

EASTERN WOODLANDS
OFFICE OF NATIVE AMERICAN PROGRAMS

UNITED STATES DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT



EWONAP
NEWS BULLETIN
NOVEMBER 2019



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.



Please share with others who may be interested in the EWONAP News Bulletin. [Click Here](#) to sign up.

IN THIS ISSUE

- Greetings from the Administrator
- EWONAP Regional News
- Indian Country News
- Training, Conferences, Resources
- Funding Opportunities
- Useful Links
- Contact Information

GREETINGS FROM THE ADMINISTRATOR

Greetings!

November is **Native American Heritage Month**. It is a time that the Tribes and the public focus on contributions of Native American's in their Nation, State, Community or Tribe. All Tribes have a rich history and heritage and it is a good time to showcase the contributions of Native Americans to the United States, especially as this overlaps with Veterans' Day. Veterans' Day is celebrated on November 11th this year and is a time when many tribes celebrate the outsized contribution of Tribal members to the Armed Forces. Songs are still sung for each



(Continued on page 2)

GREETINGS FROM THE ADMINISTRATOR (CONTINUED)

(Continued from page 1)

branch of the service and sometimes even about the special achievements of individual Service members. Since being a warrior is highly esteemed in most tribes, many young men and women join the U.S. Armed Forces just out of high school and often see the outside world for the first time. They often return with the discipline and work ethic taught to them in the Service and are ideal employees. Upon their return they are respected and asked to led ceremonies or dances, tell their stories, carry the flag at pow-wows and in some cultures, may not be interrupted when speaking at Council or other public meetings. EWONAP sponsors a Native American Luncheon here at the HUD building in Chicago where Native foods are served, and an aspect of Native American culture or Tribal perspective is shared with the attendees. This year, that Luncheon will be held on November 12th in Room 331 at 77 West Jackson Blvd, Chicago, IL. The speaker will be former Pokagon Tribal Chair John Warren. If you are interested in attending call Mary White at 312-913-8762 for Tickets. A small fee is requested to defray the cost of the meal which is prepared by volunteers.

Funding. Once again, we enter a period with budget uncertainty. Currently, the U.S. Budget is under a Continuing Resolution or “CR”. This means that Congress only allocated the same funding for programs as last year proportionately until November 21st at midnight. Only funding equivalent to one month and 21 days was allocated and can be passed on as needed, not the full formula amount, since Congress hasn’t agreed to the full year’s funding yet. If your IHBG program is low on funding and you have an approved Indian Housing Plan or IHP, and no other funds available in reserve or in LOCCS, you may request a proportionate advance on your estimated formula amount which is equal to 51/365’s of your grant amount, but no more than the first quarter’s estimated allocation. All Interim Funding requests should be sent to your GM specialist who can verify whether a Grantee has any money left in LOCCS and that there is an approved IHP on file and give you further instructions on how to apply for Interim funding.

Grant Releases. Currently EWONAP does not have any detailed information on when the Indian Housing Block Competitive Grants will be issued other than ONAP HQ hopes to release the applications in December. Similarly, the Indian Housing Community Development Block Grant of ICDBG 2020 NOFA is awaiting approval from the Office of Management and Budget or OMB. Once they approve it, it is rechecked by ONAP and scheduled for publication in the Federal Register. Therefore, it is likely that the IHBG Competitive Grants will be awarded prior to the time for applications for the ICDBG FY 2020 NOFA coming due. This means that Grantees who did not get Competitive Grants will be able to focus their attention on the ICDBG process.

In closing, remember that every time you eat corn, turkey, tomatoes, potatoes, squash, yams, or carve a pumpkin or have a pumpkin spiced Latte’ to name a few, you are sharing in the contributions of Native Americans to the world.

Happy Holidays!

[Mark Butterfield](#), Administrator
Eastern Woodlands Office of Native American Programs

EWONAP REGIONAL NEWS

GET TO KNOW THE EWONAP TEAM!



Name/Title: Dr. Khadisha Flournoy, Grants Evaluation Specialist

Years of ONAP Service: 0 years, 3 weeks

Current Duties Include: I am still learning the specifics of my job description duties. Upon completion of my training, I will be providing technical assistance and guidance to Indian tribes and Tribally-Designated Housing Entities (TDHEs), regarding the interpretation and application of rules and regulations, relating to affordable housing programs, among other duties.

