

Sac & Fox of Oklahoma Housing Authority

Title VI Program

The Sac & Fox Nation Housing Authority (SFHA); the Sac & Fox Nation; Bear Claw Construction; BancFirst; the City of Shawnee, Oklahoma; Pottawatomie County officials; and HUD successfully collaborated to secure a Title VI guaranteed loan for the development of a new, 23-unit apartment complex in Shawnee. HUD provided on-going technical assistance to the partnership.



The \$2.5 million dollar apartment complex will address 46 percent of SFHA's immediate need for new housing. The \$1.5 million dollar loan was guaranteed on September 8, 2016 and supplemented by \$1 million from SFHA's annual Indian Housing Block Grant.

This is the first large-scale project the SFHA has taken on since the termination of funding provided under the 1937 Housing Act. This large-scale, multifamily dwelling will greatly enhance the SFHA's ability to serve low-income Indian families in need of decent housing.

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 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 history of working with and lending to the tribal community. BancFirst is a Section 184-approved lender, and has experience working with HUD's Office of Native American Programs. Casey Bell, Senior Vice President of BancFirst Shawnee was an integral part of the team. The lender's participation was key to successfully navigating through the traditional lending process, tribal sovereignty issues, and HUD's Title VI loan guarantee program. As a result of this collaboration, BancFirst is now more confident about working with HUD and tribes, and is currently working on additional Title VI Loans.

Casey Bell, Senior Vice President of BancFirst, commented, "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."