

U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT

SOUTHWEST OFFICE OF NATIVE AMERICAN PROGRAMS

Office of Native American Programs Office of Public & Indua Housing

CHERYL DIXON-ZUNI, ACTING ADMINISTRATOR

HUD's Mission: To create strong, sustainable, inclusive communities and quality affordable homes for all.

Information Bulletin of the Southwest Office of Native American Program for the week of April 8, 2019

In this Issue:

Check out our new website! <u>www.HUD.gov</u>

- 1. What's New! Federal News Briefs & Important Due Dates
- 2. Upcoming Trainings/Conferences/Events (Calendar of Events)
- 3. Funding Announcements for Tribes and tribal organizations
- 4. Helpful Resources
- 5. Bits and Pieces
- 6. Contact Us Visit our website at <u>www.hud.gov/codetalk</u>.

HUD's mission is to create strong, sustainable, inclusive communities and quality affordable homes for all. More info. about HUD and its programs is available at <u>www.hud.gov</u> and <u>http://espanol.hud.gov</u>. Connect with HUD on <u>social media</u> or sign up for news alerts on <u>HUD's Email List</u>. Follow Secretary Carson on <u>Twitter</u>, <u>Facebook</u> and <u>Instagram</u>

Join the SWONAP Newsletter Listserv to receive our Information Bulletins with news and events related to Indian Country, HUD ONAP, Southwest Regional Tribes, Funding Opportunities, Training and more: Join or Unsubscribe SWONAP's e-mailing list: Join Our Mailing List

1. What's New on Codetalk (<u>www.hud.gov/codetalk</u>)! Federal News Briefs & Important Due Dates:

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. **Read more** about ONAP's mission, funding programs, directory, & program accomplishments. For more info. about ONAP funding and programs, visit the <u>Codetalk Homepage</u>:

Dear Tribal Leader Letter Section 184 Draft Proposed Regulations - Tribal 60-Day Comment Period Published April 4, 2019, the Dear Tribal Leader Letter and Attached Draft Section 184 Proposed Regulations is available for Tribes to review and provide comment. Tribes will have 60 days from the date of this letter to submit comments on the proposed rule. The letter provides instructions for submitting comments via email or mail. Read the letter HERE, and the attachment HERE. Questions can be sent to 184consultation@hud.gov.

HUD ISSUES PROPOSED RULE TO MAKE SECTION 3 MORE EFFICIENT AND EFFECTIVE: Section 3 is a HUD statute that requires recipients of HUD funding - to the greatest extent feasible - employ low- and very-low income persons and businesses in the communities HUD serves

WASHINGTON - The U.S. Dept. of Housing and Urban Development (HUD) recently published a proposed rule to improve the efficiency and effectiveness of Section 3 within the Housing and Urban Development Act of 1968. Section 3 requires that employment, training, contracting, and other economic opportunities generated by certain HUD financial assistance be directed to the greatest extent feasible to low- and very low-income persons, especially recipients of government assistance for housing, and to businesses that provide economic opportunities to low- and very low-income persons. See the proposed rule here. Interested members of the public are encouraged to submit comment on the HUD proposed rule by June 2, 2019. Comments can be submitted at www.regulations.gov.

HUD's outdated Section 3 regulations have not been updated since 1994 and are not as effective as they could be at creating employment opportunities for low- and very low-income persons and businesses. The changes in the proposed rule are intended to improve the effectiveness of Section 3, streamline some processes that do not yield significant benefits, and encourage public housing authorities (PHAs) and HUD grantees to focus on career ladders for low-income people, all with the aim of increasing the long-term earnings of HUD-assisted households.



On May 15, 2019, the <u>Partnership for Public Service</u> will launch a series of convenings designed to support **California's disaster resilience community**. The Partnership's mission is to improve the effectiveness of the federal government for the American people. Since its founding in 2001, the Partnership has worked with over 75 agencies nationwide, training over 15,000 federal leaders and convening top experts from across sectors to address some of the government's most pressing issues. This six-part series will bring together federal civil servants and their partners across sectors to shape and lead innovative disaster preparedness and response strategies around wildfires, earthquakes and coastal resilience. The first session will provide participants an opportunity to connect with federal colleagues, share challenges and opportunities around their missions, and lay the groundwork for future sessions. To participate in this roundtable series, <u>apply here</u> **by April 17, 2019.** For more info., contact **Sara Russell,** Exec. Director, **San Francisco Federal Executive Board at** <u>russell.sara.l@dol.gov</u> or by phone at (415) 625-7723.

USDA Announces Opening Date for Rural e-Connectivity Pilot Program Applications

USDA Rural Development will begin accepting the first round of applications for the Rural e-Connectivity Pilot Program (ReConnect Program) on April 23, 2019, through <u>reconnect.usda.gov</u>. These loans and grants will be awarded to help build broadband infrastructure in rural America. USDA is making available up to \$200 million in grants, \$200 million in loan and grant combinations, and \$200 million in low-interest loans. The **application deadlines are:** May 31, 2019, for grants; June 21, 2019, for loan/grant combinations; and July 12, 2019, for lowinterest loans. Applicants can request technical assistance from USDA by filling out the contact form at <u>https://www.usda.gov/reconnect/contact-us</u>. The ReConnect Program enables USDA to create and implement innovative solutions to rural connectivity by providing various financial options to our partners and customers. For additional info., visit <u>reconnect.usda.gov</u>.

Housing Help: Resources for Native Americans - Contact the following offices for assistance:

- To live on public lands, contact the <u>Office of Public and Indian Housing (PIH)</u>.
- To live on a reservation, contact a local <u>Tribally Designated Housing Entity (TDHE)</u>.
- Locate your <u>state housing counseling agency</u> or call 1-800-569-4287 to locate the nearest agency.