Other Federal Service: I have had an extensive career experience in federal service. Prior to EWONAP, I was a Claims Examiner at the U.S. Department of Labor and I provided technical assistance on medical and quasi-legal character to claimants, attorneys, employers, insurance carriers, physicians, labor union for official's representatives of state agencies, members of Congress, and other interested parties.

I also worked for the Social Security Administration as a Legal Administrative Specialist. In this position I assisted individuals in establishing entitlement to benefits under social security programs. Furthermore, I have 13 years experience working in the United States Army Reserve as a Supervisory Human Resources Specialist and Senior Operation Non-commissioned Officer. Having achieved a Bachelor of Science in Business Administration and Management, a Master of Business Administration in International Business, as well as a Doctor of Educational Leadership and Organizational Change from Roosevelt University, I have been tasked by the U.S. Army Reserve 4-414th Senior "Reserve Officer Training Corps" (ROTC) Battalion to serve as an Assistant Professor of Military Science at the University of Illinois-Chicago in developing ROTC Cadets as Commissioned Officers into the Army of the United States. I instruct, coach and mentor Cadets in the tenets of leadership, as well as develop and assess their leadership skills in the preparation to commission as Army Officers.

Recent Project (Or what you are learning): As a new employee, I am still undergoing the orientation process to the program. However, I am very pleased and happy coming on board and what I have learned so far about the NAHASDA program.

Best Part of Your Job/Challenge (so far): The best part of my job is being part of a team-focused group that helps tribal members achieve stability through safe, decent, and affordable housing.

What Inspires You to Do This Type of Work: I have always had a passion and vision to do technical and humanitarian type work. That is to utilize my academic and technical training, as well as global practical experience, to help resurrect low income communities to become more self-reliant; and establish sustainable Socio-economic development institutions that will meet the needs of the community for future generations to come.

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

HUD VACANCY ANNOUNCEMENT- LOAN GUARANTEE SPECIALIST GS-13

OPEN: OCTOBER 23, 2019 CLOSE: NOVEMBER 7, 2019

As a Loan Guarantee Specialist, you will:

- Develops policies, program standards, procedures and guidelines in response to the unique problems and issues in Indian, Alaskan Native areas and Hawaiian homelands. These policies, programs, etc., are to be used by field offices, Tribes, tribally designated housing entities (TDHEs), Native Hawaiian housing agencies, and lending institutions. Makes decisions in consultation with the Office Director.
- Conducts analytical studies of various issues relating to housing and community development for the purpose of evaluation the effectiveness of current national policies and procedures in meeting program objectives, defining problems, and making recommendations for more effective administration of Indian loan guarantee programs. The incumbent prepares reports reflecting these studies for use by senior Departmental offices.
- Represents the office in meetings with visitors, members of Congress, other federal, State and local groups, members of the financial community and officials in connection with the development and implementation of Indian loan guarantee programs. Meets with tribal officials, TDHE representatives, members of the financial community, and others to explain all facets of Indian and Native Hawaiian loan guarantee programs.
- Develops and implements an effective risk management principle for the Indian loan guarantee programs. The purpose of this is to assure that quality loans are developed and program participants adopt and maintain prudent business practices.

VACANCY ANNOUNCEMENT- GRANTS EVALUATION SPECIALIST GS 9-12

OPEN: OCTOBER 24, 2019 CLOSES: NOVEMBER 12, 2019

As a Grants Evaluation Specialist, you will:

- Implement national policies, standards, procedures and guidelines with regard to the monitoring and evaluation of all applicable programs. Provide guidance to Indian tribes and Tribally-Designated Housing Entities (TDHEs) regarding the interpretation and application of grants evaluation program policies and procedures.
- Participate as individual or member of functional team to conduct targeted compliance assessments of specific TDHEs using diagnosis, problem analysis and resolution, and follow-up. Provide technical assistance to TDHEs by responding to inquiries, disseminating relevant information, identifying needs, and assisting in the development of tailored packages to address those needs. Develop and initiate corrective actions for non-compliant grant recipients. Initiate enforcement and referral actions to address substantial non-compliance issues. Refers severe compliance issues to the appropriate Departmental officials with recommendations for addressing the issues.
- Provide feedback to the Division Director regarding the effectiveness of current policies and procedures in meeting ONAP objectives and the unique concerns of assigned Indian communities.
- Monitor performance indicators and implements long-term proactive performance trending so that potential problems are identified and solutions developed before they reach the problem state. Use available resources to develop solutions to complex and data-specific problems. Track the effectiveness of implemented solutions through on-site visits, feedback questionnaires, interviews with appropriate personnel, and remote monitoring.

