

# EASTERN WOODLANDS OFFICE OF NATIVE AMERICAN PROGRAMS

UNITED STATES DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT



## EWONAP NEWS BULLETIN JULY 2017



[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.

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### GREETINGS FROM THE ADMINISTRATOR

Finding ways to increase housing opportunities in these times of flat to falling IHBG revenues is difficult under the best of circumstances. It requires hard work and researching all the possible funding sources that might be available to a TDHE or Tribal Housing Department. Nevertheless, some Tribes and TDHEs are consistently successful in finding inventive ways to finance and build housing on the reservation. For example, the **Red Lake Housing Authority** has been particularly successful in landing tax credit financing and has over twelve such projects. This is in part due to the phenomenal support the State of Minnesota gives its Tribes in competing for tax credits and the fact that Red Lake is in a Qualified Census Tract and has a high mix of Low Income qualifying families, i.e. 50% or less of median family income. Another method I recently saw a

Mark Butterfield



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## GREETINGS FROM THE ADMINISTRATOR (CONTINUED)

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great example of was using a mix of Title VI and Section 184 funding to build homes that are affordable for Tribal members. I will briefly discuss each method in turn.

The first non-traditional method of financing homes on the reservation is an offshoot of the IRS tax code which allows companies seeking to minimize their tax liability to offset their profits by financing tax credits for use in low income communities. The ability to compete for Tax credit projects depends on what each state's Qualified Allocation Plan [QAP] uses as criteria for awarding points on an application. Click [Here](#) for Minnesota's QAP. Other states use different criteria for awarding Tax Credits so it is both important to be aware of what is in your state's QAP but also to be involved in discussions on how to create the next biennial QAP which might include factors more favorable to your Tribe/TDHE's situation. It is also important to know that Tax Credit financing is due to a special provision in the United States Tax Code which is managed ultimately by the Internal Revenue Service [IRS] and not HUD. It is relatively simple to find the QAP for any state by entering "QAP" and the state, coupled with the word "housing" into any search engine such as Google. Note that some tribes are better suited than others to compete for Tax Credits.

The next method of financing homes also requires hard work and the right circumstances because it depends on qualified home buyers who can make a reasonable payment on a quality built home. On a recent trip to Albuquerque, ONAP Administrators visited the San Felipe Pueblo where the Tribe and Executive Director cooperated and used their Title VI loan capacity to borrow against their future IHBG allocations to secure financing to build homes in the TDHE's name. The homes were then built using San Felipe crews via force account to meet local building codes. The Pueblo contributed the land via long-term leases assumable by San Felipe members once they were qualified to buy the home through the Section 184 loan program. This, in turn, reimbursed the San Felipe TDHE for the construction costs. The TDHE used the proceeds to pay off the current Title VI loan, which better positioned them to apply for future Title VI loans to build more houses. The San Felipe method works because they have good access to the job markets locally as well as in Albuquerque and Santa Fe, both just a short drive down the freeway. It also adds value because the wages paid to the San Felipe members who are skilled in the building trades keeps them close to home and employed, which allows their wages to be cycled back into the San Felipe community.

Finding the right price point of affordability is a difficult task, and is one that requires a knowledge of the Tribal economic base and income of each Tribal member needing a home. It also requires an aggressive and well trained staff to get tribal members educated as to the home buying requirements they will face so that the program will be successful. Each community is unique in that respect. A monthly mortgage payment that is commercially reasonable in one area may be well beyond reach for another tribe. The Housing Authority/Tribe/TDHE won't be able to succeed in moving homes built with Title VI money off their books if payments are too high and segments of the Tribe can't afford to make payments over the life span of the loan. That is why finding a point of affordability is key to the success of such a program as demonstrated by San Felipe.

Nonetheless, it is also important to note that many Tribes have members who are successful enough financially to be over income for 1937 Act rentals, but still can't find a home near their tribal community. This is often due to the lack of financing as local banks won't lend to build on trust land, or just the sheer complexity of building a house on their own is too daunting. While some members might qualify for a Section 184 loan on trust land, the prospect of selecting a builder and managing oversight can be intimidating for them. This presents an opportunity for the TDHE to step in and help the tribe obtain housing by using its own financing to build an assumable Section 184 home and then selling/transferring it to an individual tribal member by having them assume the loan. This allows the TDHE to make sure the home meets housing quality standards because they managed the construction and get the tribal member past the fear factor of building a home on tribal land. The Tribal member gets the assurance that the home is of good quality and that they will own it and may even have input into its design, color scheme and features.

