

EASTERN WOODLANDS
OFFICE OF NATIVE AMERICAN PROGRAMS

UNITED STATES DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT



EWONAP NEWS BULLETIN NOVEMBER 2016



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.

Eastern Woodlands Region



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.

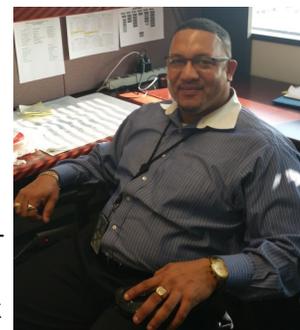
Please share with others who may be interested in the EWONAP Newsletter.

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GREETINGS FROM THE GUEST COLUMNIST

Greetings! And all of us here in EWONAP hope you're having a Happy and Festive Holiday Season! As the proverbial new kid on the block, I wanted to take a moment to share with you all the role of EWONAP's Grants Evaluation (GE) Division and how we assist you in serving your tribe's members. As many of you already know, one of the GE Division's most critical roles within EWONAP is to evaluate and monitor your programs, primarily at the end, but also during the life cycle of your Indian Housing Block Grants (IHBG), Indian Community Development Block Grants (ICDBG), Resident Opportunities and Self Sufficiency (ROSS) Grants, Rural Housing and Economic Development/Rural Innovation Fund (RHED/RIF) Grants, as well as your remaining U.S. Housing Act of 1937 transitional programs.



William Dawson, GE

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GREETINGS FROM THE GUEST COLUMNIST

(Continued from page 1)

The way we go about this is to conduct comprehensive and thorough reviews of your annual reports (APRs and ASERs), independent single audits, and by conducting remote and on-site monitoring reviews of a sampling of Tribes/TDHEs based on our recently-revamped risk assessment/analysis process. The overall goal of our monitoring and evaluation initiatives is to assist you in meeting your program goals in compliance with specific statutory and regulatory requirements, which will go a long way to assist you in better serving your most in-need members. Another positive benefit of these efforts is that they allow us to initiate and manage focused capacity building and technical assistance efforts for the few Tribes/TDHEs that may be under-performing or have fallen out of compliance in certain program areas.

With all that said, and since not only is this the Holiday Season, but it is also Annual Performance Review (APR) Season whereby nearly 60 percent of you must submit your APR to our office by December 31, 2016, I want to spend a little time discussing it. The APR is required by NAHASDA Sections 403(b) and 404(b), thus it is a statutory requirement and cannot be waived. It must be submitted within 90 days of the end of our program year. If you submit a justified request, ONAP may extend the date for submission of the APR. However, this is a rare occurrence. Additionally, you must make the APR publically available to tribal members, non-Indians served under NAHASDA, and other citizens in your tribal area, in sufficient time before submission to HUD. Once submitted, we will respond to the APR within 60 days that all documents are submitted and the submission is deemed complete.

The APR performance measures are set forth in 24 CFR §1000.524. The purpose of the APR review is to: 1) ensure that you have carried out your eligible activities in a timely manner in accordance with NAHASDA, 2) assess compliance of your activities with your Indian Housing Plan, and 3) determine whether your APR is accurate. Basically, we want to take a first look at what you said you were going to do, and give you feedback to see if you did it correctly. If not, we will then provide you with the opportunity to fix what wasn't done correctly BEFORE we come on an on-site monitoring visit, which we will discuss in future bulletins.

So now you're probably asking; what goes into my APR? This is what we're looking for: A comparison of actual accomplishments to the planned activities outlined within the IHP, including:

- The reason(s) that the established planned activities were not accomplished.
- An analysis/explanation of cost overruns or high unit costs.
- Annual performance data reflecting accomplishments including but not limited to:
 - Permanent and temporary jobs supported with IHBG funds;
 - Outputs by eligible activity;
 - Units completed or assisted;
 - Families assisted, and
 - Any program outcome or accomplishment from IDBG funds.

EWONAP congratulates you all on your accomplishments and your participation in our vital programs. We look forward to our continuing work and collaboration to better the lives of our citizens and communities.

Best Wishes and Have a Happy and Joyous Holiday Season,

[Will Dawson](#), Director of Grants Evaluation

EWONAP REGIONAL NEWS

EWONAP CELEBRATES NATIVE AMERICAN HERITAGE MONTH!