INTERACTIVE AMERICAN INDIAN/ALASKA NATIVE OPPORTUNITY ZONE MAP

This interactive map allows you to hover over an **Opportunity Zone** census tract to see the associated tribe(s) or village(s). Give it a try at <https://www.bigwaterconsulting.net/opportunity-zones-in-ai-an>. Additionally, see what has been done thus far across Federal agencies on the White House Opportunity and Revitalization Council (Opportunity Zone inter-agency council), chaired by Secretary Carson and led by Executive Director Scott Turner. https://www.hud.gov/sites/dfiles/documents/OppZone_Agency_Completed_Actions_2019_0808.pdf

INDIAN COUNTRY NEWS (CONTINUED)

THE NATIONAL INDIAN COUNTRY TRAINING INITIATIVE, IN PARTNERSHIP WITH AEQUITAS, IS HOSTING THE NATIONAL INSTITUTE ON THE PROSECUTION OF SEXUAL VIOLENCE IN INDIAN COUNTRY (NIPSVIC), A 3.5-DAY COURSE DESIGNED TO CHALLENGE PARTICIPANTS TO REEVALUATE THEIR APPROACH TO PROSECUTING SEXUAL VIOLENCE CRIMES.

WHAT: The National Indian Country Training Initiative, in partnership with AEQUITAS, is hosting the National Institute on the Prosecution of Sexual Violence in Indian Country (NIPSVIC), a 3.5-day course designed to challenge participants to reevaluate their approach to prosecuting sexual violence crimes.

WHY: The NIPSVIC will explore the complex issues faced by prosecutors in balancing offender accountability and the impact of criminal prosecution on victims. All travel related expenses will be covered by the Department of Justice's Office of Legal Education. In addition to practical case evaluation and litigation skills, the curriculum will examine the benefits of developing a coordinated, victim-centered community response; explain common injuries and relevant medical evidence, and offer guidance on the use of medical experts; explore ethical issues confronted by prosecutors; address the development and improvement of culturally-sensitive victim services; and offer prosecutors the ability to redefine outcomes and the very nature of justice in sexual violence cases. The NIPSVIC will offer hypothetical case problems, role-playing exercises, small group discussions, mini-lectures, and faculty demonstrations. Rather than merely attending a series of legal lectures, participants will examine their current attitudes and practices by employing active case evaluation, preparation, and trial skills to respond to sexual violence in the varied contexts in which it occurs.

WHEN: January 14-17, 2020

WHERE:

U.S Department of Justice National Advocacy Center
1620 Pendleton St.
Columbia, SC 29201

WHO: The highly interactive format enables prosecutors from different jurisdictions, with varied levels of experience, to learn from one another and engage in "real-life" scenarios that are readily transferable to their everyday work.

*****Registration/nominations are due no later than Nov. 8, 2019.**

TAP is funded by the Office of Sex Offender Sentencing, Monitoring, Apprehending, Registering, and Tracking (SMART), the Office of Community Oriented Policing Services (COPS), and the Office for Victims of Crime (OVC). TAP is co-managed by the Office of the Chief Information Officer (OCIO) and Office of Tribal Justice (OTJ). For more information about TAP, visit: www.justice.gov/tribal/tribal-access-program-tap.



SAVE THE DATE!

We're heading to San Antonio, TX, for the **20th Annual Travois Indian Country Affordable Housing & Economic Development Conference** on Tuesday, March 31-Thursdays, April 2, 2020.

This **one-of-a-kind educational conference** provides help for tribal entities interested in securing funds for affordable housing and economic developments in Native communities. We share tips and tools for using the Low Income Housing Tax Credit (LIHTC) program and the New Markets Tax Credit (NMTC) program and other financing sources like impact investments, grants and more. These two federal tax credit programs have directly led to more than \$1.4 billion of new and rehabilitated homes, businesses and services in Indian Country.


Travois staff, experienced tribal developers and industry partners will share best practices on how to move developments forward — **planning, securing financing, architectural design, construction monitoring, asset management and compliance and more.**

Outstanding industry professionals who are making a difference in Native communities will be recognized at the Superhero Awards ceremony, and we will celebrate Travois 25th anniversary!

