



# OFFICE OF NATIVE AMERICAN PROGRAMS CASE STUDY



## Housing Authority of the Choctaw Nation of Oklahoma – Service Coordinators and EnVision Center

The Service Coordination and EnVision department links the Choctaw Nation's enrolled members to a full range of services.

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*Self-sufficiency comes with being in charge of your own life. “We are there to help residents make decisions. We don’t make the decisions.”*

*- Carrie Blackmon,  
Director, Service  
Coordination, Housing  
Authority of the  
Choctaw Nation of  
Oklahoma*





## Background

As the third largest tribe in the United States, the Choctaw Nation of Oklahoma (CNO) includes more than 179,000 enrolled members. Like other Oklahoma tribes, the Choctaw Nation is a non-reservation tribe. The CNO service area is nearly 11,000 square miles scattered throughout the southeast corner of Oklahoma. This is the second largest tribal service area (TSA) in the lower 48 states. CNO emphasizes the importance of faith, family and culture and strives to pass on its traditions, language, and history to its children, and also to share these with people outside the tribe.

Recognized as a leader, the Choctaw Nation was the first tribal Promise Zone, an initiative which brings together Federal government partners with local leaders to streamline resources across agencies and support leveraging of outside capital to grow local economies. They also were selected to participate in the ConnectHome pilot program, which aimed to increase access to the internet for k-12 students living in public and Indian housing. CNO is always seeking to improve the quality of life and self-sufficiency of tribal members. The TSA is a largely rural area where tribal members struggle with poverty, high unemployment, lower educational attainment, substandard housing, transportation issues, and medical and health concerns.



A statute of the sacred pole that marked when they reached home stands before the Choctaw Nation's Administrative Building.



# First Steps

**Set Your Mission.** The program decided early on to serve tribal members of all income groups. Although it is primarily focused on tribal members living in the TSA, it also helps tribal members who contact them from elsewhere. This drives the number of staff hired and how they are trained. At the same time, they are also trained to limit their personal investment in the process by referring clients out. They need commitment, but they also need to be able to let go.

**Incorporate Technology That Supports the Program and the Staff.** Software helps service coordinators stay connected to the office while working in the field. It helps them follow up effectively, provide detailed documentation, manage workload, and share appointments and locations to enhance off-site supervision and safety.

**Take Services to the Clients.** For communities, like Choctaw Nation, whose TSA covers many miles, meeting the clients where they are both in terms of services and geography, helps to make the difficult process of making changes a little easier. Typically the service coordinators are assigned to the district where they live and they may host office hours in the community rooms of rental communities. Staff providing pop-up events have another chance to interact with clients in a relaxed setting that may lead to requests for services.





## How It Began

The Housing Authority of the Choctaw Nation of Oklahoma (HACNO) Support Services Division took the first steps toward creating the service coordination program in 2014.

HACNO consists of three divisions:

- Homeowner Services
- Rental Services
- Support Services (The Service Coordination and the EnVision Program are part of the Support Services Division.)

HACNO is also an approved HUD housing counseling agency. (Housing authorities in Oklahoma including HACNO were considered State agencies and eligible to become HUD Housing Counseling Agencies.)

In 2014, Carrie Blackmon, then working with the Homeowner Services, and Tracy Toyebo, working in the Service Coordination (SC) Department, recognized the duplication of services between the two departments. They expanded the SC Department to provide pre-purchase counseling as a part of HACNO's home buyer education and also incorporated a comprehensive needs-based approach with clients. When clients had complicated and unresolved finance histories or little experience with the costs of homeownership, the counselors sought a way to offer more multipronged solutions that would support the whole person and household. They wanted to change the client's mindset as much as to change the amount of money in the client's bank account.



HACNO is working to increase homeownership opportunities for tribal members.



They added debt counseling to help clients work through debt issues and clean up their credit scores. They also required future homeowners to open a savings account and track a pattern of savings. Clients deposit a set amount of money in an account each month for 6 months (or more) to simulate budgeting as a new homeowner paying household bills while also paying a mortgage, insurance and property tax.

