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EWONAP NEWS BULLETIN SEPTEMBER 2021



<u>HUD's Office of Native American Programs</u> (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 <u>CodeTalk website</u>.

<u>Join the EWONAP Newsletter Listserv</u> 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.

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- EWONAP Regional News
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GREETINGS FROM ADMINISTRATOR

Greetings,



Hurricane & Storm damage: Hurricane Henri' and Hurricane Ida recently passed through the Eastern Woodlands area. One sweeping up the East Coast and Ida landing in New Orleans but affecting Mississippi and Alabama hitting three of our grantees. Ida then through Tennessee brushing NC up through Pennsylvania and New Jersey and New York finishing with heavy rains in New England. Checks with various grantees in the path were fortunate to discover minimal

(Continued on page 2)

GREETINGS FROM THE ADMINISTRATOR (CONTINUED)

(Continued from page 1)

damage in the path of the storm.

Of course, ONAP regularly designates about \$4 million dollars for the ICDBG Imminent Threat grants per year to ameliorate the effects of storms and prevent further damage in the future. This money is granted on a first come, first served basis and is for grantees nationwide, not just in the Eastern Woodlands region. ONAP cannot predict where or when a disaster may strike, which is why it could be used up early or have some to roll over into the next fiscal year. This year it looks like all the grant money will be utilized. A disaster can be any number of things, coastal flooding, hurricanes, tornadoes, earthquake damage, forest fires, floods, straight line winds call derechos, Only Federally recognized tribes are eligible for these grants. The normal limit on ICDBG-IT grants is \$400,000 but can double to \$900,000 if the damage is in a Presidentially declared disaster area. To be eligible for an ICDBG-IT grant, damage must be to HUD built or assisted units and must wide spread which in essence means damage to four units or more. Also, the grantee must not have any other resource from the Tribe or otherwise to address the concern. These grants must be used to address the damage that occurred and can't be used to address privately, or tribally owned homes or facilities not affected by the weather or disaster. Click here to read ICDBG-IT eligibility guidance.

Additional assistance for disasters can come from individual States who have an obligation to provide for the public safety of their citizens. While money may be limited, HUD regularly funds Disaster Relief funds to the States to administer to individuals and local units of government including State recognized Tribes. FEMA is a further resource that provides immediate supplies such as water, food and shelter when power is knocked out and people may not have the ability to return to flooded or damaged homes. The American Red Cross also provides disaster relief to individual citizens in coordination with FEMA, which stands for the Federal Emergency Management Agency.

Labor Day. The first Monday in September is the Labor Day Holiday. This year it falls on September 6th. We ask you to be safe and follow CDC guidelines when traveling this holiday. For those staying at home remember and celebrate all the essential workers who remained working during the pandemic at much risk to themselves. Those include the men and women who keep Indian Housing running on a day today basis. Remember to give thanks for their dedication to help house Tribal members. ONAP recognizes that it takes a team from the Tribal Council to the maintenance worker cutting grass in the summer or removing snow in the winter to make a house more than building, but rather a community. So, take the time to recognize your staff and remind them of the importance of their work.

Respectfully,

Mark Butterfield, EWONAP Administrator

EWONAP REGIONAL NEWS

HIGHLIGHT ON EWONAP TRIBE: LUMBEE TRIBE OF NORTH CAROLINA

Leon Jacobs Recognized for Role in Housing Funding

The Lumbee Tribe of N.C. recently recognized Leon Jacobs with a proclamation and beaded Eagle Feather, for his integral role in paving the way for the Lumbee Tribe of N.C. to receive NAHASDA Funding for its tribal members. Jacobs served as Director of the Office of Native American Programs for HUD's Eastern Woodland's Office for 14 years. While in that role, Jacobs advocated for state recognized tribes in N.C. to receive NAHASDA Housing Funds.

The proclamation was presented at the Lumbee State of the Tribe Address. Lumbee Tribal Chairman Harvey Godwin, Jr. personally thanked Jacobs for his guidance, vision



and advice to him during his time as tribal chairman. Godwin said what Jacobs did for the Lumbee People is immeasurable. "I want to thank you from the bottom of my heart, on behalf of the Lumbee People for everything that you have done," said Godwin. "There are many families that have had housing problems in the past and you have helped thousands and thousands of Lumbee People to have safe, affordable, clean housing. God bless you and thank you for that."



Leon Jacobs went on to work with several tribes around the nation including serving as Tribal Administrator for the Lumbee Tribe in 2004. The proclamation pays homage to his role to support Native People. During Jacobs' time as HUD's Director of the Office of Native American Programs for 14 years, he directed service provision to more than 100 Tribal Nations over a 28-state area. Jacobs said he was honored. "I am very happy that God placed me in positions over the years that could bring some type of comfort and programs to my own tribe," Jacobs said.