Native American Housing Programs

- <u>Indian Housing's Office of Native American Programs (ONAP)</u> administers housing & community development programs to ensure that safe, decent, & affordable housing for Native American families.
- Indian Housing Grant Programs-provide financial assistance for Indian tribes to develop affordable
 bousing and to provide bousing activities on a reconvolution or Indian area. Cuidebooks available
- housing and to provide housing activities on a reservation or Indian area. Guidebooks available.
- <u>Housing Improvement Program (HIP)</u> provides home repair, renovation, replacement, & new housing grants.
 Native Housing Resources/Tribal Court Clearinghouse (a project of the Tribal Law and Policy Institute): <u>http://www.tribal-institute.org/lists/housing.htm</u>
- Healthier Tribal Housing: Combining the Best of Old and New: <u>http://ehp.niehs.nih.gov/120-a460/</u>

The U.S. Environmental Protection Agency (EPA): EPA's *Healthy Schools Grant Program* is a comprehensive environmental health grant program with the goal of identifying & addressing environmental health risks in and around schools that contribute to increased absenteeism & reduced academic performance. The program would provide a total of \$50 million for schools to identify, prevent, reduce & resolve environmental hazards including: •reducing childhood lead exposure; • reducing asthma triggers; •promoting integrated pest management; and •reducing or eliminating childhood exposure to one or more toxic chemicals in schools. Eligible recipients would include state and local governments, federally recognized tribal governments, and non-profit organizations. To learn more about what EPA is doing to promote healthy schools, visit www.epa.gov/schools, visit www.epa.gov/children.



FREE HUD/ONAP Trainings! Registration for these trainings is **FREE**, but you must register to attend. For course descriptions & to register, visit **CALENDAR OF EVENTS**

April 9-11 NAHASDA Intermediate

Albuquerque, NM

If you've ever left a NAHASDA training saying, "Wait! I've got more questions!"—this training is for you. This Intermediate NAHASDA course will skip lightly over the history. Trainers will use detailed case studies to illustrate how NAHASDA is applied in real world housing situations. Areas discussed to include eligible activities, eligible families, useful life, audits and records retention, inspections and admissions, relocation, and Indian Preference. Participants will leave the session with increased ability to take rules and regulations and use these to create and run more effective and compliant housing programs. Register at www.FirstPic.org/events

April 16-18 NAHASDA Essentials

Anchorage, AK

This interactive 3.5 day training provides attendees with a comprehensive introduction to the Native American Housing Assistance and Self Determination Act of 1996 (NAHASDA). Participants will become familiar with latest regulations, program guidance, and PIH Notices. A thorough review of eligible families and eligible activities including rental housing, homebuyer programs, rehabilitation and housing and crime prevention services will be provided. Other major topics include the Indian Housing Block Grant (IHBG) formula, calculating income eligibility and adjusted gross income, moderate-income family assistances, income verification. Register at: http://www.aahaak.org/upcoming-events.php

April 16-18 Part 58 HUD Environmental Training

Fort Worth, TX

Anchorage, AK

The training will take place at HUD Ft. Worth Regional Office. For more info. about the training, contact Ms. Laura Myers, Fort Worth Field Environmental Officer at <u>laura.l.myers@hud.gov</u>

 April 23-34 Chicago, IL
 Procurement Training Register at: https://newregistration.firstpic.org/proc/index.php
 Training participants at all experience levels will gain the confidence and knowledge to conduct efficient and effective procurement that complies with HUD and other funding source requirements. This 2-day training addresses both procurement and contract management.
 Training topics will range from careful preplanning and the basics of purchasing to unique factors in tribal housing purchasing, the practical how-to's of procurement planning and policy development, as well as specific regional issues. Attendees will have the opportunity to participate in hands-on group exercises that are designed to turn theoretical knowledge into daily practice. Register at: https://newregistration.firstpic.org/proc/index.php

May 14-15 Uniform Guidance 2 CFR Part 200 (Super Circular)

This two (2) day training for HUD /ONAP program recipients identifies changes enacted by the new rule and the applicable conforming regulations of the 2 CFR Part 200 for HUD/ONAP regulations 24 CFR 1000 (IHBG) and 24 CFR 1003 (ICDBG). To support the Tribes/TDHEs during the implementation stage, the training will emphasize the practical changes recipients must make to their administrative and/or management systems (i.e. policies, operating procedures, and other internal control processes) to ensure ongoing compliance with the new Uniform Guidance (2 CFR Part 200) Register at: http://www.aahaak.org/upcoming-events.php



May 21-22 Indian Housing Plans/Annual Performance Reports

Successful submission of an Indian Housing Plan (IHP) and an Annual Performance Report (APR) is a compliance requirement under the Indian Housing Block Grant (IHBG) program. The IHP identifies need and describes the recipient's plans for using the IHBG to carry out eligible housing activities. The APR describes progress made toward meeting the IHP goals and demonstrates financial accountability. Participants at this 2-day training will receive step-by-step instruction on how to successfully complete the combined, automated IHP/APR form. The trainer will provide a walk-through of EPIC, the system for submitting the IHP/APR. Participants will also receive guidance on the development, planning, and reporting processes and requirements. All grantees are encouraged to attend this training. **Please note:** Training materials will be provided on USB thumb drives. Participant binders will not be available. Participants should bring a device, such as a laptop, that has a USB port. Register at: www.FirstPic.org/events

Reno, NV

Albuquerque, NM

Phoenix, AZ

Phoenix, AZ

May/June Housing Management & Operations

Planning is in progress. More information and Registration link coming soon.

June 4-6 Encouraging and Managing Multiple Funding Sources

This interactive training will provide attendees with an understanding of available funding sources and how to successfully combine multiple sources for housing projects. More information and Registration link coming soon.

June 11-13 Tribal Board of Commissioners Training Oklahoma City, OK

This 2-day interactive course is designed to provide a comprehensive overview for Housing Board members to develop knowledge of NAHASDA and the federal rules and requirements in accepting the Indian Housing Block Grant (IHBG) funding. Course also discusses specific roles and responsibilities as Board members and helps to familiarize BOC members with the operation of the Tribal Designated Housing Entity (TDHE). Register at <u>www.NAIHC.net</u>

June 26-27 Tribal Board of Commissioners Training

This 2-day interactive course is designed to provide a comprehensive overview for Housing Board members to develop knowledge of NAHASDA and the federal rules and requirements in accepting the Indian Housing Block Grant (IHBG) funding. Course also discusses specific roles and responsibilities as Board members and helps to familiarize BOC members with the operation of the Tribal Designated Housing Entity (TDHE). Register at <u>www.NAIHC.net</u>

COMING SOON! Week of June 17 Procurement & Contract Management Reno, NV Training participants at all experience levels will gain the confidence and knowledge to conduct efficient & effective procurement that complies with HUD & other funding source requirements. This 2-day training addresses both management and construction development procurement. Training topics will range from careful preplanning and the basics of purchasing to unique factors in tribal housing purchasing, the practical how-to's of procurement planning and policy development, as well as specific regional issues. Attendees will have the opportunity to participate in hands-on group exercises that are designed to turn theoretical knowledge into daily practice. Register at www.FirstPic.org/events.



