

Dream Catcher

Winter 2003

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Office of Public & Indian Housing

Good News Story: Turning a Housing Development Into a Community

In January 2002, the Confederated Tribes of Coos, Lower Umpqua, and Siuslaw Indians completed their first tribal housing development. The Qaxas Heights development in North Bend, Oregon, provides 15 units of rental housing to tribal members.

This is just the start. Using their new housing development as a central point, the Confederated Tribes are busy building a community.

The Tribal Hall Facility Building, built in the early 1940s, is the site for the new Tribal Childcare Center. During a recent blessing ceremony, Chief James Lott asked that the project be completed on behalf of the Tribes' most cherished assets: their children.

Construction began in May 2002 to double the space of the Facility Building. It was enlarged to 3,500 square feet and now accommodates the full-service

childcare facility. There is also a large event room that can be separated by folding walls to make three classrooms to care for children of different ages.

On weekends, the facility will be used for large Tribal gatherings and events such as the Salmon Ceremony.

Funding for the daycare project includes a \$335,000 Indian Community Development Block Grant from HUD's Office of

Native American Programs. Construction is managed by the Tribal Housing Department.

Tribal members can now pursue employment and continuing education, while being confident the best care and security will be offered to their children at the Tribal Childcare Center.

The community has its own Resident Council that meets



"Welcome to my neighborhood!"

(continued on page 10)

HUD Offers Training to Tribes and Tribally Designated Housing Entities

The U.S. Department of Housing and Urban Development (HUD), Office of Native American Programs (ONAP), is offering training to tribes, tribally designated housing entities (TDHEs) and other representatives of the Native American community.

Training on the **Section 184 Indian Housing Loan Guarantee Program** provides an in-depth examination of the Section 184 loan process. Various Federal agencies, such as the Department of Agriculture and the Veterans Administration, will also discuss their loan processes, programs, and rules in conjunction with the One-Stop Mortgage Initiative. This training is important to lenders, tribal leaders, and tribal & TDHE housing staff.

The **Conversion to Generally Accepted Accounting Principles (GAAP)** training teaches the benefits of converting annual financial statements to GAAP, along with general information and guidance on governmental accounting in accordance with GAAP. This training should be attended by tribal and TDHE staff, independent auditors, and fee accountants.

Section 504 of the Rehabilitation Act of 1973, is a Federal law that applies to Native American housing designed or constructed with Federal financial assistance. Section 504 of the Act deals with accessibility requirements. A two-day workshop will examine these requirements.

This training will take place in various locations around the U.S. in early 2003. The workshop will also cover other Federal

regulations, such as the Fair Housing Act and the Americans with Disabilities Act.

Additional information about all of these training events can be viewed at the Code Talk website, www.codetalk.fed.us.

HUD training is offered free of charge. However, space is limited and organizations may be limited to two registrants. Therefore, we

encourage you to register immediately by calling the HUD registration hotline at (877) 488-3483, or by visiting our website at:

www.codetalk.fed.us/hud.onap.html



Office of Public & Indian Housing

HUD is the nation's housing agency committed to increasing homeownership, particularly among minorities; creating affordable housing opportunities for low-income Americans; supporting the homeless, elderly, people with disabilities, and people living with AIDS. The Department also promotes economic and community development and enforces the nation's fair housing laws. More information about HUD and its programs is available on the Internet at www.hud.gov.

HUD's Office of Native American Programs, ONAP, administers the Native American Housing Assistance and Self-Determination Act of 1996, as amended, and other programs to assist American Indians and Alaska Natives. ONAP's goals are to ensure that safe, decent, and affordable housing is available to Native American families; to create economic opportunities for tribes and Indian housing residents; to assist

tribes with community development; and to ensure fiscal integrity in the operation of the programs.