Registration will open this winter. Save the date and join us in San Antonio!

Questions? Contact comm@travois.com or call 816-994-8970.

TRAINING AND CONFERENCES

TRAINING/EVENT	WHEN AND WHERE	DESCRIPTION AND REGISTRATION
<p>Developing & Financing Infrastructure Training</p>	<p>November 5-6, 2019 Tempe, AZ</p>	<p>Infrastructure is the backbone of any community and is necessary for everything from housing to business development to schools. However, financing infrastructure rarely comes from a single source. It can take a complex array of resources to develop water/sewer, roads, and utilities. Timing funding with the phases of development is critical. This workshop will demystify infrastructure development and funding and identify different strategies for accessing resources. Hotel Registration: Book Hotel Now</p>
<p>Pathways Home</p>	<p>November 18-22, 2019, Spokane, Washington</p>	<p>Upon completion of this course, participants should:</p> <ul style="list-style-type: none"> • The Native American Housing Assistance and Self-Determination Act (NAHASDA) impacts the use of private sector financing for purchasing homes in Indian Country. • To explore the various aspects of homeownership. • To consider mortgage-based homeownership. • To correlate the credit report and credit score to homeownership potential. <p>Phone: 888-625-7667  Email: cmeyer@executiveevents.com Instructor: Charmagne Dolphin and Cielo Gibson Click here for the course description. Click here for the agenda</p>
<p>Homebuyer Education Workshop (HUD/ONAP)</p>	<p>December 9-11, 2019, Las Vegas, NV</p>	<p>Participants will learn how to deliver a comprehensive homebuyer education program designed to help educate prospective native homebuyers on how to become successful homeowners. The curriculum is specifically tailored for Native Americans. read more For more, visit www.naihc.net.</p>
<p>Uniform Guidance</p>	<p>View Webcast Page</p>	<p>2 CFR Part 200 – “Uniform Administrative Requirements, Cost Principles, and Audit Requirements for Federal Awards,” commonly referred to as Uniform Guidance, became effective for all federal agencies and their grantees. This sweeping regulation replaced, combined, and streamlined eight previous sets of federal regulations. Presented by HUD’s Office of Native American Programs, below is a nine-part training session and additional resource materials on implementing the Office of Budget and Management’s New Uniform Guidance for the Indian Housing Block Grant and the Indian Community Development Block Grant Programs.</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"> • Accounting for Grants Management • Board of Commissioners Training • Construction Management • Development Project Planning and Management • Financial Management • New Executive Director Training • Self-Monitoring • Policies and Procedures Update Workshop <p>Contact Mary White at Mary.White@hud.gov or 312.913.8762</p>

OTHER RESOURCES

HELPFUL RESOURCES/WEBSITES FOR TRIBES AND TRIBAL ORGANIZATIONS

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

FEDERAL PARTNERS

- [USDA Rural Development:https://www.rd.usda.gov/](http://www.rd.usda.gov/)
- Rural Utilities Service: High Energy Cost Grant Program (USDA): http://www.rd.usda.gov/UEP_Grant_Program.html.
- [Department of Interior](#) Bureau of Indian Affairs (BIA), Indian Self-Determination Services
- Department of Justice, Office of Justice Programs (Native Americans): <http://www.ojp.usdoj.gov/programs/aiana.htm>
- 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>
- Department of Health & Human Services (HRSA): <http://www.hrsa.gov/publichealth/community/indianhealth/index.html>
- Department of Energy's (DOE) Tribal Energy Program: <http://apps1.eere.energy.gov/tribalenergy/>
- 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
- Internal Revenue Service – Tax Information for Indian Tribal Governments: <http://www.irs.gov/govt/tribes/index.html>
- Federal Deposit Insurance Corporation (FDIC) Money Smart materials can be found at www.fdic.gov/moneysmart
- [US Department of Commerce - MDBA](#) (Minority Business Development Agency) <http://www.mdba.gov/>
- Economic Development Administration www.eda.gov. [Small Business Administration](#) (SBA) <http://www.sba.gov/>
- [OCC Native American Banking Resource Directory](#) www.occ.gov/topics/community-affairs/publications/index-ca-publications.html
- 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/government/tribal/training.shtm>
- Federal Communications Commission (FCC), Office of Native Affairs & Policy <http://www.fcc.gov/indians/>.
- Administration for Native Americans (ANA): http://www.acf.hhs.gov/programs/ana/programs/program_information.html
- Rural Community Assistance Corporation (RCAC) Training & Events: <http://www.rcac.org/doc.aspx?58>
- Partnership for Sustainable Communities: www.sustainablecommunities.gov
- Sustainable Communities Resource Center – www.huduser.org/portal/sustainability/resources_rural_sustainability.html
- Social Security Administration - Public website www.socialsecurity.gov
- SSA's American Indians and Alaska Natives (AIAN) page <http://www.socialsecurity.gov/people/aiian/>
- Dept. of Transportation: Transportation Planning Capacity Building: www.planning.dot.gov MAP 21 www.dot.gov/map21