**Enhancing Communication Between Departments.** To ensure that they were maximizing the referrals available to their clients, the SC Department visited each tribal department to share their plans for service coordination, to learn how departments worked together, and to document what services each offered. This method allowed HACNO's Service Coordination team to learn the universe of services available for clients, and to share the vision of HACNO's SC Department. It resulted in connections between HACNO and tribal departments and ensured that the new service would not duplicate existing services.

This learning process is an important activity that continues today. For their orientation, new service coordinators visit each department to learn about services and meet the other employees that they make referrals to. This combined effort between HACNO and the tribal departments became so successful that the Choctaw Nation now hosts a Social Services Summit. The Summit allows tribal departments and HACNO to share program updates and services available for tribal members. As a result, it enhances the delivery of programs, and minimizes the duplication of services.

In 2015, as requests for services increased, Service Coordination became a full department.

Two elements set this program apart:

- The model is innovative because it creates a new structure to link the existing range of services to the residents more efficiently. In the past, clients might call a department and ping pong between contacts, unable



Service Coordinators often work out of community rooms in HACNO housing developments throughout the 12 districts.

to locate the service they were seeking. The counselors follow up to see that appointments get made, which provides an additional safety net.

- The program stands out because it is not based out of one location within this remote, rural community. Because making life changes is difficult and because transportation can be a barrier, the team wanted to be able to take their referral services into the field. The service coordinator's areas were divided into work areas that aligned with CNO's district service areas. Service coordinators assist tribal members located within the tribal district and they may serve multiple districts based on the need and Tribal population in the area. Of course, clients do have to travel to participate in some of the classes or other types of services.

When the program first started, one service coordinator covered all 12 districts, but 6 months from its start date, the program staff increased to four service coordinators. Within a year, the full staff expanded to include a director, assistant director, and a clerk who assisted walk-in clients at the tribal administration building. (The program has since added a second clerk.)

After the service program operated for a time, the department reviewed the data on referrals and classes that tribal members were taking. HACNO discussed workload concerns with the service coordinators. They decided to divide the job responsibilities between an education coordinator and the service coordinator to coordinate their delivery method and to enhance the tribal members' opportunity for

success. Education Coordinators provide the homebuyer education classes. The service coordinators focus on the one-on-one counseling and delivery of services based on individual need.

**Adding a New Focus.** In 2018, the Choctaw Nation approached HUD about participating in Secretary Ben Carson's EnVision Center Demonstration and became the first tribal EnVision Center. HACNO Executive Director Bobby Yandell, Jr. wanted to support the new HUD initiative and realized that its aim would fit the existing Service Coordination program.

*In 2018, the Choctaw Nation approached HUD about participating in Secretary Ben Carson's EnVision Center Demonstration and became the first tribal EnVision Center.*

The EnVision program brings a slightly broader service focus – adding the Health and Wellness pillar to the Economic Empowerment, Educational Advancement, and Character and Leadership pillars that service coordination used for client referrals. The EnVision program has allowed the department to offer activities connected to nutrition and exercise. In 2019, HACNO also added additional staff to carry out a newly developed program under the ROSS grant.

HUD EnVision programs across the United States, typically, have focused on brick-and-mortar site-based programs; however, keeping with HACNO's service coordination mission, their EnVision Center program operates as a virtual concept that fits the local community.

Staff provide pop-up activities located in the community rooms of the Independent Elder (IE) rental developments and to other locations that are convenient for tribal members throughout tribal service areas. HACNO did open an EnVision Center Coordinator office in Poteau, Oklahoma in 2019. The office features remote access technology to create opportunities for distance learning as well as walk-in services for tribal members.

## Financing

HACNO began the Service Coordination Department with a very minimal budget. As the demand for services grew the department grew as did an understanding of the long-range value of the services being offered. Creating a model that allows tribal members to have a long-term solution for their need results in a lower demand on assistance from HACNO.