Hopefully, these ideas will spur discussion on how to leverage your resources to assist both low income and qualified middle income members in becoming home owners.

[Mark Butterfield](#), EWONAP Administrator

## EWONAP REGIONAL NEWS

### ***THE EWONAP TEAM IS ON THE MOVE!***

Monitoring Review season is upon us and EWONAP team members are headed out to visit various tribes. We are excited to learn more about your work and looking forward to hearing about your successes and challenges. The EWONAP Team is here to support you in building successful communities. ***We want to positively engage with you!***

#### **SITE VISIT TO:**



#### **Bad River Band of Lake Superior Chippewa Indians**

**JUNE 26 - 30, 2017**

According to Anishinaabe prophecy, Gichi Manidoo, the Great Spirit, told the Anishinaabe people to move west from the Atlantic coast until they found the "food that grows on water". After a series of stops and divisions, the branch of Anishinaabe known as the Lake Superior Chippewa found wild rice near the Chequamegon Bay on the south shore of Lake Superior, at the site of the present-day Bad River Lapointe Reservation. They made their final stopping place at nearby Madeline Island.

Located on a 125,000+ acre reservation in Northern Wisconsin on the south shore of Lake Superior (Known by the tribe as Gichi Gami) in Ashland and Iron Counties, the territory ceded by the tribe to the U.S. government includes the upper one third of what is now the State of Wisconsin.

The tribe has over 7,000 members, the majority living off the reservation, about 1,500 live on the reservation in one of four main communities.

The primary employer is tribal government, either in administration of social programs or for profit enterprises like the casino gaming operations.

#### **Federal Recognition:**

The Bad River Band of Lake Superior Tribe of Chippewa Indians is a federally recognized Indian Tribe with a Constitution enacted pursuant to the Indian Reorganization Act of 1934. 25 U.S.C Sec. 476.

#### **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)**

***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 COUNTY NEWS

### PROCUREMENT REQUIREMENTS UNDER THE UNIFORM GUIDANCE EXTENDED

The Office of Management and Budget issued a federal register notice to further **extend the grace period of implementing the procurement requirements under the Uniform Guidance** to three years. This means that 12/31 year ends now have until 1/1/2018 to implement the new requirements, and 6/30 year ends have until 7/1/2018.

Important things to remember:

- If an Organization elects to use any part of the 3 year grace period, they are required to document the decision.
- When testing procurement for a client that has a grant under the Uniform Guidance, and who has elected to use the grace period, we should be using the following workpapers:
  - o 2016 Procurement Testing (old regs) template
  - o 8130.02 OMB UG 2016 Compliance Supplement Part 3.2 (UG) for all areas except I. Procurement
  - o 8130.01 OMB UG 2016 Compliance Supplement Part 3.1 (old regs) for the I. Procurement tab.

[Click Here](#) for additional information.

### INCOME LIMITS UNDER THE NAHASADA

**ONAP Guidance 2017-04: Income Limits under the Native American Housing Assistance and Self-Determination Act of 1996 (NAHASDA)** guidance replaces Program Guidance 2016-02(R) with the latest HUD Income Limits. [Click Here](#) for a copy of the signed ONAP Guidance.

### U.S. DEPARTMENT OF ENERGY'S TRIBAL DIVISION WEBINAR SERIES

- [Expanding Tribal Energy Development through Partnerships Webinar: Powering Your Community with Tribal Energy](#), July 26, 2017 11:00AM to 1:00PM MDT
- [Expanding Tribal Energy Development through Partnerships Webinar: University Resources for Tribal Energy Partnerships](#), August 30, 2017 11:00AM to 1:00PM MDT
- [Expanding Tribal Energy Development through Partnerships Webinar: Fundamentals of Organized Energy Markets for Tribes](#), September 27, 2017 11:00AM to 1:00PM MDT
- [Expanding Tribal Energy Development through Partnerships Webinar: Tribes Working Together](#), October 25, 2017 11:00AM to 1:00PM MDT
- [Expanding Tribal Energy Development through Partnerships Webinar: Partnerships for Utilities and Tribes Initiative](#), November 29, 2017 11:00AM to 1:00PM MST
- [Expanding Tribal Energy Development through Partnerships Webinar: Economic Market Potential on Tribal Lands and Interactive Tools for Assessments](#), December 13, 2017 11:00AM to 1:00PM MST

### Native American Housing Programs:

[Indian Housing's Office of Native American Programs \(ONAP\)](#) - administers housing & community development programs to ensure that safe, decent, & affordable housing is available to Native American families.