ONAP publishes the *Dream Catcher* to share news about housing, economic development, and other issues facing Indian Country. Back issues are posted on ONAP's CodeTalk website:

www.codetalk.fed.us/Dreamcatcher.html

To contribute an article or an announcement to *Dream Catcher*, or if you would like to be put on our mailing list, please write to the

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HUD-ONAP Rm. 4126
451 Seventh St., SW
Washington, DC 20410

Or send an email to:
francis_l_harjo@hud.gov
or emily_wright@hud.gov

Department of Energy's Tribal Energy Program Promotes Clean Energy & Economic Development in Indian Country

Today, 14.2% of American Indian households are without electricity, compared to 1.4% of all U.S. households. The Tribal Energy Program under the Department of Energy's (DOE) Office of Energy Efficiency and Renewable Energy is trying to bridge that disparity by promoting tribal energy self-sufficiency and fostering employment and economic development on America's tribal lands.

The program provides financial and technical assistance to tribes for feasibility studies and shares the cost of implementing sustainable renewable energy installations on tribal lands. Sustainable renewable energy includes solar, wind, biomass,

geothermal, and hydroelectric power.

One tribe capitalizing on this opportunity is the Sault Ste. Marie Tribe of Chippewa Indians. Last July, Secretary of Energy Spencer Abraham announced \$3 million in grants to 14 Native American tribes. This included the Sault Ste. Marie Tribe, which will use its grant to conduct a wind power feasibility study.

"The U.S. Department of Energy's Tribal Energy Program is committed to helping our Native American tribes develop clean, affordable and reliable energy options," Abraham said. "These projects will encourage tribal self-sufficiency, increase employment,

and promote economic development.

DOE's Office of Energy Efficiency and Renewable Energy's Tribal Energy Program consists of program management through DOE's field offices, and technical support through the DOE laboratories. ✓

For more information on DOE's Tribal Energy Program, contact:

Thomas Sacco
DOE Headquarters
(202) 586-0759
thomas.sacco@ee.doe.gov



Environmental Hazard Assessment in Indian Country

ICEHAP: A Volunteer Training Program for Indigenous People

This course was developed for American Indian and Alaska Native tribes wishing to solve or mitigate environmental problems on their lands.



The course is presented upon request by volunteers working with the Indian Country Environmental Hazard Assessment Project (ICEHAP). The volunteers come from all sectors of the economy, including private industry, non-profits, academia, and various levels of government, including tribes. Some volunteers are reimbursed by their organizations for their time, while others are not.

The course will teach participants to recognize environmental conditions that may cause harm to tribal community health; understand current U.S. environmental protection laws and regulations; write tribal ordinances, work plans, and grant proposals; and identify available and potential resources for environmental problem resolution.

The course consists of four days of instruction and one to two days of surveying.

The sponsoring organization, (e.g., tribal college, tribe, State, Federal, or non-profit organization) must provide a training room equipped with table and chairs, a television with videocassette recorder, an overhead projector,

and a slide projector. Sponsoring organizations must obtain funding from the Bureau of Indian Affairs, the Environmental Protection Agency, the Indian Health Service, or some other entity to cover the following costs: travel, per diem, and rental van for three volunteer instructors; and photocopying of resource materials, including student manuals.

For more information, contact Renee Dufault at the U.S. Food & Drug Administration; 5630 Fishers Lane; Rockville, Maryland; 20857. Telephone: (301) 827-1014, or send an email to

rdufault@oc.fda.gov



More Than 1,000 Mortgages in Indian Country Guaranteed by Section 184 Indian Housing Loan Guarantee Program

Thanks to the efforts of Native American tribes, their housing authorities, private lenders, and the Office of Native American Programs' Office of Loan Guarantee (OLG), more than 1,000 homeownership loans have been made in Indian Country. These loans have extended home ownership, property rehabilitation, and new construction opportunities to Native American tribes, Indian housing authorities, and tribal members seeking to own a home on their native lands.

OLG, which administers the Section 184 Program, has guaranteed more than \$100 million in private loans for homeownership. Over the years, the Section 184 Program has provided loan guarantees for mortgages as low as \$12,500 in Wisconsin, and for as much as \$317,400 in Alaska. The program's average loan amount is \$96,688.