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

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

INDIAN COUNTRY NEWS

NOTICE OF FUNDING OPPORTUNITY (NOFO) FY2021 INDIAN HOUSING BLOCK GRANT COMPETITIVE PROGRAM NOFO

- HUD has published the FY21 Indian Housing Block Grant (IHBG) Competitive Program NOFO which provides \$95 million for affordable housing in Tribal communities.
- This NOFO gives priority for new or unfunded applicants and prioritizes applications that propose funding new housing construction projects, housing rehabilitation, acquisition of existing housing units that increase affordable housing stock.

APPLICATIONS FOR FY 2021 IHBG COMPETITIVE PROGRAM NOFO ARE DUE TO HUD ON DECEMBER 1, 2021 FY2021 INDIAN COMMUNITY DEVELOPMENT BLOCK GRANT NOFO

- HUD published the FY21 ICDBG NOFO.
- This NOFO provides over \$76 million to develop community facilities, carry out public works projects, develop infrastructure, and provide economic development assistance.
- Our Office of Grants Management will provide a national training date for this NOFO very soon. Applications for the FY21 ICDBG Program NOFO are due to HUD on October 25, 2021.

ICDBG-ARP

- HUD published the ICDBG-ARP Implementation Notice.
- The ICDBG-ARP program will invest \$280 million in Tribal communities through the development of infrastructure and other projects related to the fight against COVID-19.
- Our regional offices have notified Phase 1 grantees of their eligibility to apply and have provided trainings.
- Phase II began on September 3rd and applications will be accepted on a first come, first served basis.
- Please reference the ICDBG-ARP Implementation Notice and DTL for additional information.

Also, please be sure to reach out to your local Area ONAP for other questions

FY2021 CONTINUUM OF CARE NOFO

- I know that many of you have inquired about the CoC program.
- Last week, HUD's Office of Community Planning and Development published the FY21 Continuum of Care NOFO
- For the FY 2021 competition, Tribes and TDHEs will be eligible to apply for projects through existing CoCs only. Deadline for this opportunity is November 16, 2021.

RESIDENT OPPORTUNITY AND SELF-SUFFICIENCY SERVICE COORDINATOR PROGRAM

- Resident Opportunity and Self-Sufficiency Service Coordinator Program or ROSS.
- HUD's office of Community Planning and Development published a \$35 million dollar ROSS NOFO last month.
- This program provides funding for service coordinators that can support Tribal housing residents.
- Deadline for this NOFO is September 17, 2021

EVICTION PROTECTION GRANT PROGRAM

HUD's Office of Policy Development and Research published a NOFO for the new Eviction Protection Grant Program.

- ONAP has confirmed that Tribes are eligible to apply.
- This program is not meant to fund rental assistance.
- Eligible activities include: Legal representation in relation to legal filings and court proceedings, eviction counseling, education, outreach, and more.
- See NOFO for a full list of eligible activities.
 The deadline to submit an application is September 8, 2021.

INDIAN COUNTRY NEWS (CONTINUED)

MORTGAGE FORBEARANCE



If you've had trouble making mortgage payments because of a COVID-19 related hardship, we have information to help. Whether you're entering forbearance, need more time, or are ready to exit, we have information on what to do next.

Resources for homeowners

The Consumer Finance Protection Bureau (CFPB) provides resources from across the government to help you during the

coronavirus pandemic. Visit the <u>CFPB website to</u> learn more.

Get free housing advice

HUD-certified housing counselors are available to help you with your housing situation, discuss your options, and direct you to other local resources. Call **1-800-569-4287** or find a housing counselor.

EMERGENCY BROADBAND BENEFIT

The Emergency Broadband Benefit Program is a <u>Federal Communications Commission (FCC) program</u> that provides a temporary discount on monthly broadband bills for qualifying low-income households. If your household is <u>eligible</u>, you can receive:

- Up to a \$50/month discount on your broadband service and associated equipment rentals
- Up to a \$75/month discount if your household is on qualifying Tribal

lands

 A one-time discount of up to \$100 for a laptop, tablet, or desktop computer (with a copayment of more than \$10 but less than \$50)



EMERGENCY RENTAL ASSISTANCE



In response to the impacts of the COVID-19 pandemic, the Emergency Rental Assistance (ERA) program

makes funding available to states, U.S. territories, local governments, Indian tribes or Tribally Designated Housing Entities, and the Department of Hawaiian Home Lands to assist households that are unable to pay rent or utilities. You can find a listing of state and local rental assistance programs using the Consumer Financial Protection Bureau's new tool that allows renters and landlords to find rental assistance programs in their area.