[Indian Housing Grant Programs](#) - provide financial assistance for Indian tribes to develop affordable housing and to provide housing activities on a reservation or Indian area. Guidebooks available.

[Housing Improvement Program \(HIP\)](#) - provides home repair, renovation, replacement, & new housing grants.

Native Housing Resources/Tribal Court Clearinghouse (a project of the Tribal Law and Policy Institute): <http://www.tribal-institute.org/lists/housing.htm>

Healthier Tribal Housing: Combining the Best of Old and New: <http://ehp.niehs.nih.gov/120-a460/>



## TRAINING AND CONFERENCES

TRAINING/EVENT	WHEN AND WHERE	DESCRIPTION AND REGISTRATION
<b>Title VI Training</b>	August 8 - 9 2017, Green Bay, Wisconsin	In these uncertain times of funding, project planning is vital and must include financing components that use a variety of funding sources. Within the 1996 Native American Housing Assistance and Self-Determination Act (NAHASDA) is the “hidden gem” of leveraging the Indian Housing Block Grant (IHBG). The Title VI Loan Guarantee Program can multiply the funds available under your IHBG grant. <a href="#">Click Here</a> for more information and/or to register.
<b>Grant Writing and Leveraging HUD’s IHBG</b>	Tentatively: October 2017	Save the Date—More Information Coming Soon!
<b>NAIHC and UTTC</b>	Ongoing CEU Opportunities	NAIHC and United Tribes Technical College (UTTC) have signed a Memorandum of Agreement that will allow participants receiving training at select NAIHC workshops to also gain Continuing Education Units (CEUs) from the UTTC Office of Extended Learning. This is exciting news that will enhance tribal housing professionals' credentials and skill sets. The continuing education unit allows UTTC to record an individual's successful completion of various activities, allowing individuals to earn CEUs in order to maintain or increase expertise in a career field or renew professional licenses. Individuals attending NAIHC AMERIND Annual Convention and Tradeshow have the opportunity to earn 1.55 CEUs. The CEU Admission/Registration Form is available at, (insert link). UTTC representatives will be on hand at the NAIHC AMERIND Annual Convention and Tradeshow to assist you in taking advantage of this opportunity. <a href="#">Click Here</a> to see the
<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>Contact Mary White at <a href="mailto:Mary.White@hud.gov">Mary.White@hud.gov</a> or 312.913.8762</p>

## OTHER RESOURCES

**USDA Rural Development—due July 24, 2017—**USDA Secretary announced a new funding opportunity through USDA Rural Development to support the development of essential Rural Community Facilities. Applications are due at 5:00 PM EDT on July 24, 2017. A webinar for potential applicants is scheduled for June 20<sup>th</sup> at 2:00 PM EDT. I don't have all the details yet but will send out the official flyer and/or the access instructions when I have them. So for now please save the date and time. USDA Seeks Applications for Grants to Support the Development of Rural Community Facilities: [www.usda.gov/media/press-releases/2017/05/24/usda-seeks-applications-grants-support-development-rural-community](http://www.usda.gov/media/press-releases/2017/05/24/usda-seeks-applications-grants-support-development-rural-community)

**FWS Coastal Program - due September 30, 2017—**

The Fish and Wildlife Service (FWS) announced funding to provide direct technical assistance and financial assistance to coastal communities and landowners to restore and protect fish and wildlife habitat on public and private lands. Projects should specify benefits for species and habitats considering the expected effects of climate change. FWS will favor conservation activities and projects that incorporate ecosystem adaptation and help coastal ecosystems and communities adapt to the effects of sea level rise and greenhouse gases. More information can be found [here](#).

