something, uh, uh, chat it to us and we'll try to answer that. And also, I, you know, um, I encourage everyone to, you know, if, if, if there's something unique, um, something that you all have done out in, out at your tribe, something that you might think is beneficial to other folks, let us know too. Because, you know, that is what these webinars are about, is to promote, you know, work going on, um, out in Indian country, out at, uh, what, um, what, what tribes are accomplishing every day, um, in different parts of the country, but also to, you know, hopefully help generate some ideas of what



other folks can do. So just, just keep that in. So I think there's maybe some other questions that come in.

Speaker 7: Oh, are you gonna get those questions?

Speaker 2: I was trying

Speaker 7: To, uh, we have a comment for treasury to please post the treasury slides, especially the one page. John, if you'd like to ask a verbal question, you can raise your hand and do so. James and Laura can respond to your question directly. And then Alfreda is asking, what is Gary and Liz titles and who are they representing? Liz Miller is the Cinema tribe, and she has been overseeing the Section 180 4 project that the tribe has directed her to do. And then Gary Cooper is our Associate Deputy Secretary with the Obst Native American programs.

Speaker 2: So, uh, anyone else have any questions, uh, uh, they can think of or that they would like to, um, like to ask?

Speaker 7: I have a question for James and Laura. And the question is, have they seen these funds used for other housing and Tructure projects? Is there anything that they could share with us about those projects?

Speaker 6: Thanks for that. Thank you. Go

Speaker 5: Ahead, Laura. Actually

Speaker 6: No, no, go ahead, James. It's fine.

Speaker 5: I was gonna say, we have a sort of a, a report on the recovery programs that includes some examples. I was gonna, I'll, I'll find a link for that and put it in the chat. Go ahead. Uh, Laura.

Speaker 6: No, that was that, that was it. So that's, uh, that's gonna be your best source, um, for now. So I'll, I'll let you look at the link.

Speaker 2: Hey, um, Iris,

Speaker 7: Can you think of anything else? Looks like we've got no further questions at this point. Anyone would like to ask a verbal question? You can raise your hand and you'll get unmuted. Uh, lizard there. Any, any final thoughts you wanna share with everyone about what it takes to put together a project like this? I know that you've been working on this nonstop for the last couple of years, and a lot of, um, start and stop and go in different directions, but you've done an amazing job and we're very excited and proud of all the great work that you guys are doing over at 20 minutes.

Speaker 3: Thank you.

Speaker 7: Any last comments that you wanna share?

Speaker 3: Think outside the box. Be tenacious. You can make these projects happen. You just have to figure out the ways to make 'em happen. And that, that, that process involves talking to your partners and, and just diving through any possibility until you find the right one. Um, you have to be flexible, not locked into your plans because plans shift due to things outside of your control. So, and best of luck to all of you on your housing ventures. I am more than happy to chat if you wanna reach out to me individually at a later time

- Speaker 7: Reaching out to request your contact information. Sure. You'll get follow ups. And then what about site visit, Liz, are you open to site visits?
- Speaker 3: Yes, but not until construction is closer to completed. We actually tried to open up the, um, area for community site visits for the first couple months of the year, which was fine when it was just two houses going, but as soon as we had multiple units underway, it became a little too hectic up there to have people walking through the site. Um, so we are open to site visits, we would have to schedule it. We have a whole bunch of elders we wanna get up there and show the site too, and we've had to put them off because it's just not safe yet. So we're working on ways to make, to make that a reality for people who wanna come visit. Got lots of pictures. I'm happy to share pictures and I'm happy to dialogue until that time.
- Speaker 7: Yeah. And just a reminder for folks that we will post a recording of the webinar on our best practices page, which is gov slash code talk, the best practices. We will have the slides posted there. And following today's event, we'll get a list of contact information and we'll out those slides to you all as well. Meantime, you're welcome to reach out to us and ask any questions you might have, Kevin and the section 180 4 team, Kevin mentioned they're here to assistance. So if you have any questions about how to get started, how to move forward, what is an appropriate lease, Kevin and the team at the Office of Lone, we are gonna reach out to. And I just wanna remind you all that on April 6th, we will be hosting another webinar. This is gonna be a deep dive into the section 180 worker, demonstrate the program, and Andrew Lee will be covering what that program consists of and how to get started, get into some of that. Hope you all will tune in for the April 6th session. Have any questions about that, you can go to the [hud.gov/co](http://hud.gov/co) talk site and the login details are listed there. Anything further you would like to share, Gary?
- Speaker 2: I don't think so. I think that you, you covered it. I'd like to thank all the panel for, for joining in. And you know, again, it is, uh, great when, um, we can, uh, have other federal partners on as well that has, uh, uh, helped in in some of these areas. I think that, you know, um, I think Liz said it best for everyone. You know, the one of the things to, you know, think about most is, you know, think outside the box. There's lots and lots and lots of possibilities and what someone else does doesn't always mean it might be the best thing for you or your tribe or, or where you are. Um, but just think about what they're doing and how you might be able to incorporate some of that at home. Uh, it is amazing once you put your mind to it, what you can do.
- Speaker 2: After all, we are, we are Indian people and, and, um, that's what we are really good about. But, uh, I do want to say thank you for everyone who, who joined in today. Um, Iris mentioned the next webinar, and that is a, uh, one that, um, folks should tune into as well. That's a question that comes up. Um, so, so, so many times, um, especially with, uh, with tribes that are maybe not located, uh, uh, as close to a town as they would like, and they have a hard time attracting, whether it be doctors, lawyers, teachers, uh, police officers, um, you know, the list goes on and on and on. But the excellent, excellent, excellent thing about the, uh, demonstration program on the skilled workers is to try guess to make the determination for what a skilled worker is at their trial. So tune in next time for that, and we look forward to chatting with you all. Dan again, if you all have done some amazing work out on your tribes and you'd like to share that with us and others, um, reach out to us and, uh, uh, we would be happy to feature you all in, um, uh, one of our upcoming webinars. So thank you all, you all have a great day. Um, and thank you to, uh, each and every one of our panelists for their time, uh, in, uh, providing this important information to you. Thank you. All.
- Speaker 1: That concludes our conference. Thank you for using event services. You may now disconnect.