Statewide ERA programs in Region 5 include:
Illinois – Illinois Rental Payment Program & Rental
Assistance Program

Indiana – Indiana Emergency Rental Assistance

Ohio - Home Relief Grant

Michigan – <u>COVID Emergency Rental Assistance</u>

Minnesota – RentalHelpMN

Wisconsin – <u>Wisconsin Emergency Rental Assistance</u>

TRAINING AND CONFERENCES

TRAINING/EVENT	WHEN AND WHERE	DESCRIPTION AND REGISTRATION
NAHASDA Intermediate	Virtual Training Date: September 21-23, 2021 Time: 8:30 a.m 4:30 p.m. AKST Register Here	This interactive three (3) day online NAHASDA Intermediate training is the next step to a more comprehensive understanding of the Native American Housing Assistance and Self Determination Act of 1996 (NAHASDA). Participants will be equipped with valuable tools such as the latest regulations, program guidance, and PIH Notices to manage their programs successfully. Topics to be included, but not limited to; Overview of NAHASDA; Development and TCD; Operating Budgets; Useful Life; Leveraging and Management Ca-
HUD/NAIHC Project Implementation	Date: November 16-18, 2021 Time: 8:30 a.m 4:30 p.m. AKST Register Here	This three (3) day training will provide participants with a wide scope of information pertaining to the planning and development of affordable housing projects under NAHASDA. Rather than focusing on a specific topic or type of project, this training will provide participants with the step-by-step process to professionally plan and implement various types of projects from conceptualization through management. Successful project implementation and program compliance is challenging and complex. This training is intended to assist recipients by providing an effective process to plan and manage NAHASDA projects which incorporates program requirements. The training will include a complex case study to provide an opportunity for participants with the opportunity to explore and evaluate various approaches to addressing complex housing challenges in rural
Whatever You'd Like	When You'd Like It	Alaska villages. FREE Technical Assistance is available to you through EWONAP!

OTHER RESOURCES

HELPFUL RESOURCES/WEBSITES FOR TRIBES AND TRIBAL ORGANIZATIONS

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

FEDERAL PARTNERS

- Administration for Native Americans (ANA): http://www.acf.hhs.gov/programs/ana/programs/program information.html
- Department of Interior Bureau of Indian Affairs (BIA), Indian Self-Determination Services
- Department of Energy's (DOE) Tribal Energy Program: http://apps1.eere.energy.gov/tribalenergy/
- Department of Health & Human Services (HRSA): http://www.hrsa.gov/publichealth/community/indianhealth/index.html
- Department of Justice, Office of Justice Programs (Native Americans): http://www.ojp.usdoj.gov/programs/aiana.htm
- Economic Development Administration www.eda.gov. Small Business Administration (SBA) http://www.sba.gov/
- 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
- Federal Communications Commission (FCC), Office of Native Affairs & Policy http://www.fcc.gov/indians/.
- 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/public-assistance-local-state-tribal-and-non-profit# FEMA Trainings for Tribal representatives & staff. http://www.fema.gov/public-assistance-local-state-tribal-and-non-profit# FEMA Trainings for Tribal representatives & staff.
- Federal Deposit Insurance Corporation (FDIC) Money Smart materials can be found at <u>www.fdic.gov/moneysmart</u>
- General Services Administration (GSA): 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
- Internal Revenue Service Tax Information for Indian Tribal Governments: http://www.irs.gov/govt/tribes/index.html
- OCC Native American Banking Resource Directory www.occ.gov/topics/community-affairs/publications/index-ca-publications.html
- Partnership for Sustainable Communities: <u>www.sustainablecommunities.gov</u>
- Rural Utilities Service: High Energy Cost Grant Program (USDA): http://www.rd.usda.gov/UEP_Grant_Program.html.
- Rural Community Assistance Corporation (RCAC) Training & Events: http://www.rcac.org/doc.aspx?58
- Sustainable Communities Resource Center www.huduser.org/portal/sustainability/resources rural sustainability.html
- Social Security Administration Public website <u>www.socialsecurity.gov</u>
- <u>USDA</u> Rural Development: <u>https://www.rd.usda.gov/</u>

FUNDING ANNOUNCEMENTS FOR NATIVE/TRIBAL ENTITIES

<u>Grants.gov</u> website lists Open Grant Opportunities for which Federally Recognized Indian Tribal Governments and/or Native American Tribal are

