

# EASTERN WOODLANDS OFFICE OF NATIVE AMERICAN PROGRAMS

UNITED STATES DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT



## EWONAP NEWS BULLETIN MAY 2020



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

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

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

Eastern Woodlands Region



Please share with others who may be interested in the EWONAP News Bulletin. [Click Here](#) to sign up.

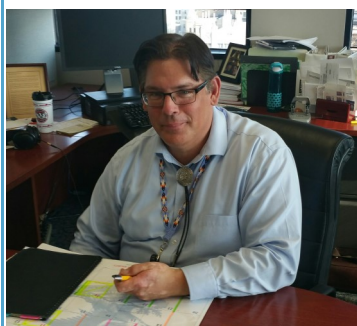
### IN THIS ISSUE

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### GREETINGS FROM THE ADMINISTRATOR

Greetings!

It has been a difficult month for nearly everyone adjusting to a new environment of the COVID-19 crisis. The Department of Housing and Urban Development, including your Office of Native



American Programs, has been on mandatory telework for the past six weeks or so. While many employees teleworked previously, it was limited to no more than three days a week and they could come in to prepare documents, review paper files, receive and log mail and work in groups to review ICDBG applications or work collaboratively on other things such as Monitoring reports. All

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## GREETINGS FROM THE ADMINISTRATOR (CONTINUED)

*(Continued from page 1)*

these activities now must move online. Fortunately, ONAP was well prepared for this transition with few exceptions. The new EPIC system has moved all IHP and APR reviews online in a much simpler to use program than paper files.

Since last month's Bulletin, Congress has passed the CARES Act, which will provide \$200 million in funding to all IHBG grantees, even those who haven't participated in past years, to assist them in Preparing for, Respond to, or Preventing the spread of COVID-19. Each grantee has been allocated 30.5% of their base 2020 funding before deductions, which can be used to offset the impacts of COVID-19 in their Tribal Communities. ONAP has spent the last month preparing guidance on how this money may be used, creating the abbreviated application form, hosting informational calls for Tribal Leaders and Housing professionals and publishing all relevant information on [HUD's Codetalk website](#) for your easy reference.

Critical to Grantees in the Eastern Woodlands region, there will be a training session on how to fill out and apply for the IHBG CARES Act funding. The form to apply is online but you will not be required to file it in EPIC. It is in a special fillable form that can be downloaded online, filled out and filed electronically with your Grants Management Specialist. That Session will be held on Monday, May 4<sup>th</sup> from 1 to 3 pm Central Standard Time. There is no time limit on when to file the IHBG Cares Act application but the sooner it is filed the faster the allocated money will be made available in LOCCS. If you have questions, please contact [Elton.Jones@HUD.Gov](mailto:Elton.Jones@HUD.Gov) or [Mary.White@HUD.gov](mailto:Mary.White@HUD.gov) for more specifics. Congress and ONAP have put an emphasis on making the grant funding available, so ONAP will have a shortened timeframe to approve these IHBG CARES Act IHPs to only 15 days from the date of application being received. Therefore, it is important to request a read receipt when you send in your IHBG CARES Act Indian Housing Plan.

In addition to the IHBG Cares Act funding, Congress allocated \$100 million to the Indian Community Development Block Grant Imminent Threat program. It also has a requirement that the money be spent on Preparing, Preventing and Responding to COVID-19 and is like the regular IT program restricted to Federally Recognized Tribes. The parameters of this program have not been completed yet but are expected to be rolled out soon.

**Imminent Treat.** There still remains money in the regular 2020 Imminent Threat line item which is available for disaster relief measures such as the repair of homes and buildings after a catastrophic event such as flooding, tornadoes, hurricanes, winter storms, straight line winds and the like. Should your program suffer such an event immediately call your GM specialist to see if you might be able to receive funding from this program.

This is a difficult time for all of us and ONAP wants all Grantees to know we appreciate how difficult this is for your communities. Feel free to call or email your GM or GE Specialist with any questions you may have about these new programs and visit the [Codetalk website](#) regularly for updates on program guidance and Frequently Asked Questions [FAQs].

Warmest Regards,

Mark Butterfield, EWONAP Administrator.