HOUSING

Indian Housing Law April 16 - 18 | Las Vegas, NV

COMING SOON!	July 9-11 Grant Writing Mark Your Calendars! More informat	ion to come soon.	Reno, NV			
	July 15-19 Pathways Home Mark Your Calendars! More informat		Phoenix, AZ			
	July 2019 NAHASDA Esse This exciting & interactive 3-day train introduction to NAHASDA. Participar activities, including rental housing, H & crime prevention services. Other to program participants, income verific management and program administry TDHE staff with requirements of the studies, group discussions, team gan www.FirstPic.org/events	ning provides attendees with hts will become familiar with a nomebuyer programs, rehabilit opics covered include the IHB ations, other federal requirem ation. This foundational cours IHBG Program and is presente	ll program tation, and housing G formula, eligible nents, financial e acquaints tribal/ ed through case			
RESCHEDULED For more details	Tribal Housing Maintenance and OperationsAlbuquerque, NMMaintenance expenses can be controllable. This 2-day course is designed as an introduction for new maintenance professionals or as a refresher for the veteran employee, to give these professionals the knowledge and tools necessary to run an effective maintenance program. Trainers will provide information, tips and guidance to identify maintenance issues, track, schedule and complete maintenance and repairs. Register at: www.FirstPic.org/events					
	Falmouth Institute Tra					
	N AND FACILITIES MANAGEMENT		NV			
	ig: Federal Grants and Contracts ibes and Tribal Organizations /egas, NV	Applying OMB's Grant Compliance Requirements: Navigating the Super Circular's Compliance Supplement May 28 - 29 I Las Vegas, NV				
OMB's Uniform G Funds and Contra April 23 - 24 Albud		<u>Financial Literacy for Tribal Bo</u> <u>Members</u> May 30 - 31 I Las Vegas, NV	oard and Council			
	i<u>g: Federal Grants and Contracts</u> i<u>bes and Tribal Organizations</u> nd, VA	Budgeting with Microsoft Exc. Organizations May 30 - 31 I Las Vegas, NV	<u>el for Tribal</u>			
GOVERNING Bringing Your Tril Ordinances Up to April 16 - 17 Las \		April 23 - 25 I Albuquerque, NM <u>Robert's Rules of Order for the</u> <u>Secretary</u> May 20 - 22 I Phoenix, AZ	e Tribal Recording			
Introduction to Tri April 17 - 18 Las \ Robert's Rules or		Roles and Responsibilities of Council Members May 23 - 24 I Phoenix, AZ	Tribal Board and			

Page **5** of **13**



Were the characteristic American Programs Information Bulletin for the week of April 8, 2019

2. TRAININGS, CONFERENCES AND EVENTS:

Conferences & Event	Date/Location	Description
19 th Annual Travois Indian	April 9-11, 2019	This one-of-a-kind educational conference brings together industry leaders with experienced tribal
Country Affordable Housing &	Miami, FL	developers and young professionals to learn and share innovative practices on developing homes
Economic Development		and businesses in Native communities. We provide detailed instruction on securing funding for
Conference		affordable housing developments, the Low-Income Housing Tax Credit (LIHTC) program, economic
		development, the New Markets Tax Credit (NMTC) program, asset management and compliance,
		architectural design and construction monitoring and Sustainable, Responsible, Impact (SRI) Investing. The annual conference is free of charge for qualifying attendees who work in housing,
		community or economic development and who serve American Indian, Alaska Native or Native
		Hawaiian communities or people. For more info., visit <u>www.travois.com/news-events/annual-</u>
		conference-information or call or email the planning team at 816-994-8970 or comm@travois.com.
Tribal Webinar on Tribal	April 24	The U.S. Dept. of Energy's (DOE) free webinar on the fundamentals of tribal energy industry. Energy
Energy Industry	Webinar	development is a powerful tool to help bring economic growth, jobs, and independence to tribal
- 6, ,	11 am – 1 pm MT	communities. As such, there is significant interest in pursuing energy development in Indian
		Country—but difficulty understanding energy jargon or energy concepts can be a barrier to getting started. This webinar will provide an introduction to energy and familiarize attendees with important
		concepts and terminology. Attendees will also learn about publicly available resources that can help
		build their energy knowledge base. <u>Register now</u> .
National Administrative	April 24-26	This Conference offers valuable information and tips on dealing with day-to-day challenges most
Professionals' Conference	Albuquerque,	administrative professional face and includes strategies, and insights, and perspectives on the Native
	NM	American workplace. Engage in a stimulating learning experience that will help you develop and
		enhance important skills for career and personal success. Working in a tribal government or tribal
		enterprise can offer both fulfilling experiences and unique challenges that comes with working in an environment that is highly influenced by culture and tribal dynamics. Click Here for Agenda
NAFOA's Annual Spring	April 14-16	NAFOA's 37th Annual Conference is exclusive opportunity to engage directly with tribal leaders,
Conference	Portland, OR	professionals, and influential federal agencies about economic and financial issues facing Indian
		Country. The Member Tribe Meeting/Reception will be held on Sunday, April 14 from 5:00 p.m. to
		7:00 p.m. For more info., contact Missy Hurley, Events and Project Manager at <u>missy@nafoa.org</u> .
Novogradac 2019 Affordable	May 2-3	For more info., visit <u>https://www.novoco.com/events/novogradac-2019-affordable-</u>
Housing Conference	San Francisco, CA	housing-conference-0
SWTHA Business Meeting	May 6	The Southwest Tribal Housing Alliance (SWTHA) Business Meeting will be held in conjunction with
	Denver, CO	the AMERIND/NAIHC Annual Convention on May 07 – 09, 2019. Election for SWTHA Treasurer will be held during the meeting. Please attend the meeting or send a proxy. William Picotte, SWTHA
		President, at william.picotte.dch@gric.nsn.us. Click here for Proxy. Dues must be paid prior to
		meeting to vote. Click here for Membership Dues Form. Register for meeting at swtha.org
2019 National Tribal Forum	May 6-9	The NTF provides environmental professionals from tribes, EPA, and other organizations an
on Air Quality (NTF) –	Temecula, CA	opportunity to meet and discuss current policies, regulatory initiatives, and technical topics in air
Celebrating 20 Years!		quality. The NTF is a cooperative endeavor of The Institute for Tribal Environmental Professionals (ITEP) and the National Tribal Air Association (NTAA), with funding from US EPA and our generous
		sponsors. For more info., visit <u>http://www7.nau.edu/itep/main/Conferences/confr_ntf</u>
Amerind/NAIHC Annual	May 7-9	Amerind NAIHC Annual Convention & Tradeshow, May 7-9 in Denver - click here
Convention & Tradeshow	Denver, CO	
Managing Household	May 7-9	Course is specifically designed for tribes that plan to collect, store, and ship household hazardous
Hazardous Waste at Tribal	Ft. Lauderdale,	waste or want to improve their current management practices. This course will include tribal
Transfer Stations	FL (applications	instructors that currently manage household hazardous waste and all concepts are applicable to
	due March 22)	different types of designated collection facilities/areas. Additionally, participants will travel to
		Seminole Tribe of Florida's transfer station at the Brighton Reservation to learn how the Public Works Department manages the household hazardous waste they receive at their facility. The course
		is limited to twenty participants. Complete ITEP's online application form
		at <u>http://www7.nau.edu/itep/main/Training/training_waste</u> no later than March 22. Call or email
		Jennifer Williams at 907-250-3826 jennifer.williams@nau.edu with questions.
Strategic Planning for Waste	May 21-23	Course for employees of federally-recognized tribes who are interested in using their Integrated
Diversion course	Duluth, MN	Solid Waste Management Plans to initiate effective waste diversion projects, or create specific
	(applications	strategic plans for waste diversion activities. This course includes sessions by tribal presenters and
	due March 27)	ITEP staff, small group activities where attendees will work with each other to develop their own community-specific strategies, and also visits to local tribal transfer stations and waste diversion
		projects. For more info. and to apply, contact Todd.Barnell@nau.edu or 928-523-3840.
Tribal Financial Managers	June 11-13	Tribal Financial Managers Certificate (TFMC) Program by NAFOA. This course provides
Certificate Program	Tempe, AZ	intensive, hands-on professional development in grant management and compliance, tribal financial
		statements, indirect cost rates, and tribe-wide budgeting specific to tribal nations.