From the beginning, the service coordination program wanted to be able to serve all tribal members. Use of federal funds would potentially limit them to providing services to low-income tribal members only. Having staff members track when they were using federal and non-federal funds would create logistical confusion. Instead, to ensure that the program can serve tribal members who were not low-income, the entire service coordination program is funded with non-federal funds. Because of this funding strategy, the service coordinators do not have to keep track of when they work with over-income clients.

## Program Operation

**How the Program is Accessed.** Service coordinators work with families in each of the 12 districts that make up the TSA, many of whom use housing services associated with HACNO.

Program	Funding Source	Amount
Service coordination	Non-federal funds and HUD housing counseling	\$829,059
EnVision Program	Non-federal funds	\$146,316
ROSS Program	ROSS program federal funds (2018 – 3 year program)	\$223,563
	Total	\$1,198,938



Services include:

- NAHASDA and 1937 Act housing
- LEAP homeownership housing (tribally funded)
- Independent elder rental housing (HUD Section 202 and NAHASDA)
- Low-rent housing
- Rental assistance (vouchers for privately owned housing)
- Home finance (down payment assistance, foreclosure prevention, privately owned rehabilitation assistance, energy efficiency loans and credit repair loans)

Some clients come to the program voluntarily, often through word of mouth. Others are required to participate. The prospective

homeowners in the Home Finance and LEAP programs are required to participate to prepare taking on the homeownership requirements of their homes. In the 3 months before their home conveyance is scheduled to take place, homeowners are required to complete pre-purchase and post-purchase counseling to ensure that they know where to pay their taxes and file for homestead exemptions. The education doesn't end when the house is purchased. Keeping a home is as important as getting the house. Staff have learned that there are predatory lenders who watch legal notices for title change recording and then contact the new homeowners to encourage them to take out loans against the equity in their home.

Tribal members within the TSA initially meet with the service coordinator in person. The



At the Administrative Headquarters, the Choctaw Nation is developing a campus of services.



Enhancing the health and well-being of the family is a core value of the Choctaw Nation.

service coordinators assess clients and work with them to set goals. They refer clients to a full set of services offered by HACNO and the Choctaw Nation of Oklahoma (see box for full list of services).

Together they discuss needs and the service coordinator ensures clients are aware of the full range of departments within the Tribe that can assist in meeting the needs. The tribal member, including family members, makes the decisions about goals and plans. Carrie says, "A lot of times people come in for one thing and end up talking about a lot of other areas."

The coordinator makes the referrals to other departments for services. Since most clients participate in the SC Department budgeting classes, coordinators likely work with a client longer term. Getting residents on limited

incomes to be able to save even \$5 a month is one of the department's greatest victories. "Count your success in the small things, not just the big things," says Scott Grosfield, Senior Director, Social Service Division at HACNO.

In addition to the service coordinators, the department also employs two clerks who work with walk-in clients and the majority of the web inquiries. It can get so busy the Service Coordination staff finds it a challenge to answer their phones.

**The Tools for Self-Sufficiency.** HACNO enacted a new rental assistance policy in 2018. Tribal members on rental assistance vouchers for privately owned housing will receive this rental assistance on a temporary basis for one year. This change matches the goal to have the vouchers serve as a "leap frog": residents can build skills and move on to



more permanent housing situations and allow the tribe to serve more tribal members with the vouchers. Scott emphasized, “We want to break the generational cycle of dependence.” Those members who are in tribally owned rental units, including seniors and persons with disabilities, are not affected by this policy and will continue in their housing with assistance.

After a year—with the full resources of the SC Department behind the voucher family, as needed—the family who held the voucher should be in a position to pay the rent payment without assistance.

Carrie says, “We are giving them the tools. They can choose how they want to use them.” HACNO is revising its rental assistance leases and policies to require that tenants who receive voucher assistance work with the service coordinators to ensure that they have access to any support needed to boost or maintain their income so they can maintain their housing.