In 1992, Congress established the Section 184 Indian Housing Loan Guarantee Program. The program is designed to offer homeownership and property rehabilitation opportunities for eligible Native American individuals or for families, tribes, and tribally designated housing entities (including Indian housing authorities) who want to own a home on native lands.

Historically, there has been a lack of mortgage capital in Indian Country because the United States government holds much of the land in trust for the benefit of a particular tribe or individual Native American. Land held in trust for a tribe cannot be mortgaged, and land held in trust for an individual must receive Bureau of Indian

Affairs (BIA) approval before a lien is placed on the property.

For a home loan on tribal trust land, the eligible individual borrower leases the home site from the tribe. The BIA and the Department of Housing and Urban



Development (HUD) must approve the lease, which creates a leasehold interest. It is the home and the leasehold interest on the home site that are mortgaged. In the event of a foreclosure, the lender forecloses on the home and leasehold interest, not the tribal land. The ownership of the land remains in trust for the tribe.

OLG is currently partnering with more than 190 lenders and 110 tribes that are committed to making homeownership a reality for Native Americans. To continue the program's growth and success, OLG continually seeks to expand lender and tribal partnerships.

How does Section 184 work?

HUD guarantees the mortgage loan made by eligible lenders to eligible borrowers. The loan guarantee assures the lender that its investment will be repaid in the event of foreclosure. The borrower pays a 1% loan guarantee fee at closing. The guarantee fee may be financed in the mortgage or paid in cash.

The borrower applies for the loan with a participating lender. The borrower works with the tribe and the BIA if leasing tribal land. The lender compiles and evaluates the necessary loan documentation, submitting the loan for approval to OLG (in Denver, Colorado) for underwriting and a formal commitment, unless the lender is an approved direct guarantee lender.

Who is eligible?

- A person recognized as an Indian or Alaska Native by an Indian tribe, the Federal government or any State.
- An Indian tribe
- A tribally designated housing entity (TDHE)
- An Indian housing authority (IHA)

Individuals, tribes, TDHEs, or IHAs can use the 184 loan for acquisition and rehabilitation of existing housing, and for construction of new housing, including manufactured housing affixed to a permanent foundation.

Eligibility is limited to single-family housing (1 to 4 units) and fixed-rate loans for 30 years or less. Section 184 cannot be used for commercial structures or with adjustable rate mortgages (ARMs). Tribes, TDHEs, or IHAs can obtain funds to develop rental housing or to build single-family homes that are subsequently sold (or assumed) by eligible borrowers.

How can tribes participate?

Before tribal members can participate in the Federal government's

mortgage loan programs, the tribe must demonstrate that a legal and administrative framework exists that is sufficient to protect the interest of the borrower, the lender, and the Federal agency that will guarantee or insure the mortgage loan. To establish this legal and administrative framework, tribes must have developed and adopted procedures that address foreclosure, eviction, priority of lien and leasing procedures for tribal trust land.

The One-Stop Mortgage Program provides model tribal lending ordinances that may be adopted or serve as a guide for a tribe. Use of these models complies with the Section 184 Loan Guarantee Program and other Federal lending programs.

To get a sample of foreclosure, eviction, lien, or leasing procedures, visit the website at www.codetalk.fed.us/ONE_STOPC-TR_main.html or call (800) 561-5913.

What are the interest rates? The interest rates to eligible borrowers closely track the affordable rates now available throughout the U.S. The average interest rate for Section 184 borrowers during the past 36 months was about 7.19%. Interest rates for Section 184 guaranteed loans have dropped from an average rate of 7.46% in fiscal year 2000 to 6.82% in fiscal year 2002.

100% Guarantee: HUD guarantees 100% of the outstanding principal and interest due and the payment of other necessary and allowable expenses in the event of foreclosure and claim.

Homes like this one, and like the one on the opposite page, have been financed in Indian Country with HUD-guaranteed housing loans.

