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

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

The Eastern Woodlands Office (EWONAP) serves 66 Tribes within 16 states and 6 HUD regions. EWONAP administers millions in IHBG, IHBG-Competitive, ICDBG, CARES Act, ARP & Section 184 funding.

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

Greetings, Mark Butterfield, EWONAP Administrator

From a cold and gloomy spring to a hot and dry summer. June 21 is the solstice or longest day of the year, which we just passed. It’s been in the high 90’s for a while with some 100-degree days in Chicago, hotter in many EWONAP grantee’s areas, which brings energy efficiency back to the forefront as most of us swelter. Having grown up in Alaska there was no need for air conditioning as it seldom broke 80 degrees in Anchorage. In Oregon, my next stop, was also without AC back then. The heat was the dry heat variety, so while uncomfortable, it was not insufferable.

(Continued on page 2)
However, having lived in the Midwest for the last 28 years or so, it’s the humidity that causes the most discomfort. This is also true in much of the South and East where temperatures can easily reach into the 90’s and 100’s with high humidity.

One of the goals of NAHASDA is that Tribal member tenants should have a safe, decent and affordable place to live. This means well maintained HVAC plants especially in the south with its higher humidity. This also triggers high energy bills as AC requires lots of power and means that maintenance crews should be on call in emergencies especially if a windstorm knocks power out. Solutions include simple things, like closing windows and curtains in the heat of the day; using a portable oscillating fan, if you have one, to provide a breeze and even out the temperatures between rooms; referring tenants to the local LIHEAP programs for high energy bills and planning for the use of Geothermal or solar power to offset high energy costs in future units. Lastly, Grantees, like some cities, can establish cooling centers in community buildings if temperatures reach critical levels and put the elderly or disabled at risk of heat stroke.

Long term solutions should also be planned for. In some cases, solar panels can be retrofitted to existing units to reduce their cost via net metering, which reduces cost and makes tribal housing more affordable. Geothermal works by taking the existing constant temperature of the earth and transferring that into the home by use of heat pumps. According to the Department of Energy, depending on latitude, ground temperatures range from 45°F (7°C) to 75°F (21°C). Like a cave, this ground temperature is warmer than the air above it during the winter and cooler than the air in the summer. This energy transfer can drastically reduce the need for cooling because the heat pumps the coolness of the ground to home. Manufactured homes are an affordable housing option.

IHP filings due July 18th. NAHASDA requires that each eligible grantee file its Indian Housing Plan [IHP] 75 days BEFORE the beginning of the Grantee’s fiscal year. For the majority of Tribes/TDHE’s whose fiscal year ends September 30th, that date is July 18th. As such, NAHASDA which requires the filing of an IHP on time, or if a waiver is filed showing that it was beyond the Tribe/TDHE’s ability to get it in on time and what the grantee will do to avoiding this in the future. This is one of the most important deadlines for Directors and Board members to be looking and planning for.

Notice of Reallocation of Unaccepted IHBG-ARP Funds to the ICDBG-ARP Program. Deadline to submit an AIHP for IHBG-ARP is July 5, 2022.

PIH Notice 2022-13 Reallocation of Unaccepted IHBG ARP Funds to ICDBG ARP-signedDB (hud.gov)

HUD Imminent Threat Grants – Funding still available. Set aside of the ICDBG allocation for non-competitive, first come-first serve grants to eliminate or lessen problems which pose an imminent threat to public health or safety of Tribal residents. Application procedures outlined in Program Guidance 2018-04 (issued November 2018) and found here:

NAHASDA | HUD.gov / U.S. Department of Housing and Urban Development (HUD)

DEADLINE FOR AUGUST NEWSLETTER CONTENT SUBMITTAL:
MONDAY, JULY 25TH

Please note: EWONAP offices will be closed on Monday, July 4, 2022 in observance of the federal Independence Day holiday.
**Development**

Aside from regular affordable housing development (construction, acquisition, conversion), there are other activities that can be programmed under this element. Housing rehabilitation activities such as lead-based paint elimination, physical accessibility improvements & energy efficiency modifications. Site improvements such as sidewalks, streets, playgrounds & recreational areas; utility service development. You can also finance homebuyer related elements such as down payment & closing cost assistance.