Conferences & Event	Date/Location	Description
LIHTC Property Site	Aug. 14-15	For more info. and to register, visit Low Income Housing Tax Credit Property Site
Compliance Training	Albuquerque, NM	Compliance Training
2019 Tribal Lands & Environment Forum	Aug 19-22 Palm Springs, CA	9th annual Forum features special trainings, field trips, and breakout sessions focused on the conference theme: A National Conversation on Tribal Land and Water Resources. Topics highlighted incl. solid/hazardous waste management, brownfields, UST/LUSTs, Superfund sites, & emergency response. Tribal water program topics – water quality, drinking water, and habitat restoration (including wetlands, streams and fisheries) will also be included with breakout sessions, trainings and field trips. More info. at: http://www7.nau.edu/itep/main/Conferences/confr tlef
2019 National Native Media Conference	Sept. 15-19 Lake Prior, MN	Program features sessions about Indigenous media, journalism training and workshops, and a wealth of information to support and enhance knowledge and skills of our membership. This year, the joint conference will also focus on food systems, nutrition & health in Indian Country. Sessions will be led by Indigenous journalists teaching in-depth skills & sharing new insights on media in Indian Country. For more info., visit https://najanewsroom.com/2019-conference/?mc_cid=d938e3d9f0&mc_eid=21ffc7dfb6

3. FUNDING ANNOUNCEMENTS FOR TRIBES/TRIBAL ENTITIES:

Agency/Source	Deadline To Apply	Additional Information
Fiscal Year 2019 Training and Technical Assistance Initiative	April 11	Funds are now available to provide direct technical assistance to existing and potential grantees and sub-grantees to enhance their efforts to successfully implement projects supported by OVW grant funds. OVW's TA Initiative is designed to strengthen and build the capacity of civil and criminal justice system professionals and victim service providers across the nation to respond effectively to sexual assault, domestic violence, dating violence, and stalking and foster partnerships among organizations that have not traditionally worked together to address these crimes. For more info. visit https://www.justice.gov/ovw/page/file/1135681/download .
Social and Economic Development Strategies	April 15	HHS grants for tribal community-based organizations, tribes, and village governments for social and economic infrastructure development. This program is focused on community-driven projects designed to grow local economies, strengthen Native American families, including the preservation of Native American cultures, and decrease the high rate of current challenges caused by the lack of community-based businesses, and social and economic infrastructure in Native American communities. Click <u>here</u> to review program guidelines.
HHS ANA 2019 Funding Opportunities	April 15	Our training and technical assistance teams offer free technical assistance to all potential applicants for the following funding opportunities: Native American Language Preservation and Maintenance (P&M) Native American Language Preservation and Maintenance - Esther Martinez Immersion (EMI) Social and Economic Development Strategies (SEDS) Environmental Regulatory Enhancement (ERE) Social and Economic Development Strategies for Alaska (SEDS-AK) Get started by downloading the FOAs from www.grants.gov. If you're not certain about which FOA to apply for, read descriptions of our three main program areas on our website. Also the Pre-Application Training Manual.
Administration for Children and Families (ACF), <u>Administration for</u> <u>Native Americans</u> (ANA) FY2019 Funding Opportunities	April 15	 (FY) 2019 funds for community-based projects for the Social and Economic Development Strategies (SEDS) program. Tourism falls under the priorities for Economic Development funding, incl.: Tourism – Planning/developing resources, services, & businesses that promote travel, recreation, and tourism, or branding to tell the story of Native Americans as the First Peoples of the United States. Projects may utilize the arts or other cultural resources to help revitalize Native communities, promote economic development, increase livability, and present the uniqueness of the Native communities to visitors in a way that celebrates the diversity of the United States. Economic Infrastructure - Addressing economic infrastructure needs that will strengthen business development and job creation in native communities. Entrepreneurship and Microbusiness - Promoting entrepreneurial development through business incubators and other activities that support businesses and market the availability of local products or services. Place-based Strategies - Using a tribe or community's local or regional assets and resources and collaborating with multiple stakeholders to address economic development barriers. For More Info.: http://www.acf.hhs.gov/programs/ana/assistance
FY 2019 Linking Actions for Unmet Needs in Children's Health Grant Program	April 19	SAMHSA's Project LAUNCH program is to promote the wellness of young children, from birth to 8 years of age, by addressing social, emotional, cognitive, physical, and behavioral aspects of their development. It is expected that this program will provide local communities or tribes the opportunity to disseminate effective and innovative early childhood mental health practices & services, ultimately leading to better outcomes for young children & families. Learn more at: FY 2019 Linking Actions for Unmet Needs in Children's Health Grant Program



riuxiallis						
	HUD's Southwest C	Maria and Maria	A auf a a Dua au	and a Life man at an D		-f A
ice of Public & Indian Housing	HULLS SOUTHWEST C	<i><i>IIIICE OF NATIVE</i></i>	American Progra	ams information в	ищетт пот тпе шеек	OI ADTIL δ . ZULY
		.,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	2.1.1.9 0 1 11 10 10 10 10 20		<i>cj</i> 1 <i>pi cj</i> = 0 <i>i c</i>

