

Sac & Fox of Oklahoma Housing Authority
Title VI Program

Creating an effective team can mean a successful project with minimal complications. The Sac & Fox Nation Housing Authority (SFHA), Sac & Fox Nation, Bear Claw Construction, BancFirst, the SFHA general counsel, City of Shawnee, Pottawatomie County Officials and HUD collaborated and held a series of focus driven meetings to foster the progression of a loan through the Title VI loan process. Joint underwriting between the Southern Plains Office of Native American Programs and HUD's Office of Loan Guarantee seamlessly provided on-going technical assistance to the partnership.



The collaboration resulted in the development of a \$2.5 million dollar apartment complex that will address 46% of the SFHA needs for immediate housing assistance. The \$1.5 million dollar NAHASDA Title VI Loan supplemented with an additional \$1 million in NAHASDA funding from the annual block grant for the SFHA means that 23 families will have a new place to call home.

This is the first large scale project the SFHA has taken on since the termination of the 1937 Housing Act funding. The SFHA has continued to develop units; however, a large scale multifamily dwelling is a welcome boost to their ability to serve the Native population.

Brad Campbell, CEO and Principal Owner of Bear Claw Construction stated, "It has been a pleasure working together collaboratively with HUD, The Sac and Fox Nation and Amanda Procter - the lead attorney for the Housing Authority. It is an honor and privilege to work with our Tribal Communities and Housing Directors, like Billy Komacheet, to ensure our team of professionals is providing the best housing possible for our Tribal Members. When all stakeholders come together - like this group has - exciting things can take place and we can all be more effective and efficient in our roles and responsibilities within the team. As a Tribal Member of the Iowa Tribe of Kansas and Nebraska, I truly appreciate the trust and confidence

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this team has had in Bear Claw Construction to be a quality service partner to help see this project come to fruition.”

Funding for the project was provided through BancFirst, a local lender that has a rich history of working with lending to the Tribal community. BancFirst is a Section 184 approved lender and has experience working with the Office of Native American Programs. Casey Bell, Senior Vice President of BancFirst Shawnee was an intricate part of the team. The lender’s participation was key to successfully navigating through traditional lending, Tribal sovereignty, and the Title VI program. BancFirst left the table feeling confident about working with HUD and Tribe and is currently working on additional Title VI Loans.

“The method in which the Sac & Fox Title VI project was completed was highly efficient and cost effective. Through a series of targeted meetings with all involved parties, the details of the transaction were discussed and agreements were reached. This process prevented many non-productive meetings. All involved parties were prepared for each meeting and that proved to be beneficial.” Casey Bell, Senior Vice President BancFirst.

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