Indian Loan Guarantee & Insurance Program - DOI-BIA-Office of Indian Economic Development Program for federally recognized Tribes, groups, 51% Indian owned (enrolled member) businesses. Borrower must have 20% equity in the project and project must be of benefit to the economy of a Reservation or Tribal Service area. [Indian Loan Guarantee and Insurance Program (ILGP) | Indian Affairs (bia.gov)]

**Housing Services**

**Occupancy/Resident Services**

HUD Expands Housing Counseling Locator Tools

HUD has implemented new technology providing access to a nationwide network of HUD-approved housing counseling agencies. The technology includes an enhanced and easy-to-use online search capability and a new, toll-free automated telephonic information delivery system. The online search tool filters your search by 1) zip code/state; 2) area of interest - rental housing, homeless, self-sufficiency, homebuyer/homeowner related topics and fair housing rights; 3) counseling method; and 4) language. It also includes smart phone capability, and map/directional technology. Use this link to find an agency near you: [Home (force.com)]. The telephonic search capability is available by calling 569-4287 and includes access to information in more than 200 different languages through translators who are available to assist those with limited English proficiency.

Establishment and Support of Resident Organizations

It is important to engage tenants in issues that impact their living conditions. HUD supports the establishment of Resident Organizations (ROs). To be considered ‘legitimate’, RO’s must meet the following criteria:

1. Be Established by the Residents of the Property
2. Meet Regularly
3. Operate Democratically
4. Represent All Residents
5. Be Independent of the Property Owner

HUD has guides and a toolkit on organizing, engaging & running Resident Organizations; holding effective meetings; partnering with the Housing Authority and more at the link below.

**Homeownership**
Freddie Mac has initiatives to help make sustainable home ownership possible for more Native Americans. The ‘Duty-to-Serve’ Program makes financing of manufactured & rural housing easier for very low, low and moderate income households. Check out their Native American focused programs & other resources here.

**Maintenance/Modernization**
Modernization Guidebooks - [PIH Handbook 7485.2](https://hud.gov) / U.S. Department of Housing and Urban Development (HUD)

**Crime Prevention & Safety**
Neighborhood Watch Resources for Native American Communities - [Watch Out, Help Out Your Community](https://ojp.gov) / Neighborhood Watch Resources for Native American Communities | Office of Justice Programs (ojp.gov)

Physical Security Audits can bolster apartment building security by uncovering weak points in a current system & identifying the right technology to safeguard your space. There are trained security professionals you can contract with, to help. Here’s an example of a Security Audit Checklist. [PHYSICAL-SECURITY-AUDIT-CHECKLIST.pdf](https://locknet.com)

**Housing Management Services**

Integrated Pest Management - Bedbug Guidelines - Healthy Homes & More!
[Integrated Pest Management](https://hud.gov) / U.S. Department of Housing and Urban Development (HUD)

**Planning & Administration**
PIH-2022-16 – Total Development Costs for Affordable Housing - Issued 6/8/2022
PIH-2022-15 – FFR SF-425 Reporting Requirements (updated guidance) - Issued 6/8/2022

**Notices, Rules and Regulations** - Public and Indian Housing | [HUD.gov](https://hud.gov) / U.S. Department of Housing and Urban Development (HUD)

**Partner Spotlight - Oweesta**
Longest standing National Native Community Development Financial Institution (CDFI) Intermediary offering financial & development products & services to Native CDFIs and Native Communities for over 20 years. They offer training, technical assistance, and investments, and lead research and policy advocacy.

Through a broad range of asset building tools, Oweesta supports wealth building & economic development across Native Nations, financial education (through Building Native Communities curriculum), small business creation and homeownership. Oweesta also serves as lead of a HUD Housing Counseling Agency Network. Located in Longmont, CO with a National Service Area.