Agency/Source	Deadline To Apply	Additional Information
California Tribal Initiative to Reduce Tobacco-Related Disparities	April 25	The purpose of the California Tribal Initiative to Reduce Tobacco-Related Disparities is to address commercial tobacco-related disparities affecting the American Indian population by directly funding California Tribal Governments and Tribal Government Agencies. This Request for Application (RFA) seeks to fund Tribal Governments to reduce commercial tobacco-related health disparities in American Indian communities through tribal approaches focused on commercial tobacco use prevention and reduction, collaboration, and community engagement. The term tobacco used in this RFA refers to commercial tobacco products. This RFA does not seek to impinge upon the sacred use of tobacco (traditional tobacco) in American Indian Communities. More info. at: <u>California Tribal Grants to Reduce Tobacco-Related Disparities</u>
Food Distribution Program Nutrition Education (FDPNE)	April 30	Food Distribution Program Nutrition Education (FDPNE) Funding for nutrition education projects through Food Distribution Program Nutrition Education (FDPNE) grants. Indian Tribal Organizations (ITOs) and State agencies (SAs) that are current FDPIR allowance holders (have a direct agreement with FNS to administer FDPIR) are eligible to apply for funds to conduct projects that provide nutrition information and services to FDPIR participants. The FY 2019 SNAP Education Plan Guidance is the basis for FDPNE nutrition, gardening, and physical activities. FNS selects components of this guidance for development of FDPNE project requirements. The FY 2019 SNAP Education Plan Guidance are at: https://snaped.fns.usda.gov/national-snap-ed/snap-ed-plan-guidance-and-templates . For the 2015-2020 Dietary Guidelines for Americans, visit https://health.gov/dietaryguidelines/2015/guidelines/ .
Funding to Deploy Energy Infrastructure on Tribal Lands (DOE)	May 1	 U.S. Dept.of Energy (DOE) - \$17 million in new funding to deploy energy infrastructure on tribal lands for projects interested in harnessing their vast undeveloped energy resources. Through grants awarded, DOE intends to provide financial support to: Topic Area 1: Install energy generating system(s) and/or energy efficiency measure(s) for Tribal Building(s) Topic Area 2: Deploy community-scale energy generating system(s) on Tribal Lands Topic Area 3: Install energy system(s) for autonomous operation (independent of the traditional centralized electric power grid) to power a single or multiple essential tribal facilities during emergency situations or for tribal community resilience The intended results of the 50% cost-shared projects selected under this FOA are to reduce or stabilize energy costs and increase energy security and resilience for Indian tribes and Alaska Native villages. The full FOA is <u>available online</u>. Read more in the <u>press release</u>.
AMERICORPS STATE AND NATIONAL 2019 INDIAN TRIBES NOFO	May 2	The 2019 AmeriCorps State and National Indian Tribes Notice of Funding Opportunity (NOFO), Mandatory Supplemental Guidance, Application Instructions, Performance Measure Instructions, and technical assistance call schedule are now available online and can be found at this link: <u>https://www.nationalservice.gov/build-your-</u> capacity/grants/funding-opportunities/2019/fy2019-americorps-indian-tribes-grants.
First Responders- Comprehensive Addiction and Recovery Act	May 6	SAMHSA is accepting applications for First Responders-Comprehensive Addiction and Recovery Act (FR-CARA) Grants. Recipients will train and provide resources to first responders and members of other key community sectors at the state, tribal, and local governmental levels on carrying and administering a drug or device approved or cleared under the Federal Food, Drug, and Cosmetic Act for emergency treatment of known or suspected opioid overdose. Recipients will also establish processes; protocols; mechanisms for referral to appropriate treatment and recovery communities; and safety around fentanyl, carfentanil, and other dangerous licit and illicit drugs. SAMHSA plans to issue 45 grants of up to \$800,000 per year for up to 4 years. Learn More About This Grant
Tribal Researcher Capacity Building Grants	May 13	The objective of this solicitation is to fund multiple planning grants for projects promoting tribal-researcher partnerships that address criminal justice issues in Indian Country and Alaska Native villages. Proposed projects must include a new tribal-researcher partnership component. Grants are to build an increased capability to conduct rigorous research and evaluation projects in Indian Country and Alaska Native villages through promotion of engagement between researchers and tribal nations or organizations. Review the solicitation.
USDA Broadband Pilot Program	May 29 May 31 June 28	USDA is offering up to \$600 million in loans and grants to help build broadband infrastructure in rural America: \$200 million for grants (applications due May 31), \$200 million for loan and grant combinations (applications due May 29), and \$200 million for low-interest loans (applications due June 28). Given the varying closing dates for each funding type, applicants are limited to one application for this FOA. Projects funded through this initiative must serve communities with fewer than 20,000 people with no broadband service or where service is slower than 10 megabits per second (mbps) download and 1 mbps upload. States, local governments, nonprofit entities, for-profit corporations, a territory or possession of the U.S., and Indian tribes are eligible to apply. Learn more and apply.
School Violence Prevention Program (SVPP)	May 31	SVPP is a competitive grant program that provides funding directly to states, units of local government, Indian tribes, and public agencies (incl. school districts and local law enforcement agencies) to be used to improve security at schools and on school grounds. Awards may include funding for coordination with local law enforcement; training for local law enforcement officers to prevent school violence against others and self; placement and use of metal detectors, locks, lighting, and other deterrent measures; acquisition and installation of technology for expedited notification of local law enforcement during an emergency; and/or any other measure that may provide a significant improvement in security. Click here for more info.
THE SEVENTH GENERATION FUND FOR INDIGENOUS PEOPLES	June 7; and Oct. 11	Grants for projects that focus on community organizing, issue advocacy, cultural revitalization, strengthening Indigenous knowledge systems and practices, and Native leadership development. The following grant programs will be offered in 2019: Thriving Women Program and Land Defenders and Water Protectors Program. Grants will range from \$250 to \$50,000. Visit <u>here</u> to learn more about each program & to download the application materials.