Section 184 Highlights

- 198 private lenders in 31 States are currently participating in the program.
- 113 tribes in 23 States have submitted the legal infrastructure to participate in the program.
- Average interest rate for Section 184 loans was 6.82% in fiscal year 2002.
- More than 600 participants from the lending and Native American tribal community have attended trainings for the program.
- More than \$100 million in private loans has been guaranteed by the program.
- Direct guarantee loans are being made by participating lenders.
- New and existing housing are eligible.
- Low down payment.
- No maximum income limits.
- Assumable.
- 1% guarantee fee at closing.
- Flexible underwriting.

One-time 1% guarantee fee: The borrower pays a 1% guarantee fee (1% of the mortgage amount) that can be financed or paid in cash at closing. It is the lowest cost of any government or conventional guarantee or insurance program in Indian Country. Borrowers are not required to pay a monthly premium for a Section 184 loan.

Flexible Underwriting: Section 184 has statutory and regulatory parameters for the maximum loan amount and term of the loan. Within these parameters, lenders have significant latitude to approve loans. OLG encourages a flexible approach in a wide variety of situations while ensuring that prudent underwriting practices (industry standards) are followed. OLG's published underwriting guidelines offer greater flexibility than standard conventional guidelines, including guidelines for credit history, source/adequacy of income, and assets to close. The Section 184 Program uses one qualifying ratio: a 41% total debt-to-income ratio.

Single Construction Loan: Only one closing is required. At closing, the amount allocated for construction or rehabilitation is placed in an escrow account and is drawn down as the work is satisfactorily completed. The loan amount can include an escrow of up to six monthly mortgage payments (the



maximum construction period).

Low Down Payment: 1.25% or 2.25% down payment requirement depending on the value or cost to acquire the home.

Secondary Markets: A strong secondary market exists for Section 184 loans including the security given for the loan. The lender may sell or assign the loan and security to any financial institution subject to examination and supervision by an agency of the Federal government or by any State. Fannie Mae, Freddie Mac, Ginnie Mae, some State housing finance agencies, and some Federal Home Loan Banks purchase Section 184 loans.

To become a participating lender or borrower, please call the Office of Loan Guarantee at the phone numbers provided below and/or visit the office's website to obtain additional information about the Section 184 Indian Housing Loan Guarantee Program and training opportunities.

**HUD's Office of
Native American Programs
Office of Loan Guarantee**

(303) 675-1600

(800) 561-5913

**[www.codetalk.fed.us/
loan184.html](http://www.codetalk.fed.us/loan184.html)**

**Grants to Supplement
Cleanup Capacity**

The Environmental Protection Agency has begun accepting proposals for grants to supplement state and tribal response programs' cleanup capacity. Grants are for the assessment, cleanup, and redevelopment of brownfields sites and other contaminated sites. For information, contact the Office of Solid Waste and Emergency Response, Office of Brownfields Cleanup and Redevelopment, at (202) 566-2777.

**National American Indian Housing Council Publishes
New Brochure: "Homeownership for American Indians"**

The National American Indian Housing Council (NAIHC) assists tribes and tribal housing entities in reaching their goals of providing culturally relevant, decent, safe, sanitary, and affordable housing for Native people in Indian communities and Alaskan native villages.

NAIHC's new brochure, written by Donna Fairbanks, describes how mortgage financing can help American Indians become homeowners.

Ms. Fairbanks, a Technical Assistance Specialist on Homebuyer Education for NAIHC, recommends homebuyer education classes to help prospective homebuyers look at all aspects of mortgage financing.

NAIHC's Leadership Institute provides a comprehensive, hands-on homebuyer training for trainers. It covers topics such as:

- Home Purchase Through Mortgage Financing
- Credit Reporting Agencies
- Predatory Lending
- Financial Planning

- Preparing for Homeownership; Who Should be Involved and What is the Process?

- Property Selection

- Applying for a Mortgage Loan

- Mortgage Loan Closing

- Responsibilities of Homeownership, Importance of Prompt Payments, and Maintenance; and

- The "Alphabet Soup" of Mortgage Financing.