Contact Info: (303) 774-8838 info@oweesta.org www.oweesta.org

To locate your local Native CDFI: [Home - Native CDFI](https://www.oweesta.org)
**ICDBG and IHBG COMPETITIVE FUNDING ANNOUNCEMENTS**


The U.S. Department of Housing and Urban Development (HUD) on Thursday announced 83 awards totaling $147 million for affordable housing and community development—$95 million to 24 communities through the Indian Housing Block Grant (IHBG) Competitive Program. View the list of awardees here and almost $52 million to 59 communities through the Indian Community Development Block Grant (ICDBG) Program. View the list of awardees here

**FY2022 IHBG Final Allocations**

*Final IHBG Allocation and Formula Data Sheets – FY 2022 – IHBG Formula Customer Service Center*

**2023 Budget for Native American Programs**


**American Rescue Plan Training and Technical Assistance**

On April 8, 2022, ONAP distributed a [Dear Tribal Leader letter](#) on the ONAP American Rescue Plan (ARP) Recovery Training and Technical Assistance Initiative to assist grantees to successfully complete their ARP projects. This technical assistance will aid tribes and TDHEs in compliantly executing, reporting on and closing out the grants. The goal is to assist grant recipients with spending these funds quickly so they may shift focus to resuming normal operations. NPONAP is in the process of reaching out to tribes and TDHEs with minimal or no draw downs for these grants. Additional technical assistance may be provided under these grant programs as needed. Please submit a request for ARP technical assistance to Mary.White@hud.gov

**Moving on!**

*We bid a fond farewell to EWONAP team members Jostyn Jones, Grants Evaluation Specialist and Bryan Herdliska, Grants Management Specialist as they move on to new ventures! Thank you for all your good work with EWONAP!*
INDIAN COUNTRY NEWS

NEWS

Mohegan Tribe’s Chief to become U.S. Treasurer and Lead New Tribal and Native Affairs Office at U.S. Treasury Department – U.S. Treasury Department Welcomes Mohegan Tribe’s Chief Mutáwi Mutáhash Marilyn “Lynn” Malerba as U.S. Treasurer | Currents (nativewesonline.net)

Tribal Intergovernmental Advisory Committee: Reopening Request for Nominations - HUD has published a Federal Register Notice reopening Tribal nominations to the Tribal Intergovernmental Advisory Committee (TIAC). The Notice sets out the required criteria for nominees. Previously submitted nominations do not need to be resubmitted. Nominations are due by July 28, 2022. 2022-13697.pdf (govinfo.gov)

MAST Chairperson Elected - Rebecca Richards, Pokagon Band of Potawatomi (MI) Tribal Council Chairwoman was elected as the new MAST Chairperson at the Spring Meeting in March 2022. The MAST organization represents 35 sovereign Tribal Nations of Minnesota, Wisconsin, Iowa & Michigan.

EVENTS

NAIHC Legislative Meeting - 1pm EST, July 7th - Meeting ID: 974 9678 7338 National American Indian Housing Council | For the People, For 40 Years (naihc.net)

UNITY (United National Indian Tribal Youth) Annual National Leadership Conference - 7/8-12/2022 Minneapolis, MN UNITY’s Annual National Leadership Conference – United South & Eastern Tribes (usetinc.org)


GLIHA Meeting - 8/2-3/2022 - Hosted by Grand Traverse Band (MI) - Peshawbestown, MI Great Lakes Indian Housing Association (gliha.org) Leelanau Sands Casino/Resort

MAST Meeting - 8/10-11/2022 - Hosted by Pokagon Band of Potawatomi (MI) - New Buffalo, MI M-A-S-T - Midwest Alliance of Sovereign Tribes - Four Winds Casino/Resort

Proposed Rulemaking Sessions - Community Reinvestment Act - 2:30-4:00pm EST 7/12/2022 - Educational Session; 7/19/2022 - Formal Listening Session. Meeting Registration - Zoom Comments due by August 5, 2022

EMPLOYMENT

Administrative Assistant - NAIHC - 2014a9db-bd49-4d43-8702-8c1d0e311f07.pdf (constantcontact.com)

REQUESTS FOR PROPOSALS

Design-Build A/E Services RFP - Community Housing Development - Red Cliff, WI Welcome to Red Cliff Band of Lake Superior Chippewa (redcliff-nsn.gov) - RFP Community Housing Development Project (revize.com)

Virtual Pre-Proposal Conference on July 5, 2022 at 9am CST.

SHARE YOUR GOOD NEWS!