## EWONAP REGIONAL NEWS

### COVID-19 UPDATE

The Office of Native American Programs is working tirelessly to support all of our Tribal housing partners as we deal with the impact of COVID-19 as a Nation. The safety and security of Native American families, Tribal housing staff, and all in Indian Country is our top priority. For more information and resources related to COVID-19, including [FAQs](#), please visit: [www.hud.gov/coronavirus](http://www.hud.gov/coronavirus)

### EWONAP TO HOST IHBG CARES TRAINING: MAY 4, 2020

The E/WONAP staff is hosting a training opportunity on how to respond to the IHBG Cares Act Implementation Notice published on April 22, 2020 and how to submit an Indian Housing Plan necessary for accessing these funds. The training session is scheduled for Monday, May 4, 2020, and will be held via Skype.

**Monday, May 4, 2020 from 1:00pm to 3:00 pm CT** Skype Meeting – make sure you have access to Skype by downloading the application here: <https://www.skype.com/en/get-skype/>

Join audio by conference call: 877-873-8017, access code 1525497#

To prepare for the training, please review the IHBG CARES Implementation Notice here <https://www.hud.gov/sites/dfiles/OCHCO/documents/2020-06pihn.pdf>

Guidance on the IHBG CARES <https://www.hud.gov/sites/dfiles/OCHCO/documents/GuidanceIHBGCARESpih.pdf>  
IHBG CARES Form (must check the IHBG CARES box to get the abbreviated version) <https://www.hud.gov/sites/dfiles/OCHCO/documents/IHBGCares.pdf>

**Visit ONAP's [COVID-19 Recovery Programs](#) Website to View and Access:**

**ONAP Documents Available at:** [www.hud.gov/coronavirus](http://www.hud.gov/coronavirus)

- Dear Tribal Leader Letter- Input Requested on ICDBG-CARES Act Grant Ceilings
- COVID-19 Statutory and Regulatory Waivers for IHBG and ICDBG programs (Page 31) (April 10, 2020)
- IHBG CARES Formula Allocation Dear Tribal Leader Cover Letter
- IHBG CARES Formula Allocation by Region
- HUD CARES Act Native American Programs Funding Press Release (April 3, 2020)
- Frequently Asked Questions for Tribes and Tribally Designated Housing Entities (TDHEs) (March 30, 2020)
- ONAP Status and Recommendation of Temporary Moratorium on all Evictions and Foreclosures (March 25, 2020)
- Foreclosure and Eviction Moratorium in connection with the Presidentially Declared COVID-19 National Emergency
- Letter from Public and Indian Housing to Section 184 Lenders (March 16, 2020)
- Letter from the Office of Public and Indian Housing and the Office of Multifamily Housing (March 13, 2020)

### SHARE YOUR GOOD NEWS!

**Please send your accomplishments, press releases, events, news, and project photos to our Administrator Advisor, Kimberly McMorris at:** [Kimberly.N.McMorris@hud.gov](mailto:Kimberly.N.McMorris@hud.gov)

## INDIAN COUNTRY NEWS

### WHAT'S NEW ON ONAP'S COVID-19 RECOVERY PROGRAMS

Visit ONAP's [COVID-19 Recovery Programs Website](#) to View and Access:

- **Program Notice and Guidance**

**NEW! Notice PIH-2020-06:** IHBG-CARES Implementation Notice

- o Notice PIH-2020-05: COVID-19 Waiver Notice
- o **Implementation Training for IHBG-CARES**

**NEW! IHBG-CARES Training Slides**

**NEW! IHP-APR Sample Version 2.0**

- ✦ **Trouble Opening Sample Version?**
- ✦ Right Click Link and Select "Save Link As"
- ✦ Save as PDF to Desktop
- ✦ Go To Desktop and Open Form in Adobe
- ✦ If Form Does Not Load, Click "Enable All Features"
- ✦ **IHBG-CARES Abbreviated Indian Housing Plan (IHP) and Annual Performance Report (APR)**

**NEW! IHP-APR Guidance**

**NEW! IHP-APR Form**

([Instructions for Opening and Saving Form](#)) of Follow Instructions for IHP-APR Sample Version  
**COVID-19 IHBG-CARES and ICDBG-CARES Frequently Asked Questions (FAQ's)**

**Recordings and Slides from PIH/ONAP Calls with TDHEs**

If your Tribe or Tribally Designated Housing Entity has questions regarding the status of any of the above-referenced reports, please contact your Area ONAP for further direction.