Native American Heritage Month is a time to celebrate rich and diverse cultures, traditions, and histories and to acknowledge the important contributions of Native people to this country. On November 15th, EWONAP hosted a celebration that included guest speaker Jim Denomie from Voices from the Circle Native American Radio. Mr. Denomie discussed current Native American news issues that are often not covered in the mainstream media. The celebration also included food from the Native American culture.



GET TO KNOW THE EWONAP TEAM!



Name: Andre Gaither, Grants Evaluation Specialist

Years of ONAP Service: 6 years; 22 total years of federal government service, and 4 years of military experience.

Current Duties Include: Performing audit evaluations and onsite visits; providing technical assistance to Tribes to ensure the completion of APRs and other funding requirements, interpreting policy and guidelines for Tribes to ensure compliance, and training new Grants Evaluation staff members.

Recent Project: Recently participated in a monitoring site visit to Akwesasne Housing Authority and learned more about energy efficiency and how the Tribes are moving forward to become net-zero energy users (the total amount of energy used on an annual basis is roughly equal to the amount of renewable energy created on the site). Utilizing solar and geothermal energy sources has proven to be cost effective and earth friendly.

Best Part of His Job: Enjoys helping grantees maintain compliance with the various grant requirements, knowing that these funds are critical for Tribes to continue providing needed services and resources. Strong relationship building, increased communication and consistent monitoring with constructive feedback, is key to success in this role.

What Inspires Him to Do This Type of Work: It is gratifying to provide access to housing in diverse communities. Many are economically challenged and experience barriers while seeking decent, affordable housing for their families. It is also fascinating to watch the development of how modern technology can be incorporated to increase the quality of life for the Tribes.

Andre can be contacted at: Andre.T.Gaither@hud.gov

CONTACT FOR EWONAP NEWS BULLETIN

Please send your 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!

INDIAN COUNTY NEWS

NEW IHBG FUNDING FORMULA

HUD has [announced](#) a new funding formula to allocate funds through the **Indian Housing Block Grant (IHBG)** Program, culminating three years of negotiation with federally and state-recognized tribes across the country. The [IHBG Program](#) is the single largest source of affordable housing assistance in Native American communities. Through this negotiated rulemaking process, HUD reached a consensus on most issues and continued demonstrating its commitment to meaningful consultation. The *Native American Housing Assistance and Self-Determination Act of 1996 (NAHASDA)* requires HUD to update IHBG's funding formula periodically through a negotiated rulemaking process with grant recipients. As a result of this process and a year-long study of potential data sources to be used in this formula, HUD reached a consensus on most issues. The proposed rule was announced in May 2016 and reflected HUD's decisions for both consensus and non-consensus issues, with the intention of improving and clarifying the current regulations. [Read HUD's new rule.](#)

HUD PROPOSED RULE ON ELEVATION STANDARDS – COMMENTS DUE BY DECEMBER 27, 2016

HUD is seeking your input on a proposed rule on new elevation standards for all new HUD-supported properties. The proposed rule would revise 24 CFR Part 55 (Part 55), Floodplain Management and Protection of Wetlands, to require that newly constructed or substantially improved (as defined in 24 CFR 55.2(b)(10)) structures be elevated two or three feet above the site's base flood elevation (also called '100-year floodplain'). In addition, the proposed rule would enlarge the horizontal floodplain area to reflect the vertical increase for projects processed under Part 55. This proposed rule would not change the scope of projects or activities that would require completing the 8-Step Decision-making Process under Part 55 to evaluate the practicability of the project, nor would it change the requirements and guidance specifying which actions subject to Part 55 require elevation or floodproofing. Rather, this rule would only expand the areas in which these requirements would apply. More information and frequently asked questions on the proposed rule are available [on HUD's Environmental Review website.](#)

The public comment period ends on December 27, 2016. HUD is hosting a webinar/conference to discuss the proposed rule on Thursday, December 8, 2016. (See the "Other Resources" section of this News Bulletin for additional details regarding the webinar.)