SOURCE	DEADLINE	DETAILS AND LINKS
U.S. Department of Housing and Urban Development (HUD) HUD Publishes FY 2021 Resident Opportunity and Self-Sufficiency Program	September 17, 2021	HUD has published the FY21 Notice of Funding Opportunity (NOFO) for the Resident Opportunities and Self Sufficiency (ROSS) Service Coordinator Grant Program. It announced the opportunity to apply for approximately \$35 million in competitive grants to eligible applicants such as Public Housing Authorities (PHAs), Resident Associations (RAs), Tribes and Tribally Designated Housing Entities (TDHEs), and Nonprofit Organizations supported by residents, PHAs and/or Tribes/ TDHEs. ROSS Service Coordinators may serve families, elderly residents/persons with disabilities, or both groups.
U.S. Department of Housing and Urban Development (HUD) HUD Publishes FY21 ICDBG Notice of Funding Opportunity - Community Development Block Grant Program for Indian Tribes and Alaska Native Villages (ICDBG)	October 25, 2021	The U.S. Department of Housing and Urban Development (HUD) has published the FY 21 ICDBG Notice of Funding Opportunity (NOFO), which provides instructions on how to apply for ICDBG funding. The NOFO announces the availability of approximately \$76 million to develop viable Indian and Alaska Native communities, including the creation of decent housing, suitable living environments, and economic opportunities primarily for persons with low- and moderate-incomes. Dear Tribal Leader Letter (August 24, 2021) FY21 ICDBG NOFO Visit Grants.gov for additional information.
U.S. Department of Housing and Urban Development (HUD) Notice of Funding Opportunity (NOFO) for Fiscal Year (FY) 2021 Continuum of Care Competition and Noncompetitive Award of Youth Homeless Demonstration Program Renewal and Replacement Grants	November 16, 2021	The CoC Program (24 CFR part 578) is designed to promote a community-wide commitment to the goal of ending homelessness; to provide funding for efforts by nonprofit organizations, state governments, local governments, instrumentalities of state and local governments, Indian Tribes, tribally designated housing entities, as defined in section 4 of the Native American Housing Assistance and Self-Determination Act of 1996 (25 U.S.C. 4103), and public housing agencies, as such term is defined in 24 CFR 5.100, are eligible without limitation or exclusion, to quickly re-house homeless individuals, families, persons fleeing domestic violence, and youth while minimizing the trauma and dislocation caused by homelessness; to promote access to and effective utilization of mainstream programs by homeless; and to optimize self-sufficiency among those experiencing homelessness.
U.S. Department of Housing and Urban Development (HUD) HUD Publishes Indian Housing Block Grant (IHBG) Competitive Program Notice of Funding Opportunity (NOFO)	December 1, 2021	The U.S. Department of Housing and Urban Development (HUD) has published the FY21 Notice of Funding Opportunity (NOFO) for the Indian Housing Block Grant (IHBG) – Competitive Grant Program. It announced the opportunity to apply for approximately \$95 million in competitive grants to eligible Indian tribes and tribally designated housing entities (TDHEs). This program provides competitive grant funding to Tribes and TDHEs to carry out affordable housing activities for the benefit of low-income Native American families. In accordance with the FY21 Consolidated Appropriations Act, HUD will prioritize grant applications that spur housing construction and rehabilitation.

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, <u>click here</u>. For a map of eligible states and counties, <u>click here</u>. If you are interested in becoming an approved 184 lender, contact <u>Michael.T.Thorpe@hud.gov</u>.

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 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!



Office of Public & Indian Housing

Mary White, Grants Management Specialist HUD, Eastern Woodlands
Office of Native American Programs
800.735.3239 - toll free
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For more information, please contact ▶▶▶

USEFUL LINKS

HUD ONAP CodeTalk website Grants.gov

<u>EWONAP website</u> <u>Federal Register Today</u>

<u>HUD Indian Housing Block Grant</u>
<u>White House Native Americans Resources Page</u>

HUD Indian Community Development Block Grant DOT Tribal Transportation Program

HUD Section 184 Home Loan Guarantee Safe Drinking Water and Basic Sanitation Task Force

HUD Title VI Loan Guarantee Asset Building for Native Communities

HUD Healthy Homes Center for American Indian Economic Development

 HUD ROSS Grant
 Native American Contractors Association

 HUD's Office of Sustainable Housing
 National Congress of American Indians

 HUD PIH Environmental Resources
 National American Indian Housing Council

HUD PIH Notices to Tribes and TDHEs

DOE Tribal Energy Program

HHS Residential Energy Assistance Challenge Program

DOE Weatherization Grants

HHS Low Income Housing Energy Assistance Program DOE Federal Energy Management Program

DSIRE - Energy Efficiency Incentives EPA Tribal Grants

 USDA Rural Development Grants
 Small Business Administration Loans

 Army Corp of Engineers Tribal Resources
 CDFI Native American Initiatives

 VA Native Health Services
 VA Native American Direct Loan

 Economic Development Administration
 BIA Housing Improvement Program

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CONTACT US

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