### PIH NOTICE 2020-05- COVID-19 STATUTORY AND REGULATORY WAIVER AUTHORITY

Pursuant to the authority provided under the Coronavirus Aid, Relief and Economic Security (CARES) Act (Public Law 116-136), HUD is waiving and establishing alternative requirements for numerous statutory and regulatory requirements for the Public Housing program, Housing Choice Voucher (HCV) program, Indian Housing Block Grant (IHBG) program, and Indian Community Development Block Grant (ICDBG) program. These waivers provide administrative flexibilities and relief to public housing agencies (PHAs), Indian tribes, and tribally designated housing entities (TDHEs) in response to the COVID-19 national emergency.

## INDIAN COUNTRY NEWS (CONTINUED)

### DEAR TRIBAL LEADER LETTER PUBLICATION OF IHBG-CARES IMPLEMENTATION NOTICE

On April 22, 2020, HUD published the IHBG-CARES Implementation Notice, which provides instructions on how to apply for IHBG-CARES funding and other program requirements. The application process has been streamlined as much as possible, while ensuring that all IHBG-CARES funds will be used to prevent, prepare for, and respond to COVID-19, as required under the CARES Act. View [letter](#) for more information.

### HUD GUIDANCE ON ELIGIBLE USES FOR COMMUNITY DEVELOPMENT BLOCK GRANT FUNDS TO SUPPORT COVID-19 RESPONSES

HUD Quick Guide on Eligible Activities for Indian Community Development Block Grant (ICDBG) Funds

HUD recently posted a guide on eligible uses for Community Development Block Grant (CDBG) funds to support coronavirus (COVID-19) responses. The guide is a quick reference tool for grantees, such as Tribes and TDHEs, to use when contemplating how to address the effects of COVID-19 in their communities. While the language in the guide specifically references CDBG, ICDBG has the same eligible activities, and therefore the guide can be considered applicable for both programs. The guide can be found [HERE](#)

### HUD MAKES \$200 MILLION OF COVID-19 RELIEF FUNDING AVAILABLE TO HELP NATIVE AMERICAN COMMUNITIES ACROSS THE NATION

WASHINGTON - U.S. Department of Housing and Urban Development (HUD) Secretary Ben Carson today announced \$200 million in Indian Housing Block Grants (IHBG) to American Indian Tribes and Tribally Designated Housing Entities (TDHEs) across the country to respond to COVID-19. This funding will be used to help Tribes and TDHEs carry out affordable housing activities to protect the safety and health of their tribal members and communities. [See Chart Here.](#)

- [View Press Release](#)

### COVID-19 CONFERENCE CALLS WITH TDHES

**May 1, 2020:** Click for [Invitation](#) Dial-in: 1-877-369-5243 or 1-617-668-3633 Access Code: 0235839## Join the conference on your computer. Entry Link: <https://ems8.intellor.com/login/825771>