Please send your accomplishments, press releases, events, news, and project photos ELECTRONICALLY to our Administrator Advisor, Cheryl Cloud at Cheryl.A.Cloud@hud.gov

Help us illustrate the value of NAHASDA and the need for it in Indian Country, and how your great work is making a difference!
### Grant Opportunities

<table>
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<tr>
<th>NOFO</th>
<th>Grant Opportunity Title</th>
<th>Posted Date</th>
<th>Close Date</th>
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<tr>
<td>View Opportunity</td>
<td>USDA Rural Housing Preservation Grant</td>
<td>05/26/2022</td>
<td>07/11/2022</td>
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<td>HUDRD CDBG Disaster Recovery Outcomes of Renter Households</td>
<td>05/27/2022</td>
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<td>View Opportunity</td>
<td>BJA FY 22 Project Safe Neighborhoods</td>
<td>05/18/2022</td>
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<td>Tribal Solar Accelerator Fund – GRID Alternatives</td>
<td>Tribal Solar Accelerator Grant Program</td>
<td>06/01/2022</td>
<td>07/15/2022</td>
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<td>View Opportunity</td>
<td>HUD ROSS (Resident Opportunity and Self-Sufficiency) Service Coordinator Program - FY2022 - NOFO Synopsis 1</td>
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<td>07/18/2022</td>
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<td>HUD Lead &amp; Healthy Homes Technical Studies (LHHTS) - Pre &amp; Full Application Synopsis 1</td>
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<td>07/18/2022</td>
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<td>View Opportunity</td>
<td>HUD Impact Evaluation of Emergency Rental Assistance (ERA) Program</td>
<td>05/26/2022</td>
<td>07/28/2022</td>
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<td>Search Grants</td>
<td>Choice Neighborhoods Planning Grants</td>
<td>05/10/2022</td>
<td>07/28/2022</td>
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<td>View Opportunity</td>
<td>DOL Capacity Building Developmental &amp; Capacity Building Pilot (OSHA training disadvantaged workers)</td>
<td>06/17/2022</td>
<td>08/01/2022</td>
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<td>HUD Lead Hazard Reduction Grant Program Synopsis 1</td>
<td>06/17/2022</td>
<td>08/08/2022</td>
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**Down Payment & Closing Cost Assistance**

FHA has researched and developed a 2022 guide ‘by State’ of available down payment assistance programs. Check it out here! [FHA Down Payment Grants for 2022](#)

FHLB has down payment assistance programs. Home$tart for low & moderate income households and Native American Homeownership Initiative (NAHI) for first time Native American homebuyers. [Affordable Housing - FHLB Des Moines (fhlbdm.com)](#)
The Section 184 Indian Home Loan Guarantee Program is a home mortgage specifically designed for American Indian and Alaska Native families, Alaska Villages, Tribes, or Tribally Designated Housing Entities. Section 184 loans can be used both on and off native lands for new construction, rehab, the purchase of an existing home, or for refinancing. Section 184 is synonymous with home ownership in Indian Country. As of March 2022, the Section 184 program has guaranteed over 53,340 loans, which represents over $9.4 billion dollars in guaranteed funds.

Within the Eastern Woodlands Region, over 6,321 loans have been made bringing $977 million in private capital directly to Tribal Members. Tribes and TDHEs can also use Section 184 loans to achieve their housing development goals. Some benefits include:

- Low residential mortgage interest rates
- Lower monthly fees than standard PMI
- One time loan guarantee fee (1.5%)
- May utilize up to 15% of loan funds for site infrastructure costs
- Low down payment
- No household income restrictions
- Buy, Rehab, Refi or Build
- Single Family Home (1-4 units)

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

HUD ONAP Title VI Loan Guarantee Program:

Title VI loans enable IHBG recipients to leverage up to 5 times their IHBG ‘Need’ funding to finance affordable housing development by pledging future IHBG grant funds as security for repayment of the loan. A private lender provides the financing and HUD provides the guarantee to the lender. Funds can be used to rehabilitate or construct new housing or community facilities, to build infrastructure, acquire land, to fund architectural and engineering plans, towards financing. Click here to see projects.

Contact Cheryl.A.Cloud@hud.gov for more information. Fund Leveraging Example:

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<th>Item</th>
<th>Tribe A Without Leveraging</th>
<th>Tribe A With Leveraging</th>
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<tr>
<td>IHBG Annual Allocation of Need</td>
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<td>$500,000</td>
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<td>Leveraged Funds (5 X Need)</td>
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<td>Total Funding</td>
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<td>$3,000,000</td>
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<td>Average Cost Per Unit (CPU)</td>
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<td>Number of Units Realized</td>
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</table>
Free Technical Assistance

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

How Does It Work?