**National Science Foundation- Environmental Sustainability Grants- proposals due October 20, 2017—**

The National Science Foundation's Environmental Sustainability program promotes sustainable engineered systems that support human well-being while also being compatible with sustaining environmental systems. Read more about this funding opportunity [here](#).

**Wetland Program Development Grants, Environmental Protection Agency- Application close date varies by region—**Wetland Program Development Grants (WPDGs) provide eligible applicants an opportunity to conduct projects that promote the coordination and acceleration of research, investigations, experiments, training, demonstrations, surveys and studies relating to the reduction and elimination of water pollution. WPDGs assist building programs to protect, manage and restore wetlands. States, tribes, local governments, interstate associations, and intertribal consortia are eligible to apply for the Regional WPDG Request for Proposals. Full details [here](#).

**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 more than 30 U.S. Federal Agency Resources: [U.S. government services and programs for Native Americans](#).
- HUD's PIH Notices to Tribes and TDHEs: <http://www.hud.gov/offices/pih/ih/regs/notices.cfm>.
- 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>
- 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>
- Center for American Indian Economic Development: [www.franke.nau.edu/businessoutreach/caied](http://www.franke.nau.edu/businessoutreach/caied)
- 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)

**FUNDING ANNOUNCEMENTS FOR TRIBES/TRIBAL ENTITIES**

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

SOURCE	DEADLINE	DETAILS AND LINKS
U.S. Department Agriculture Rural Development (USDA)/Distance Learning and Telemedicine Grant Program	<b>July 17, 2017</b>	The program helps rural communities use the unique capabilities of telecommunications to connect to each other and to the world, overcoming the effects of remoteness and low population density. E.g. this program can link teachers and medical service providers in one area to students and patients in another. Eligibility: State and local governmental entities, Federally-recognized Tribes, nonprofits, for profit businesses, and consortia. Funder Match Requirement: 15% cash or in kind. <a href="#">Click Here</a> for the RFP.
Rural Housing Preservation Grant	<b>July 17, 2017</b>	<a href="#">Notice of Solicitation of Application</a> : Provides grants to sponsoring organizations for the repair or rehabilitation of housing occupied by low and very low income (1) people. Eligible applicants incl. Most State and local governmental entities, Nonprofit organizations, Federally Recognized Tribes. Individual homeowners are <b>not eligible</b> .
Substance Abuse and Mental Health Services Administration (SAMHSA)	<b>July 18, 2017</b>	Cooperative Agreements to Implement Zero Suicide in Health Systems (Short Title: Zero Suicide). The Zero Suicide model is a comprehensive, multi-setting approach to suicide prevention in health systems. The program implements suicide prevention and intervention programs, for individuals who are 25 years of age or older, that are designed to raise awareness of suicide, establish referral processes, and improve care and outcomes for such individuals who are at risk for suicide. Grantees will implement the Zero Suicide model throughout their health system. Health systems that do not provide direct care services may partner with agencies that can implement the Zero Suicide model. <a href="#">Click Here</a> for more information.
DHS FY 2017 Cooperating Technical Partners Program – \$66 million	<b>July 31, 2017</b>	Eligible Entities: State, local, and tribal governments. Cooperating Technical Partners Program (CTP Program), which is designed to to strengthen and increase the effectiveness of the National Flood Insurance Program (NFIP) through fostering strong federal, state, tribal, regional, and local partnerships for the purposes of reducing flood losses and promoting community resiliency. Available funding is broken out by region. <a href="#">Click Here</a> for a description of the funding opportunities.
U.S. Department of Agriculture (USDA)/Regional Conservation Partnership Program	<b>August 31, 2017; full application due</b>	NRCS is the Department of Agriculture’s conservation agency Through the Regional Conservation Partnership Program (RCPP), NRCS seeks to co-invest with partners in innovative, workable, and cost-effective approaches to benefit farming, ranching, and forest operations, local economies, and the communities and resources in a watershed or other geographic area. For more information, <a href="#">Click Here</a> .
U.S. Department of Agriculture (USDA)/ Broadband Loans and Loan Guarantees	<b>September 30, 2017</b>	USDA Rural Development’s Rural Utility Service FY2017 Rural Broadband Access Loan and Loan Guarantee program. For additional information, <a href="#">Click Here</a> .

**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!



Office of Public & Indian Housing

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For more information, please contact ►►►

## USEFUL LINKS

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