By offering tribal members homeownership education and referrals to other services, HACNO wants to offer any tribal member a hand up and not a hand out. For those seeking homeownership, HACNO offers the housing counseling educational programs and also access to mortgage products, down payment and closing cost assistance, and a revolving loan fund. See the box for the full range of housing counseling education programs.

## **Choctaw Nation Housing Services**

- **Financial management/budget and credit counseling**
- **Mortgage delinquency and default resolution counseling**
- **Pre and post-purchase counseling and workshops for homeowners**
  - **Closing disclosures, mortgage process, budgeting**
  - **Home Maintenance and Repair**
  - **Insurance and Property Taxes**
- **Rental housing counseling and workshops (How to be a responsible renter)**
- **Services for homeless counseling**

HACNO recognizes that not all people want to or are ready to become homeowners. It provides services to assist tribal members in increasing their income, improving their education or improving their quality of life through the SC Department in combination with the tribal education, child and family, and health care departments.

**Long-Distance Support.** While most service coordination services assist tribal members living in the TSA, they also assist tribal members living elsewhere. Tribal members have contacted them through email, Facebook, or the telephone in emergency circumstances including domestic violence or loss of income. Service coordinators make an effort to locate referral services where the



HACNO is constructing Independent Elder rental developments for tribal members 55 and above.

tribal members are for short-term support, but work with the tribal member to facilitate a more substantial, long-term plan for success that could include relocating to the TSA.

Since the EnVision program began serving tribal members in 2019, staff has travelled throughout the TSA participating in events with partnering departments and offering pop-up nutrition and exercises classes. One particularly popular class has been chair volleyball sessions, often set up in the community rooms of IE rental developments. The social interaction and healthy activity has been a big hit. The level of enthusiasm has led to some competitive chair volleyball events.

## Service Coordinator/ EnVision Department Staff

### **Supporting the Service Coordinators.**

Service Coordination can be a demanding job. Carrie encourages staff to celebrate the small successes and to identify the items they cannot control. They learn to “Recognize your clients’ needs, refer them to appropriate service, and release clients to the next step in the process.” Since service coordinators work independent of each other, often alone in the

field, with about 45 clients each, the work day can be intense and mentally challenging.

HACNO uses several different strategies for enhancing departmental professionalism and effectiveness. Technology plays a big role in keeping activities moving, helping supervisors manage coordinators, and offering coordinators “nudges” that organize their schedules. Their CounselorMax software comes from the housing counseling industry through Neighbor Works America and provides client management. Through this software, the coordinators track each interaction or attempted interaction with clients. Coordinators can log calls; track recommended activities, organizations, and classes; follow successful completions and missed appointments; and make brief notes on interactions. The note-taking fields have proven very useful in keeping coordinators and supervisors on the same page on client status and progress, and documenting evidence of involvement and steps in any situations that get complicated if, for example, a client complains about recommendations.

To ensure that assignments keep moving, coordinators practice a strategy to “follow up



in 3 days." They set the software with alerts to remind the coordinator and her supervisor to follow up on a non-returned call, ensure that an appointment has been set, or whatever is needed. In this way, they keep the activity moving ahead or provide the input that allows the coordinator to stop if clients are not carrying out their end of the agreement.

Coordinators and supervisors share weekly schedules on Microsoft Outlook. Use of an electronic calendar shows the supervisor how time is spent, who has appointments, and where these appointments are. If a coordinator is unexpectedly absent or late returning, the supervisor can contact a client to cancel or reschedule. The calendar also offers a measure of safety for staff when working alone in the field.

**Building Teams and Building Trust.** Face-to-face interaction is part of both team building and client trust building. The department hosts monthly staff meetings at community buildings, youth center or staff offices.

By bringing a tough case and a new resource to share with each other, service coordinators have an opportunity to gain insight and grow their counseling skills.

Typically, first interactions with clients are also in person. It is an important way of establishing trust and evaluating commitment. These meetings are scheduled in offices or other locations. Sometimes, the coordinator attends a meeting in a client's home.