EWONAP Staff or consultants will develop materials tailored to meet your individual needs.
We can work one-on-one or train in small groups.
Training and Technical Assistance can be done remotely or on-site.

https://www.hud.gov/program_offices/public_indian_housing/ih/codetalk/training

Developing a New Project?
Revising your Policies and Procedures?
Reassessing Long Term Goals?
Let ONAP Help!

Training and TA available on:
• Construction Management
• Financial Management
• Governance
• Grant Administration
• Green & Healthy Homes
• Home Buyer Education
• Leverage Financing
• Maintenance
• Needs Assessments
• Occupancy & Eligibility
• Organizational Structure
• Procurement
• Strategic Planning
• Or customize your own!

For more information, please contact

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

**NAIHC/HUD schedule & registration at:** [https://naihc.net/training-schedule/](https://naihc.net/training-schedule/)

**Training Events – Native Learning Center**

**Oweesta schedule/registration at:** [TRAINING CALENDAR – OWEESTA](https://naihc.net/training-calendar)

<table>
<thead>
<tr>
<th>DATE(S)</th>
<th>COURSE/SPONSOR/MODE</th>
<th>REGISTRATION LINK</th>
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<tr>
<td>7/6/2022</td>
<td>BIA Heath Act Overview for Tribal Nations USET/BIA-Virtual</td>
<td>BIA HEARTH Act Overview for Tribal Nations – United South &amp; Eastern Tribes (usetinc.org)</td>
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<tr>
<td>7/6-7/2022</td>
<td>Self Monitoring NAIHC-Virtual</td>
<td>Jul 6-7</td>
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<tr>
<td>7/8/2022</td>
<td>2022 Lead Hazard Reduction Grant Program NOFO Webinar</td>
<td>2022 Lead Hazard Reduction Grant Program NOFO Webinar - HUD Exchange</td>
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<td>7/11-12/2022</td>
<td>Housing Policy NAIHC-Virtual</td>
<td>Jul 12-13</td>
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<td>7/12/2022</td>
<td>Tribal HUD VASH Essentials ONAP/FirstPic-Virtual</td>
<td>FirstPic Registration - Tribal HUD-VASH</td>
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<tr>
<td>7/12-13/2022</td>
<td>HUD Labor Standards HUD-Virtual</td>
<td>Webinar Registration - Zoom</td>
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<tr>
<td>7/19-20/2022</td>
<td>Needs Assessment &amp; Community Engagement ONAP/Virtual</td>
<td>Webinar Registration - Zoom</td>
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<tr>
<td>7/23; 8/20; 9/17; 10/22; 11/19 (8 hr. borrower course)</td>
<td>Homebuyer Education Wisconsin Native Loan Fund (WINLF)</td>
<td>In the Market for Your First Home? (winlf.org)</td>
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<td>7/26-28/2022</td>
<td>Property Maintenance Management ONAP/FirstPic-Virtual</td>
<td>FirstPic Registration - Maintenance</td>
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<tr>
<td>7/28/2022</td>
<td>Prepare Yourself for Home Buying Native Learning Center-Virtual</td>
<td>Virtual Training: Prepare Yourself for Home Buying - July 28, 2022 Tickets, Thu, Jul 28, 2022 at 1:00 PM</td>
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<td>9/26-30/2022</td>
<td>Admissions &amp; Occupancy Native Learning Center-Virtual</td>
<td>Virtual Training Admissions and Occupancy September 26 – 30, 2022 – Native Learning Center</td>
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EWONAP works in a Flexiplace work environment supporting telework and virtual engagement. We are available by phone, virtual meeting; and in-person meeting by arrangement. Documents are recommended to be transmitted electronically.

<table>
<thead>
<tr>
<th>First Name</th>
<th>Last Name</th>
<th>Title</th>
<th>(312) 913-</th>
<th>E-mail Address</th>
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<tbody>
<tr>
<td>Mark</td>
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<td>Johnson</td>
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<td>Elton</td>
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<td>Grants Management Director</td>
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<td>Jostyn</td>
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<tr>
<td>Ebony</td>
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<td>Grants Evaluation Director</td>
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<td>Stewart</td>
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<tr>
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<td>Grants Management Specialist</td>
<td>8775</td>
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</tr>
</tbody>
</table>
Emergency Rental Assistance


**Broadband**

Emergency Broadband Benefit Program: Federal Communications Commission (FCC) program provides temporary discounts on monthly broadband bills for income qualifying households.