SECTION 184 INDIAN HOUSING LOAN GUARANTEE PROGRAM

Effective December 1, 2016, the new annual premium of 0.25 percent of the remaining loan balance will apply to all new loan guarantees, including refinances. The Section 184 Indian Housing Loan Guarantee program (Section 184 program) is a home mortgage program specifically designed for American Indian and Alaska Native families, Alaska villages, tribes, or tribally designated housing entities. Over the last five years, the Section 184 program has doubled the number of loans and eligible families being assisted by the program. For HUD to continue to meet the increasing demand for participation in this program, HUD is exercising its authority to increase the annual premium to the borrower from 0.15 to 0.25 percent of the remaining loan balance. This annual premium will continue until the unpaid principal balance, excluding the upfront loan guarantee fee, reaches 78 percent of the lower of the initial sales price or appraised value based on the initial amortization schedule. Effective December 1, 2016 the new annual premium of 0.25 percent of the remaining loan balance will apply to all new loan guarantees, including refinances.

Tribal HUD-VASH Record Keeping at Initial Occupancy

Additional guidance to Tribal HUD-VA Supportive Housing program (Tribal HUD-VASH) recipients concerning recording keeping at initial occupancy of eligible Native Americans veterans has been released. [Click here](#) for more information.

TRAINING AND CONFERENCES

TRAINING/EVENT	WHEN AND WHERE	DESCRIPTION AND REGISTRATION
<p>Admissions and Occupancy</p>	<p>December 5, 2016 - December 7, 2016 , Las Vegas, NV</p>	<p>Admissions & Occupancy Program Management is an interactive course designed to enhance the job performance of occupancy specialists and other tribal housing professionals working on admissions and occupancy issues. This course will cover the application and selection process, eligibility, calculating annual income, determining monthly rental or homeownership payments, occupancy standards, collections practices and compliance, effective communication techniques with residents, and lease agreement compliance. Participants are encouraged to bring calculators and copies of their admissions and occupancy policies so that they can practice applying them to case studies and role playing exercises presented to them during the course. <i>Registration Open: Click here</i></p>
<p>Whatever You'd Like</p>	<p>When You'd Like It</p>	<p>FREE Technical Assistance is available to you through EWONAP!</p> <ul style="list-style-type: none"> • New Executive Director Training • Self-Monitoring. • Board of Commissioners Training • Financial Management • Accounting for Grants Management • Construction Management • Development Project Planning and Management • Policies and Procedures Update Workshop <p>Contact Mary White at Mary.White@hud.gov or 312.913.8762</p>

OTHER RESOURCES

Proposed Rule on Floodplain Management: The US Department of Housing and Urban Development (HUD) is hosting a webinar / conference call on (Date Change) **Thursday, December 8th at 2pm (Eastern Time)** to discuss the **proposed rule on Floodplain Management**. The proposed rule would revise 24 CFR Part 55 (Part 55), Floodplain Management and Protection of Wetlands, to require that newly constructed or substantially improved structures deemed 'non-critical' be elevated two feet above the site's base flood elevation (also called '100-year floodplain'). Properties considered 'critical,' such as hospitals, nursing homes, and police/fire facilities, would be elevated to three feet above the base flood elevation or the '500-year floodplain,' whichever is greater.

Conference Line: (877) 336-1839

Passcode: 9110500

BIA Releases Contract Guide for Mortgage Lending: The U. S. Department of the Interior Bureau of Indian Affairs has released its **Contract for Mortgage lenders** Which is prepared for the specific purpose of supporting the lending process in Indian Country. Mortgage production proceeds in four phases: origination, processing, underwriting and closing. However, before the application process begins lending officers taking applications from prospective borrowers should use this guide to ensure the appropriate office of the Bureau of Indian Affairs (BIA) is involved and the correct processing codes are included on all mortgage applications and in all phases of the process. Using this guide will expedite the lending process in Indian Country.

On the Road to Reuse: Residential Demolition Bid Specification Development Tool: The US EPA has completed its report on residential demolition practices that would be instructive to communities on best practices related to residential demolitions. This report identifies environmentally sensitive activities of residential demolition from pre-planning to site rehabilitation. [Download the tool here.](#)

HUD's Office of Environment and Energy offers its **Environmental Review Resource Pages on the OneCPD Resource Exchange:** From the [Environmental Review resource pages](#) grantees can browse guidance, tools, and webinars on complying with environmental laws and authorities when conducting the environmental review, on disaster recovery, environmental impact statements, and upcoming environmental trainings and training materials.