LINEIGUID						
	$IIIID/ C \cdot I$		Α	\mathbf{T}	11 . 1	1
ffice of Pablic & Indian Nossint	$HIIIII \in SOUTHTIPET$	г і іптісе от матітіе	American Program	s intormation Ri	111051111 501 5110 71106	א ארא איז איז איז איז איז איז איז איז איז אי
	nab southwest	O_{1}	I I MUTICINITI I TOXIMIT	5 Information Da		

Agency/Source	Deadline	Additional Information
	To Apply	
FY 2019 Land Buy-	Sept. 30,	U.S. Dept. of Interior's program to implement the land consolidation provisions of the Cobell Settlement
Back Program for	2019	Agreement, which provided \$1.9 billion to consolidate fractional land interests across Indian country. The Buy-Back
Tribal Nations		Program allows interested individual owners to sell their land for immediate transfer to the recognized tribe that
Indian Loon	0.000	exercises jurisdiction. More info. at: <u>https://www.grants.gov/web/grants/view-opportunity.html?oppId=309293</u> This program assists in obtaining financing from private sources to promote business development initiatives that
Indian Loan	Open	contribute to the economy of the reservation or service area. Qualifications for this program:
Guaranty,		An individually enrolled member of a Federally recognized American Indian tribe or Alaska Native group
Insurance, and		Corporation with no less than 51% ownership by Federally recognized American Indians or Alaska Natives
Interest Subsidy		• A Federally recognized American Indian Tribe or Alaska Native group.
Program (DOI)		For more information, call 202-219-0740 or visit http://www.bia.gov/WhoWeAre/AS-IA/IEED/DCI/index.htm.
Rural Broadband	Open	Broadband Program furnishes loans and loan guarantees to provide funds for the costs of construction,
Loans & Loan		improvement, or acquisition of facilities and equipment needed to provide service at the broadband lending speed
Guarantees (USDA)		in eligible rural areas. For more info. on other programs administered by Rural Utility Service (RUS)
		Telecommunications visit: <u>http://www.rd.usda.gov/programs-services/all-programs/telecom-programs</u>
Community	Ongoing	RURAL LISC (Local Initiatives Support Corporation) created the Community Facilities Fund to provide capital to help
Facilities Fund		develop and improve essential community facilities in rural areas. Rural LISC utilizes this fund to provide permanent
(LISC)		and construction-to-permanent financing for rural community facilities, including health care centers, hospitals, educational facilities, and other nonprofit and public facilities in rural communities with populations under 20,000.
		Click here for more information.
Justice Department	Open	Justice Department Announces Funding Opportunities for Tribal Communities
Announces Funding		The U.S. Department of Justice announced the opening of the grant solicitation period for comprehensive funding
Opportunities for		to federally-recognized American Indian and Alaska Native tribal governments and tribal consortia to support public
Tribal Communities		safety, victim services and crime prevention.
FY2018 Disaster	Open	The Economic Development Administration (EDA) has published the Fiscal Year 2018 (FY2018) Disaster
Supplemental	open	Supplemental Notice of Funding Opportunity (NOFO) making \$587 million available to eligible grantees in
Notice of Funding		communities impacted by natural disasters in 2017. Current Closing Date for Applications: There are no
(EDA)		application deadlines and the agency will accept proposals on a rolling basis until the publication of a new Disaster
		Supplemental NOFO, cancellation of this NOFO, or all funds are obligated.
Emergency	Open	Program helps eligible rural communities recover from or prepare for emergencies that result in a decline in
Community Water		capacity to provide safe, reliable drinking water for households & businesses. Federally recognized Tribal lands and
Assistance Grants		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
(USDA-RD)		treatment facility or waterline extensions. <u>http://www.rurdev.usda.gov/UWP-ecwag.htm</u>
USDA WATER &	Open	USDA's <u>Water and Waste Disposal Loan and Grant Program</u> provides loans and grants for clean and reliable
WASTE DISPOSAL	Open	drinking water systems, sanitary sewage disposal, sanitary solid waste disposal, and storm water drainage to
LOANS & GRANTS		households and businesses in rural areas with a population of 10,000 or less. In some cases, funding may also be
LUANS & GRANTS		available for related activities such as legal and engineering fees, land acquisition, water and land rights, permits
		and equipment and other activities necessary to complete a project. Eligible Applicants: state and local
		governmental entities, private non-profits, and federally-recognized tribes who are unable to obtain commercial
		credit. <u>How to Apply</u> : apply now by using the online application tool <u>RDApply</u> .
Indian Land Tenure	Open	The Foundation provides funding to Indian nations to support various aspects of land recovery with a focus on
Foundation - Land		reacquiring alienated federal lands. Returning lands to Indian ownership and control is important to ensure that Indian people have access to the financial and natural resources within their own reservations. The Foundation
Recovery Efforts		supports a variety of initiatives to assist tribes in the development of plans to reacquire reservation lands. More
		info. at: https://www.iltf.org/grants/special-initiatives/land-recovery-efforts
Environmental	Open	RCAC's Loan Program helps create, improve or expand the supply of safe drinking water, waste disposal systems
Infrastructure Loan		and other facilities that serve rural communities by providing the early funds small rural communities need to
Program (RCAC)		determine feasibility and pay pre-development costs prior to receiving state &/or federal program funding. May
		also provide interim construction financing, and intermediate & long-term loans for system improvements.
		ELIGIBLITY: Nonprofit organizations, public agencies and tribal governments. ELIGIBLE AREA: Projects must be
		located in rural areas with populations of 50,000 or less in AK, AZ, CA, CO, HI, ID, MT, NV, NM, OR, UT, WA and WY.
		Community size is limited to 10,000 for long-term USDA guaranteed loans and short-term loans for which USDA is
		the long-term lender. Eligible projects include water, wastewater, solid waste & storm water facilities. Contact Juanita Hallstrom, jhallstrom@rcac.org or visit www.rcac.org
National	Open	Program supports creative placemaking projects that help to transform communities into lively, beautiful, and
Endowment for the	Open	resilient places – achieving these community goals through strategies that incorporate arts, culture, and/or design.
Arts "Our Town"		This funding supports local efforts to enhance quality of life & opportunity for existing residents, increase creative
		activity, & create or preserve a distinct sense of place. Eligible lead applicants are: Nonprofit tax-exempt
Grant Program		501(c)(3) U.S. organizations with 3-year history of programming; and • Local govt counties, parishes, cities, towns,
		villages, or federally recognized tribal governments. More at: https://www.arts.gov/grants-organizations/our-
		town/introduction