**April 17, 2020:** Access [Recording](#)

**April 14, 2020:** [Dear Tribal Leader Letter-Waiver Authority and Call-in Information](#)

**April 9, 2020:** Access [Recording](#) Access [Slides](#)

**April 3, 2020:** Access [Recording](#)

## TRAINING AND CONFERENCES

TRAINING/EVENT	WHEN AND WHERE	DESCRIPTION AND REGISTRATION
<b>EWONAP IHBG Cares Training</b>	May 4, 2020 via Skype	<p><b>The E/WONAP staff is hosting a training opportunity on how to respond to the IHBG Cares Act Implementation</b> Notice published on April 22, 2020 and how to submit an Indian Housing Plan necessary for accessing these funds. The training session is scheduled for Monday, May 4, 2020, and will be held via Skype.</p> <p><b>Monday, May 4, 2020 from 1:00pm to 3:00 pm CT</b> Skype Meeting – make sure you have access to Skype by downloading the application here: <a href="https://www.skype.com/en/get-skype/">https://www.skype.com/en/get-skype/</a> Join audio by conference call: 877-873-8017, access code 1525497#</p>
<b>AMERIND and NAIHC Annual Conference</b>	May 5-7, 2020, Seattle, Washington   Westin Hotel	<b>AMERIND and the National American Indian Housing Council (NAIHC) will host a combined annual event.</b> This joint Annual Convention features a two-day trade show as well as topical training sessions that provided up-to-date information on issues that impact tribal housing programs and that directly relate to administration of programs under the Native American Housing Assistance and Self-Determination Act (NAHASDA).
<b>Tribal Housing Admissions &amp; Occupancy (HUD/ONAP)</b>	June 16-18 Reno, NV	<p><b>FREE TRAINING!</b> Housing Admissions and Occupancy responsibilities are at the heart of the rental housing program. Participants will learn how Native American Housing Assistance and Self-Determination Act (NAHASDA) policies &amp; program requirements impact the Admissions &amp; Occupancy (A&amp;O) process. Tribal Housing Board and management can learn more about developing and applying tribal policies and procedures that are clear, support staff, and promote equitable and compliant programs. Participants at this 3-day interactive training will receive instruction based on real-life examples on how to successfully operate an effective A&amp;O program. Participants will also receive guidance on and take part in interactive exercises on the “A-to-Z” of A&amp;O program. Training topics include eligibility, wait lists, rent calculations, collections, inspections, and lease compliance. Discussions will be held on how Admissions and Occupancy staff may need to collaborate with maintenance on tasks such as work-order processing, unit turnaround, and tenant education on the basic maintenance of the unit. To Register, visit <a href="https://newregistration.firstpic.org/eao/">https://newregistration.firstpic.org/eao/</a></p>
<b>Whatever You’d Like</b>	When You’d Like It	<p><b>FREE Technical Assistance is available to you through EWONAP!</b></p> <ul style="list-style-type: none"> <li>• Accounting for Grants Management</li> <li>• Board of Commissioners Training</li> <li>• Construction Management</li> <li>• Development Project Planning and Management</li> <li>• Financial Management</li> <li>• New Executive Director Training</li> <li>• Self-Monitoring</li> <li>• Policies and Procedures Update Workshop</li> </ul> <p><b>Contact Mary White at <a href="mailto:Mary.White@hud.gov">Mary.White@hud.gov</a> or 312.913.8762</b></p>



## OTHER RESOURCES

### HELPFUL RESOURCES/WEBSITES FOR TRIBES AND TRIBAL ORGANIZATIONS

- Centralized website for federal grant opportunities: [www.grants.gov](http://www.grants.gov) • Government Information by Topic: <http://www.usa.gov/>.
- Explore U.S. Federal Agency Resources for Native Americans: <https://www.usa.gov/tribes>
- 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)
- HUD's Office of Sustainable Housing and Communities: [www.hud.gov/sustainability](http://www.hud.gov/sustainability).
- Federal Register Today: [http://www.gpo.gov/su\\_docs/aces/fr-cont.html](http://www.gpo.gov/su_docs/aces/fr-cont.html).
- Environmental Resources <http://www.hud.gov/offices/pih/ih/codetalk/resources/env.cfm>
- [Grants Available to Tribes on Health Issues](#)
- [Resources Available to Tribes on Health Issues](#)
- National Resource Database for Tribal Water System Operators: [www.smallwatersupply.org](http://www.smallwatersupply.org)
- Multi-agency Infrastructure Task Force in Indian Country: <http://www.epa.gov/tp/trprograms/infra-water.htm>
- Asset Building for Native Communities: <http://www.idaresources.org/page?pageid=a047000000ArRpK>
- Center for American Indian Economic Development: [www.franke.nau.edu/businessoutreach/caied](http://www.franke.nau.edu/businessoutreach/caied)
- Southern California Indian Center: [www.indiancenter.org](http://www.indiancenter.org)
- Indian Dispute Resolution Services, Inc.: <http://www.idrsinc.org>
- Native American Contractors Association: <http://www.nativecontractors.org/>
- CDFIs: Native Capital Access: [www.nativecapitalaccess.com](http://www.nativecapitalaccess.com)
- Native Community Finance: [www.nativecommunityfinance.org](http://www.nativecommunityfinance.org)
- National Congress of American Indians: [www.ncai.org](http://www.ncai.org)
- National American Indian Housing Council: [www.naihc.net](http://www.naihc.net)

