

# OFFICE OF NATIVE AMERICAN PROGRAMS BEST PRACTICES

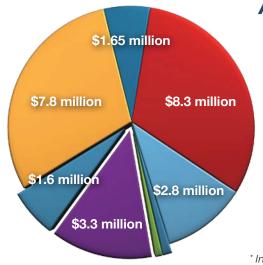




## San Felipe Pueblo Housing Authority's Black Mesa View Subdivision

Using an innovative mix of Federal guarantees and private loans, SFPHA in San Felipe, NM, has built a 150-unit subdivision, grown tribal employment, and created avenues for keeping more money on the reservation.

This HUD Title VI and Section 184-funded project completed its first units in 2005 and its final units in November 2018. The total cost of \$34.9 million includes \$15.1 million in loans, and IHBG and ICDBG funds of \$4.45 million.



### 75% Leveraged Funds

- Title VI Loan (\$7.8M)
- Section 184 Loan (\$8.3M)
- Other Federal (\$3.3M)
- NM Mortgage Finance Authority (\$225,000)
- ARRA/NAHBG/IHBG (\$2.8M)
- Rural Innovation Fund (\$1.6M)
- ICDBG (\$1.65M)
- Rural Housing and Economic Development (\$300,000)

\* In-kind donation of land from tribe valued at \$9 million.



"What I remind my staff is that you are doing work that is affecting thousands of people's lives. See the emotion when someone gets a home."

- Isaac Perez, Executive Director

#### Black Mesa View subdivision:

- SFPHA obtains a 2-year interest-only Title VI loan for construction for 20 units, then pays it off within 2 years with a Section 184 loan, and applies for a new Title VI.
- The Pueblo paid off a \$10 million Section 184 loan for the housing authority; now the housing authority collects monthly mortgage payments for the tribe. The money stays with the tribe including the interest payments.
- Applicants apply for the program as much as 4 years prior to construction. They spend that time building their income, education, and job experience so they are financially prepared for homeownership.

From a staff of one in 2000, today SFPHA, with its force account **crew of 40**, is the **2<sup>nd</sup> largest employer on the reservation**.

#### For more information, contact:

Northwest Office of Native American Programs 909 First Avenue, Suite 300 Seattle, WA 98104 Phone: 206-220-5270 www.hud.gov/nwonap

#### **Community Features:**



The applicant and SFPHA design a house, making any changes that stay within the budget. The homebuyer can pay for upgrades out-of-pocket.



The opportunity to buy these high-quality houses has brought home several tribal members living off reservation, from as far away as Maryland.



To increase tribal employment opportunities, the force account does most site development in addition to building the housing.