FUNDING ANNOUNCEMENTS FOR NATIVE/TRIBAL ENTITIES

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

SOURCE	DEADLINE	DETAILS AND LINKS
U.S. Department of Commerce	November 25, 2019 (Priority 1 Pre-Application February 11, 2020 (Priority 2)	<p>FY2020 Environmental Literacy Grants competitive funding opportunity for projects designed to build environmental literacy of K-12 students and the public so they are knowledgeable of the ways in which their community can become more resilient to extreme weather and/or other environmental hazards, and become involved in achieving that resilience. This funding opportunity is soliciting 2 types of projects through separate competitive priorities.</p> <p>Priority 1 will support new projects (\$250,000 - \$500,000 per project) located in Southern & Western Regions of US</p> <p>Priority 2 will support the evolution of projects funded under the 2015-2016 funding opportunities from this program. The list of awards that are eligible can be found here: https://go.usa.gov/xVGzr. Funding levels for this priority are \$100,000 - \$500,000 per project.</p> <p>Read the full funding announcement (NOAA-SEC-OED-2020-2006190) in Grants.gov for additional requirements.</p>
U.S. Department of Health and Human Services/Substance Abuse and Mental Health Services Administration (SAMHSA)	December 10, 2019 & December 16, 2019	<p>Two grant funding opportunities available to federally-recognized American Indian tribes and Alaska Native villages:</p> <p>Funding Opportunity #1: The “Tribal Behavioral Health Grant” program purpose is to prevent suicide and substance misuse, reduce the impact of trauma, and promote mental health among American Indian/Alaska Native (AI/AN) youth through the age of 24 years. <i>Application Due Date:</i> Tuesday, December 10, 2019 <i>Eligibility:</i> Eligibility is limited to federally recognized American Indian/Alaska Native (AI/AN) tribes, tribal organizations, Urban Indian Organizations, or consortia of tribes or tribal organizations. Additionally, an eligible applicant cannot submit more than one application. More information available at https://www.samhsa.gov/grants/grant-announcements/sm-20-002.</p> <p><i>Application Due Date:</i> Tuesday, December 16, 2019</p> <p>Funding Opportunity #2: “Grants for the Benefit of Homeless Individuals” funding opportunity. The purpose of this program is to support the development and/or expansion of local implementation of a community infrastructure that integrates substance use disorder treatment, housing services and other critical services for individuals (including youth) and families experiencing homelessness. More information is available at https://www.samhsa.gov/grants/grant-announcements/ti-20-001.</p>
U.S Department of Homeland Security	January 31, 2020	<p>View the DHS Notice of Funding Opportunity (NOFO) FY 2019 Pre-Disaster Mitigation and Fact Sheet at https://www.fema.gov/media-library/assets/documents/182171.</p> <p>View the DHS Notice of Funding Opportunity (NOFO) FY 2019 Flood Mitigation Assistance and Fact Sheet at https://www.fema.gov/media-library/assets/documents/182169</p>
U.S. Department of Administration	Open	<p>USDA’s Water and Waste Disposal Loan and Grant 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. In some cases, funding may also be available for related activities such as legal and engineering fees, land acquisition, water and land rights, permits and equipment and other activities necessary to complete a project. Eligible Applicants: state and local govt entities, private non-profits, and federally-recognized tribes who are unable to obtain commercial credit. RDApply.</p>
U.S Department of Justice	Open	<p>Justice Department Announces Funding Opportunities for Tribal Communities</p> <p>The U.S. Department of Justice announced the opening of the grant solicitation period for comprehensive funding to federally-recognized American Indian and Alaska Native tribal governments and tribal consortia to support public safety, victim services and crime prevention.</p>

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

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

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