Safety is a priority. In addition to sharing their location through Outlook, coordinators who are meeting in the field are encouraged to bring someone with them and to share their real-time location via their phones. In the past, staff has had a few less than ideal encounters with dogs or experienced other incidents so the coordinators are told to cancel and reschedule the visits if they do not feel safe.

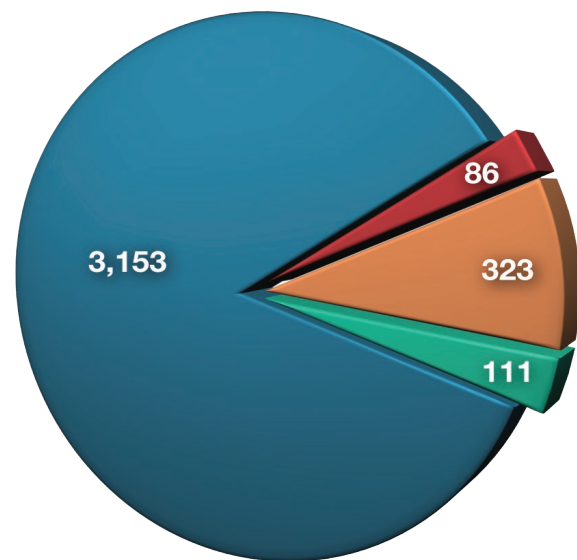


The EnVision Center hosts pop-up exercise classes like chair volleyball throughout the 12 districts.

## Results

The software that helps the service coordinators manage the program collects a variety of useful statistics about how many clients are served – In fiscal year 2019, the SC Department served 3,153 tribal members and 2,176 new households.

### Number of Tribal Members Served



- ROSS Clients
- HUD Housing Counseling Clients
- EnVision Center Clients
- Service Coordination Tribal Funds

In addition, the department

- Awarded 252 education certificates.
- Served 323 new counseling clients.
- Worked with clients to complete 1,836 applications.

But as Scott says, the success is not in the numbers as much as in the individual stories.

- The elders who were behind on their mutual help payments and resisted sharing financial information. In the 12 months after they became current in their payments, they have had no further issues and invited the HACNO staff person in to their home.
- The college student who fled domestic abuse and landed in a shelter, who now has an apartment, assistance, and is headed back to college.
- The stay-at-home mother who wanted to get back into the work force after 10 years. She received instruction on creating a profile and uploading her resume to a job site and applied for positions. After participating in an Interview Prep/Resume Building workshop held by partner Choctaw Career Development, she received two offers and has taken a position.
- Single mother who had recently regained custody of her children but didn't qualify for housing because of a recent felony record. To be able to save for her own home, she completed resume building and interview preparedness, and budgeting classes to build her income and savings. A year after her purchase, staff discovered she was still following the saving routine she'd learned in the program – putting aside money for her maintenance and taxes.



## Lessons Learned

**The Client Sets the Goals.** Clients are more motivated when they feel that they are in charge. It might be a new feeling for some clients.

**Recognize, Refer, Release.** To help keep their mission in mind, prioritize, and lessen stress, Service Coordinators learn this phrase.