Agency/Source	Deadline To Apply	Additional Information
Financial Literacy Funding	Open	- <u>Discover Foundation</u> . Applications accepted year-round.
Direct Home Loans for Native Americans	Open	(Managing Agency Veterans Benefits Administration (VBA)) - The NADL program makes home loans available to eligible Native American Veterans who wish to purchase, construct, or improve a home on Federal Trust land or to reduce the interest rate. Veterans who are not Native American, but who are married to a Native American non- Veteran, may be eligible for a direct loan under this program. For more info., visit the NADL program website. General Program Requirements: 1. The applicant must be an eligible Veteran. 2. The tribal organization or other appropriate Native American group must be participating in the VA direct loan program. The tribal organization must have signed a MOU with the Secretary of Veterans Affairs, that spells out the conditions under which the program will operate on its trust lands. 3. Apply for a Certificate of Eligibility. 4. The loan must be to purchase, construct, or improve a home on Native American trust land. 5. The Veteran must occupy the property as his or her primary residence. 6. The Veteran must be a satisfactory credit risk.

4. HELPFUL RESOURCES/WEBSITES FOR TRIBES AND TRIBAL ORGANIZATIONS:

- Centralized website for federal grant opportunities: <u>www.grants.gov</u>
 Government Information by Topic: <u>http://www.usa.gov/</u>.
- Explore U.S. Federal Agency Resources for Native Americans: <u>https://www.usa.gov/tribes</u>
- HUD's PIH Notices to Tribes and TDHEs: https://www.hud.gov/program offices/public indian housing/ih/regs
- HUD's Office of Sustainable Housing and Communities: www.hud.gov/sustainability.
- Federal Register Today: <u>http://www.gpo.gov/su_docs/aces/fr-cont.html</u>.
- Environmental Resources http://www.hud.gov/offices/pih/ih/codetalk/resources/env.cfm
- Grants Available to Tribes on Health Issues
- <u>Resources Available to Tribes on Health Issues</u>
- National Resource Database for Tribal Water System Operators: <u>www.smallwatersupply.org</u>
- Multi-agency Infrastructure Task Force in Indian Country: <u>http://www.epa.gov/tp/trprograms/infra-water.htm</u>
- Asset Building for Native Communities: <u>http://www.idaresources.org/page?pageid=a047000000ArRPk</u>
- Center for American Indian Economic Development: <u>www.franke.nau.edu/businessoutreach/caied</u>
- Southern California Indian Center- <u>www.indiancenter.org</u>
- Indian Dispute Resolution Services, Inc. http://www.idrsinc.org
- Native American Contractors Association: <u>http://www.nativecontractors.org/</u>
- CDFIs: Native Capital Access: <u>www.nativecapitalaccess.com</u> Native Community Finance: <u>www.nativecommunityfinance.org</u>
- National Congress of American Indians: <u>www.ncai.org</u> National American Indian Housing Council: <u>www.naihc.net</u>

Southwestern States Inter Tribal Councils and Indian Chambers of Commerce

Inter Tribal Council of Arizona: <u>http://www.itcaonline.com/</u>

Inter Tribal Council of California: <u>http://www.itccinc.org/</u>

Inter Tribal Council of Nevada: <u>http://www.itcn-snac.org/</u>

All Pueblo Governors Council (of New Mexico): http://www.iad.state.nm.us/pueblos.html

American Indian Chamber of Commerce of Arizona <u>www.aiccaz.org</u>

American Indian Chamber of Commerce of California http://www.aicccal.org

Southwest Tribal Housing Alliance (SWTHA) <u>http://www.swtha.org/</u>

Nevada/California Indian Housing Association <u>www.nevcal.org</u>

FEDERAL PARTNERS:

- <u>USDA</u> Rural Development <u>https://www.rd.usda.gov/</u>
- Rural Utilities Service: High Energy Cost Grant Program (USDA): <u>http://www.rd.usda.gov/UEP_Grant_Program.html</u>.
- Department of Interior Bureau of Indian Affairs (BIA), Indian Self-Determination Services
- Department of Justice, Office of Justice Programs (Native Americans) <u>http://www.ojp.usdoj.gov/programs/aiana.htm</u>
- General Services Administration (GSA) <u>https://www.gsaadvantage.gov/advantage/main/start_page.do</u>
- Indian Health Service (IHS) <u>http://www.ihs.gov/</u>
 IHS Environmental Health Support Center (Training Opportunities) <u>http://www.ihs.gov/EHSCT/index.cfm?module=home</u>
- 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/waste/tribal/index.html Environmental Protection Agency (EPA) Region 9 Green Building: http://www.epa.gov/region9/greenbuilding/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
- Internal Revenue Service Tax Information for Indian Tribal Governments: http://www.irs.gov/govt/tribes/index.html
- Department of Treasury CDFI Fund http://www.cdfifund.gov
- Federal Deposit Insurance Corporation (FDIC) Money Smart materials can be found at <u>www.fdic.gov/moneysmart</u>
- <u>US Department of Commerce MDBA</u> (Minority Business Development Agency) <u>http://www.mbda.gov/</u>
- Economic Development Administration <u>www.eda.gov</u>. <u>Small Business Administration</u> (SBA) <u>http://www.sba.gov/</u>
 OCC Native American Banking Resource Directory <u>www.occ.gov/topics/community-affairs/publications/index-ca-publications.html</u>
 - Federal Emergency Management Agency (FEMA) Disaster Preparedness & Recovery <u>http://www.fema.gov/public-assistance-local-state-tribal-and-non-profit#</u> FEMA - Trainings for Tribal representatives & staff. <u>http://www.fema.gov/government/tribal/training.shtm</u>
- Federal Communications Commission (FCC), Office of Native Affairs & Policy <u>http://www.fcc.gov/indians/</u>.
- Administration for Native Americans (ANA): <u>http://www.acf.hhs.gov/programs/ana/programs/program_information.html</u>
- Rural Community Assistance Corporation (RCAC) Training & Events: <u>http://www.rcac.org/doc.aspx?58</u>
- Partnership for Sustainable Communities: <u>www.sustainablecommunities.gov</u>
- Sustainable Communities Resource Center <u>www.huduser.org/portal/sustainability/resources_rural_sustainability.html</u>
- Social Security Administration Public website <u>www.socialsecurity.gov</u>
- SSA's American Indians and Alaska Natives (AIAN) page http://www.socialsecurity.gov/people/aian/
- Dept. of Transportation: Transportation Planning Capacity Building: <u>www.planning.dot.gov</u> MAP 21 <u>www.dot.gov/map21</u>
- Veterans Administration: Native American Direct Loan Program: <u>http://benefits.va.gov/homeloans/nadl.asp</u>
 - VA Office of Tribal Government Relations <u>http://www.va.gov/TRIBALGOVERNMENT/</u>

5. BITS & PIECES: Tribal News

Implementing and Managing Tribal Recycling Programs course, June 25-27, 2019, in Milwaukee, Wisconsin.