### FEDERAL PARTNERS

- [USDA Rural Development:https://www.rd.usda.gov/](https://www.rd.usda.gov/)
- Rural Utilities Service: High Energy Cost Grant Program (USDA): [http://www.rd.usda.gov/UEP\\_Grant\\_Program.html](http://www.rd.usda.gov/UEP_Grant_Program.html).
- [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/aiana.htm>
- General Services Administration (GSA): [https://www.gsaadvantage.gov/advantage/main/start\\_page.do](https://www.gsaadvantage.gov/advantage/main/start_page.do)
- [Indian Health Service](#) (IHS): <http://www.ihs.gov/>
- IHS Environmental Health Support Center (Training Opportunities): <http://www.ihs.gov/EHSCT/index.cfm?module=home>
- Department of Health & Human Services (HRSA): <http://www.hrsa.gov/publichealth/community/indianhealth/index.html>
- Department of Energy's (DOE) Tribal Energy Program: <http://apps1.eere.energy.gov/tribalenergy/>
- Environmental Protection Agency (EPA) Region 9 Tribal Solid Waste: <http://www.epa.gov/region9/waste/tribal/index.html>
- Environmental Protection Agency (EPA) Region 9 Green Building: <http://www.epa.gov/region9/greenbuilding/index.html>
- Environmental Protection Agency Office of Sustainable Communities: [www.epa.gov/smartgrowth](http://www.epa.gov/smartgrowth)
- Internal Revenue Service – Tax Information for Indian Tribal Governments: <http://www.irs.gov/govt/tribes/index.html>
- Federal Deposit Insurance Corporation (FDIC) Money Smart materials can be found at [www.fdic.gov/moneysmart](http://www.fdic.gov/moneysmart)
- [US Department of Commerce - MDBA](#) (Minority Business Development Agency) <http://www.mdba.gov/>
- Economic Development Administration [www.eda.gov](http://www.eda.gov). [Small Business Administration](#) (SBA) <http://www.sba.gov/>
- [OCC Native American Banking Resource Directory](#) [www.occ.gov/topics/community-affairs/publications/index-ca-publications.html](http://www.occ.gov/topics/community-affairs/publications/index-ca-publications.html)
- Federal Emergency Management Agency (FEMA) – *Disaster Preparedness & Recovery* <http://www.fema.gov/public-assistance-local-state-tribal-and-non-profit#> FEMA - *Trainings for Tribal representatives & staff.* <http://www.fema.gov/government/tribal/training.shtm>
- Federal Communications Commission (FCC), Office of Native Affairs & Policy <http://www.fcc.gov/indians/>.
- Administration for Native Americans (ANA): [http://www.acf.hhs.gov/programs/ana/programs/program\\_information.html](http://www.acf.hhs.gov/programs/ana/programs/program_information.html)
- Rural Community Assistance Corporation (RCAC) Training & Events: <http://www.rcac.org/doc.aspx?58>
- 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)
- SSA's American Indians and Alaska Natives (AIAN) page <http://www.socialsecurity.gov/people/aiian/>
- Dept. of Transportation: Transportation Planning Capacity Building: [www.planning.dot.gov](http://www.planning.dot.gov) MAP 21 [www.dot.gov/map21](http://www.dot.gov/map21)