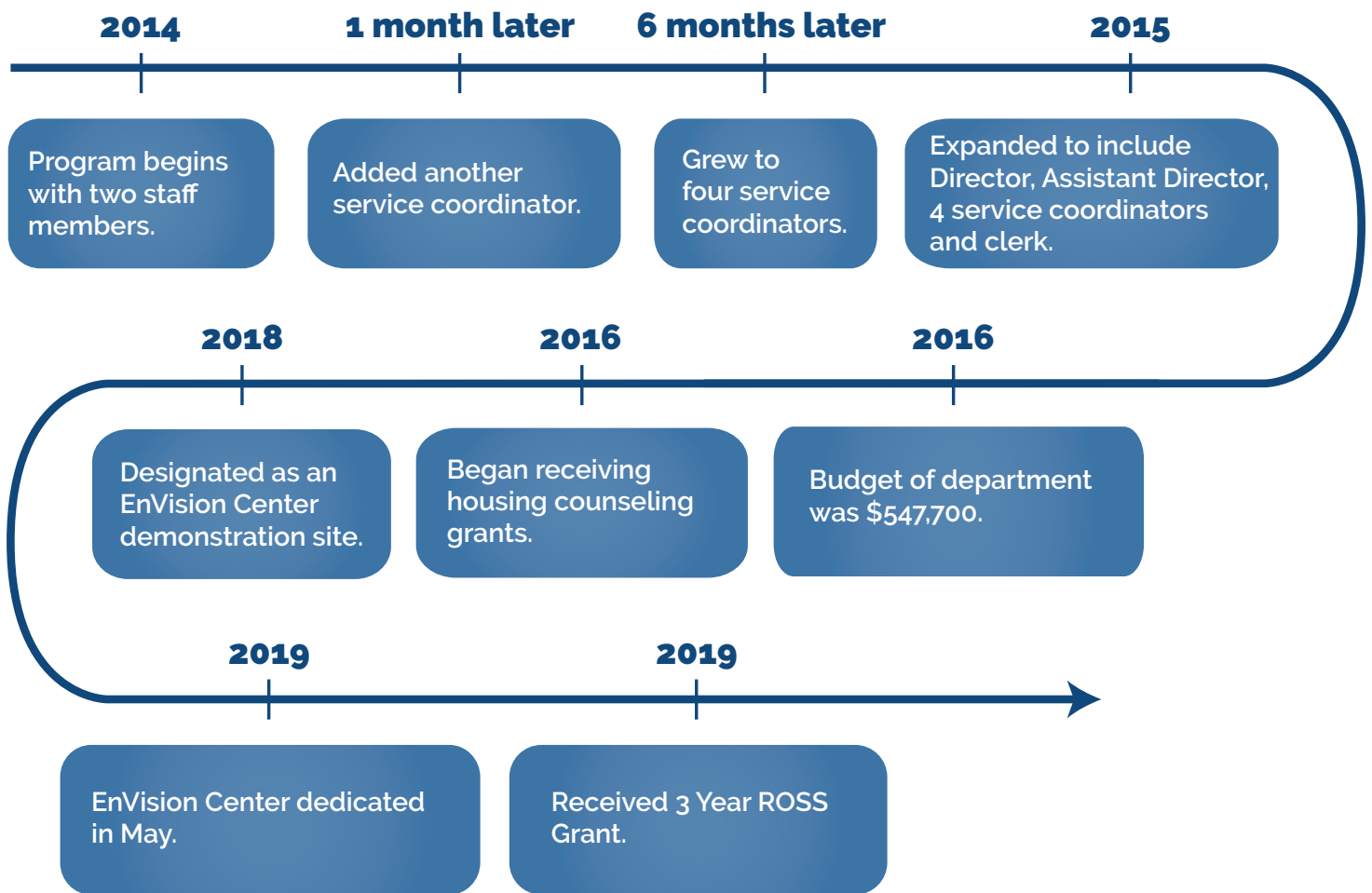
**Don't Do it for Them.** Assist, but don't do the work for the client. This can refer to goal setting or filling out paperwork. Help them to be able to do it themselves the next time.

**Follow Up and Document.** The Service Coordinators have a 3-day follow up rule and they describe all contacts with clients in Counselor Max. It helps the counselors stay on top of case management, but also helps the department document services provided which can be useful.



The EnVision Center can provide remote learning for residents near Poteau, which is 2 1/2 hours away from the Administrative Headquarters.

# Timeline



**For more information, contact:**

**U.S. Department of Housing and Urban Development  
Office of Native American Programs**

451 Seventh Street, Room 4108

Washington, D.C. 20410

Phone: (202) 401-7914

Email: [codetalk@hud.gov](mailto:codetalk@hud.gov)

[www.hud.gov/codetalk](http://www.hud.gov/codetalk)