EPA Issues Moisture Control Guidance for Building Design, Construction and Maintenance: This guide can be used by anyone who designs, builds, operates or maintains buildings and heating, ventilating and air conditioning (HVAC) equipment. It was developed specifically for professionals who design buildings and produce drawings, specifications and contracts for construction or renovation; professionals who erect buildings from the construction documents; and professionals who operate and maintain buildings, conducting preventive maintenance, inspecting the landscape, building interior and exterior equipment and finishes and performing maintenance and repairs. To view the guide, [click here.](#)

HUD USER's New Consumer's Guide to Energy-Efficient and Healthy Homes: The Guide is a new section of HUD's Office of Policy Development and Research's website that provides concise descriptions in an easy-to-navigate format. For the full guide, [click here.](#)

FindYouthInfo.gov: Helps you create, maintain, and strengthen effective youth programs. Included are youth facts, funding information, and tools to help you assess community assets, generate maps of local and federal resources, search for evidence-based youth programs, and keep up-to-date on the latest youth-related news. To learn more, [click here.](#)

FUNDING ANNOUNCEMENTS FOR TRIBES/TRIBAL ENTITIES

[Grants.gov](http://www.grants.gov) website lists **Open Grant Opportunities** for which Federally Recognized Indian Tribal Governments and/or Native American Tribal organizations are eligible to apply. For the complete list, visit <http://www.grants.gov/web/grants/search-grants.html> and filter under Eligibility.

SOURCE	DEADLINE	DETAILS AND LINKS
U.S. Department of Health and Human Service’s (HHS)/ Administration for Community Living (HHS)	Dec. 5, 2016	Program supports the independence and well-being of tribal elders living in their communities with services that are evidence-based and consistent with locally determined needs. visit: http://www.acl.gov/Funding_Opportunities/Announcements/docs/Title-VI/FY17-20TitleVIProgramAnnouncement_final.pdf
U.S. Department of Agriculture (USDA)	Dec. 8, 2016	The Beginning Farmer and Rancher Development Program helps fund organizations implementing programs throughout the United States that train beginning farmers and ranchers, through workshops, educational teams, training and technical assistance. Eligible applicants include collaborative state, tribal, local or regionally-based networks or partnerships of public or private entities such as state cooperative extension services, community-based organizations, colleges or universities; and other organizations providing services to beginning farmers and ranchers.
U.S. Department of Health and Human Service’s (HHS)/ Administration for Children & Families (ACF)	Dec. 12, 2016	Is accepting applications from public or private non-profit organizations, including community-based and faith-based organizations, or for-profit agencies that wish to compete for funds that are available to provide American Indian and Alaska Native Early Head Start Expansion services to infants, toddlers, pregnant women, and their families. Up to \$5,000,000 is available to provide American Indian and Alaska Native Early Head Start Expansion program services to eligible infants, toddlers, pregnant women, and their families. Click here for more information.
U.S. Department of Interior/Bureau of Indian Affairs (BIA)	Open	BIA is offering assistance in obtaining financing from private sources to promote business development initiatives that contribute to the economy of the reservation or service area. For more information, call 202-219-0740 or visit http://www.bia.gov/WhoWeAre/AS-IA/IEED/DCI/index.htm .
U. S. Department of Agriculture (USDA)/Rural Development	Open	USDA is Seeking Water Applications for 2016! The program provides loans and grants for clean and reliable drinking water systems, sanitary sewage disposal, sanitary solid waste disposal, and storm water drainage to households and businesses in rural areas with a population of 10,000 or less. Click here fore more information.
U. S. Department of Economic Development (EDA)	Open	EDA announces general policies and application procedures for grant-based investments under the Planning and Local Technical Assistance programs which assists eligible recipients in creating regional economic development plans designed to build capacity and guide the economic prosperity and resiliency of an area or region. Click here for more information.

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.

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

312.913.8762 - direct

Mary.White@hud.gov

For more information, please contact ►►►

USEFUL LINKS

HUD ONAP CodeTalk website	Grants.gov
EWONAP website	Federal Register Today
HUD Indian Housing Block Grant	White House Native Americans Resources Page
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
GLIHA	MAST
USET	GLITC

CONTACT US

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U.S. Department of Housing and Urban Development
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