Course focuses on effective implementation & managing of Tribal recycling programs. This course features lecture, small group activities, a visit to a local Material Recovery Facility, and discussions with local recycling businesses, successful management strategies, and current challenges with recycling markets. To apply, contact Todd at todd.barnell@nau.edu.

ITEP Onsite Mentor Program: If your Tribe has a solid waste management activity that you need some assistance with, the ITEP Waste and Response Team is here to help you find that assistance through our Onsite Mentor Program. The ITEP Onsite Mentor Program assists Tribes in getting assistance from other Tribal professionals. Some solid waste management activities that make for good matches are: transfer station management, implementing recycling or composting operations, minimizing hazardous substances in your waste stream, making tribally-owned facilities more sustainable, or other solid waste and source reduction activities. To request assistance with one of these (or other) activities, apply on the ITEP Mentor page (http://www7.nau.edu/itep/main/Waste/waste_mentors). If your application is selected, ITEP will help to create a match and will facilitate the process from beginning to end, including planning phone calls, and providing funding to cover all travel expenses. The more information you include on this application, the better! Applications for this quarter are due by April 15. Contact Todd Barnell (Todd.Barnell@nau.edu) or Julie Jurkowski (Julie.Jurkowski@nau.edu) for more information.

Two Exciting Upcoming Courses: Tribal Recycling and the Popular UST Boot Camp!

Tribal UST Boot Camp Workshop May 14-16, 2019 in Green Bay Wisconsin. This <u>"no tuition"</u> workshop provides in depth detail and hands on experience in assessing, inspecting and evaluating all facets of UST system installation and operation that includes:

· UST Regulations

- Interstitial Monitoring
- · Latest Industry Updates
- · UST System Components
- · Leak Detection, Automatic Tank Gauging,
- · Inventory Control and SIR
- Fuel Compatibility &
- Alternative Fuels
 - · Spill and Overfill Prevention
- · Field Exercises demonstrating
- · Pumps, Line Leak Detectors,
- Line & Tank Tightness Testing
- Knowledge assessment



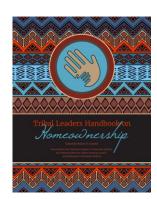
Demonstration of EPA on-line operator test
 The Oneida Compliance Assistance Program and ITEP are offering limited travel assistance. Please indicate on the
 On-line Registration link that you will be requesting that assistance. Register on-line by May 1, 2019 at
 http://www7.nau.edu/itep/main/Training/training_waste.

JOB ANNOUNCEMENTS:

Opportunity to Join the Center for Indian Country Development Team ~ Research & Engagement in Service of Native Communities - The Center for Indian Country Development is looking for a dynamic project manager with extensive knowledge and experience with Native communities to help us support economic development in Indian Country through actionable research and community collaboration. Please help us spread the word by sharing with your networks. POSITION ANNOUNCEMENT

New Mexico Tribal Liaison position with the South Central Climate Adaptation Science Center.





Expanding affordable homeownership is a central component to sustainable economic and community development. Yet on many reservations, homeownership remains an unexplored option. The <u>Tribal Leaders Handbook on</u> <u>Homeownership</u> provides a comprehensive guide to creating diverse housing choices for Native communities and to understanding the lending process in Indian Country, particularly on trust lands. Good information is the key to making informed decisions. This resource is a blueprint to transform the landscape of Indian housing and Native economies. **Download PDF version**

Native Housing & Homeownership Resource Clearinghouse

HUD's Section 184 Loan Guarantee Program for Native Americans. Section 184 is not a direct loan program, whereby the borrower gets money directly from the US Government, but instead the Section 184 program provides a Federal guarantee to the bank/lender that it will be protected from loss if the borrower fails to pay. Eligible participants are tribal individuals who are a member of a federally recognized tribe, or a member of one of the five state recognized tribes who receive IHBG grants. The Section 184 Loan Guarantee Program can assist with financing a home on Tribal or Individual **Trust lands, as well as, on fee land**. One can use the loan to build a home, as well as, buy an existing home or to improve an existing home. Another program feature is the **low-down payment requirement**. The Section 184 program does not require a full 20% down payment as do most conventional mortgage programs. Instead, a borrower only needs **two point twenty-five percent [2.25%] of the purchase price as a down payment**. When many homes cost \$150,000 to \$200,000 this cuts down the down payment from \$30K-\$40K to only \$4,500 to \$6,000. Other closing costs incl. legal fees, title insurance, transfer taxes, etc., but the low-down payment option makes getting into a home far more affordable. So, for Tribal members who are over income for your low rent programs, the Section 184 program may be the answer. HUD's Office of Loan Guarantee lists many banks, credit unions, CDFI's and other financial institutions that offer the Section 184 home loan program. View the list at https://www.hud.gov/sites/dfiles/PIH/documents/SEC184LENDER.pdf. For a Section 184 program overview, visit https://www.hud.gov/program_offices/public_indian_housing/ih/homeownership/184/borrower8s.



Mathe American Programs Interchance waves and the second s

Contact Us: 6.

Southwest Office of Native American Programs (SWONAP) . Join Our Mailing List.

SWONAP's Main Office (Phoenix) One North Central Avenue, Suite 600 Phoenix, AZ, 85004-2361 Phone: (602) 379-7200 FAX: (602) 379-3101/3985 Website: www.hud.gov/offices/pih/ih/codetalk/onap/swonap SWONAP's Albuquerque Office 500 Gold Avenue SW, 7th Floor, Suite 7301 **PO Box 906**, Albuquerque, NM 87103-0906 Phone: (505) 346-6923 FAX: (505) 346-7220

Learn More about ONAP funding & programs https://www.hud.gov/codetalk Check out our HUD's new website! <u>www.HUD.gov</u>