## FUNDING ANNOUNCEMENTS FOR NATIVE/TRIBAL ENTITIES

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

SOURCE	DEADLINE	DETAILS AND LINKS
<b>HUD Guidance on Eligible Uses for Community Development Block Grant Funds to Support COVID-19 Responses</b>	The guide can be found: <a href="#">HERE</a>	<b>HUD Quick Guide on Eligible Activities for Indian Community Development Block Grant (ICDBG) Funds.</b> HUD recently posted a guide on eligible uses for Community Development Block Grant (CDBG) funds to support coronavirus (COVID-19) responses. The guide is a quick reference tool for grantees, such as Tribes and TDHEs, to use when contemplating how to address the effects of COVID-19 in their communities. While the language in the guide specifically references CDBG, ICDBG has the same eligible activities, and therefore the guide can be considered applicable for both programs.
<b>U.S. Department of Justice</b>	June 9, 2020	BJA's STOP School Violence Grant Program is designed to improve school security by providing students and teachers with the tools they need to recognize, respond quickly to, and help prevent acts of violence. <a href="#">Click Here</a> for more information. Eligible applicants may apply under one or more of the following areas: <ul style="list-style-type: none"> <li>• Train school personnel and educate students on preventing student violence against others and themselves to include anti-bullying training. This can also include specialized training for school officials to respond to mental health crises.</li> <li>• Develop and implement threat assessment and/or intervention teams and/or operate technology solutions such as anonymous reporting systems for threats of school violence, including mobile telephone applications, hotlines, and websites. Threat assessment and/or intervention teams must coordinate with law enforcement agencies and school personnel.</li> </ul>
<b>Emergency Community Water Assistance Grants (USDA-RD)</b>	Open	Program helps eligible rural communities recover from or prepare for emergencies that result in a decline in capacity to provide safe, reliable drinking water for households & businesses. Federally recognized Tribal lands and Colonias are eligible; Privately owned wells are not eligible. •Up to \$150K for repairs to breaks/leaks in existing water distribution lines, & related maintenance. • Up to \$500K for construction of a new water source, intake &/or treatment facility or waterline extensions. <a href="http://www.rurdev.usda.gov/UWP-ecwag.htm">http://www.rurdev.usda.gov/UWP-ecwag.htm</a>
<b>Emergency Community Water Assistance Grants (USDA-RD)</b>	Open	Program helps eligible rural communities recover from or prepare for emergencies that result in a decline in capacity to provide safe, reliable drinking water for households & businesses. Federally recognized Tribal lands and Colonias are eligible; Privately owned wells are not eligible. •Up to \$150K for repairs to breaks/leaks in existing water distribution lines, & related maintenance. • Up to \$500K for construction of a new water source, intake &/or treatment facility or waterline extensions. <a href="http://www.rurdev.usda.gov/UWP-ecwag.htm">http://www.rurdev.usda.gov/UWP-ecwag.htm</a>
<b>U.S Department of Justice</b>	Open	<a href="#">Justice Department Announces Funding Opportunities for Tribal Communities</a> DOJ announced the opening of the grant solicitation period for comprehensive funding to federally-recognized American Indian and Alaska Native tribal governments and tribal consortia to support public safety, victim services and crime prevention.



## The Section 184 Indian Home Loan Guarantee Program is a home mortgage specifically



designed for American Indian and Alaska Native families, Alaska Villages, Tribes, or Tribally Designated Housing Entities. Section 184 loans can be used both on and off native lands for new construction, rehab, the purchase of an existing home, or for refinancing.

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

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

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

For a list of Approved 184 Lenders, [click here](#). For a map of eligible states and counties, [click here](#).

**If you are interested in becoming an approved 184 lender, contact [Michael.T.Thorpe@hud.gov](mailto:Michael.T.Thorpe@hud.gov).**

## HUD ONAP Title VI Loan Guarantee Program- Title

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



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



**Developing a New Project?**

**Revising your Policies and Procedures?**

**Reassessing Long Term Goals?**

**Let ONAP Help!**

## Free Technical Assistance

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

### *How Does It Work?*

EWONAP Staff or consultants will develop materials tailored to meet your individual needs.

We can work one-on-one or train in small groups.

Training and Technical Assistance can be done remotely or on-site.

#### **Training and TA available on:**

- Construction Management
- Financial Management
- Governance
- Grant Administration
- Green & Healthy Homes
- Home Buyer Education
- Leverage Financing
- Maintenance
- Needs Assessments
- Occupancy & Eligibility
- Organizational Structure
- Procurement
- Strategic Planning
- Or customize your own!



Mary White, Grants Management Specialist

HUD, Eastern Woodlands

Office of Native American Programs

800.735.3239 - toll free

312.913.8762 - direct

Mary.White@hud.gov

**For more information, please contact ►►►**

## USEFUL LINKS

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

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