**Homeowner’s Assistance**

Homeowner’s Assistance Fund is to assist those experiencing a financial hardship due to COVID-19. Program provides financial assistance to help with mortgage payments, homeowner’s insurance, utility payments & other specified purposes (prevent mortgage delinquencies, defaults, foreclosures, loss of utility or home energy services, homeowner displacement). Hardship must have been after 1/21/2020 and income eligibility requirements apply. Contact your Tribe/TDHE first. Other resources in your area can be found by searching here: [https://www.consumerfinance.gov/coronavirus/mortgage-and-housing-assistance/help-for-homeowners/get-homeowner-assistance-funds/](https://www.consumerfinance.gov/coronavirus/mortgage-and-housing-assistance/help-for-homeowners/get-homeowner-assistance-funds/)

NAIHC has a tool to help locate COVID related assistance in your area, see link below. [Tribal Housing Assistance Resource Hub | National American Indian Housing Council (naihc.net)](https://www.naihc.net)
HELPFUL RESOURCES/WEB SITES FOR TRIBES AND TRIBAL ORGANIZATIONS

- American Indian Center of Chicago: [http://www.idaresources.org/page?pageid=a047000000ArRPk](http://www.idaresources.org/page?pageid=a047000000ArRPk)
- Asset Building for Native Communities: [www.nativecapitalaccess.com](http://www.nativecapitalaccess.com)
- Center for American Indian Economic Development: [www.franke.nau.edu/businessoutreach/caied](http://www.franke.nau.edu/businessoutreach/caied)
- Centralized website for federal grant opportunities: [www.grants.gov](http://www.grants.gov)
- Explore U.S. Federal Agency Resources for Native Americans: [https://www.usa.gov/tribes](https://www.usa.gov/tribes)
- Grants Available to Tribes on Health Issues: [https://www.hud.gov/program_offices/public_indian_housing/ih/regs](https://www.hud.gov/program_offices/public_indian_housing/ih/regs)
- HUD's PIH Notices to Tribes and TDHEs: [https://www.hud.gov/program_offices/public_indian_housing/ih/regs](https://www.hud.gov/program_offices/public_indian_housing/ih/regs)
- Indian Dispute Resolution Services, Inc.: [http://www.idrsinc.org](http://www.idrsinc.org)
- Multi-agency Infrastructure Task Force in Indian Country: [http://www.epa.gov/tp/trprograms/infra-water.htm](http://www.epa.gov/tp/trprograms/infra-water.htm)
- Native American Chamber of Commerce
- Native American Contractors Association: [http://www.nativecontractors.org/](http://www.nativecontractors.org/)
- National American Indian Housing Council: [www.naihc.net](http://www.naihc.net)
- Native Community Finance: [www.nativecommunityfinance.org](http://www.nativecommunityfinance.org)
- National Congress of American Indians: [www.ncai.org](http://www.ncai.org)

FEDERAL PARTNERS

- Department of Interior Bureau of Indian Affairs (BIA), Indian Self-Determination Services
- Department of Justice, Office of Justice Programs (Native Americans): [http://www.ojp.usdoj.gov/programs/aijana.htm](http://www.ojp.usdoj.gov/programs/aijana.htm)
- Environmental Protection Agency Office of Sustainable Communities: [www.epa.gov/smartgrowth](http://www.epa.gov/smartgrowth)
- Federal Deposit Insurance Corporation (FDIC) Money Smart materials can be found at [www.fdic.gov/moneysmart](http://www.fdic.gov/moneysmart)
- Indian Health Service (IHS): [http://www.ihs.gov/](http://www.ihs.gov/)
- Partnership for Sustainable Communities: [www.sustainablecommunities.gov](http://www.sustainablecommunities.gov)
- Sustainable Communities Resource Center – [www.huduser.org/portal/sustainability/resources_rural_sustainability.html](http://www.huduser.org/portal/sustainability/resources_rural_sustainability.html)
- Social Security Administration - Public website [www.socialsecurity.gov](http://www.socialsecurity.gov)