NAIHC's brochure explains, "Getting mortgage financing is easier today than ever before for American Indians. However, issues such as tribal sovereignty and unique land status still exist. Expert assistance can help you work through these issues."

To order the brochure, contact Jason Miller, at 1-800-284-9165. For further information on tribal mortgage financing and educational opportunities, please call NAIHC, at 1-800-284-9165, or visit the website at www.naihc.indian.com.

Tribe@tribe.gov

Recognized tribes may use the ".gov" domain name suffix on their official websites. Register for ".gov" on-line at <http://www.gov-registration.gov>.

Science.Gov Website Connects Public to Government Science

The American public is now connected as never before to U.S. Government science and technology. Fourteen scientific and technical information organizations from 10 major science agencies have collaborated to create science.gov (www.science.gov), "the FirstGov for Science" website. Science.gov is the gateway to reliable information about science and technology from across Federal government organizations.

From science.gov, users can find over 1,000 government information resources about science. These resources include: technical reports, journal citations, databases, Federal websites, and fact sheets. The information is all free, and no registration is required.

"Science.gov aims to bring the substantial resources of the Federal science and technology enterprise together, in one place. Working together, Federal

agencies have assembled countless pages of government research, data, and reports. The science.gov website is a great example of e-government in action," said Dr. John H. Marburger, Director, Office of Science and Technology Policy, Executive Office of the President.

Science.gov is for the educational and library communities, as well as business people, entrepreneurs, agency scientists, and anyone with an interest in science. Support for building the science.gov gateway came from an interagency committee of senior managers from Federal science and technology information programs.

"Science.gov provides the unique ability to search across the content within databases as well as across websites," said Eleanor Frierson, Deputy Director of the National Agricultural Library and co-chair of the science.gov

Alliance, the interagency group that created science.gov. "It shows that Federal agencies can work together to pull off something none of them could do individually."

The agencies participating in science.gov are the Departments of Agriculture, Commerce, Defense, Education, Energy, Health and Human Services, and Interior; the Environmental Protection Agency; the National Aeronautics and Space Administration; and the National Science Foundation.

Find more information at

www.science.gov/communications

or, contact Valerie Allen at (865) 576-3469, email allenv@osti.gov;

or Sharon Jordan, (865) 576-1194, email jordans@osti.gov.

www.healthfinder.gov

Healthfinder is an award-winning Federal website, developed by the U.S. Department of Health and Human Services together with other Federal agencies.

Since 1997, Healthfinder has been recognized as a key resource for finding the best government and nonprofit health and human services information on the Internet. Healthfinder links to carefully selected information and websites from over 1,800 health-related organizations.

Healthfinder is coordinated by the Office of Disease Prevention and Health Promotion with the active participation of a steering committee composed of representatives of the Federal agencies, consumer health information specialists, librarians, and others actively engaged in the provision or use of online consumer health information. Significant support for the project is provided by the National Health Information Center.



Healthfinder is one of the Medical Library Association's "Top Ten Most Useful Websites."

A new feature of the site, "Just For You," has selected health topics organized for men and women, by age, from kids to seniors, by race and ethnicity, and for parents, caregivers, health professionals, and others. A click on the American Indians and Alaska Natives link brings up numerous links related to the health issues in Indian Country.

Harvard Project Launches Honoring Nations 2003

Awards Program Identifies, Celebrates, and Shares Exemplary Tribal Government Programs

The Harvard Project on American Indian Economic Development at the John F. Kennedy School of Government is distributing its 2003 application for Honoring Contributions in the Governance of American Indian Nations—known as "Honoring Nations." Funded by the Ford and Rockefeller Foundations and now in its fourth year, Honoring Nations identifies, celebrates, and shares outstanding examples of governance among American Indian nations.

The awards program is an outgrowth of the Harvard Project's research, which consistently finds that tribes themselves hold the key to socioeconomic success.

"America's 550-plus Indian nations face some daunting challenges," says Andrew Lee, who directs Honoring Nations. "Yet there are countless examples of effective problem-solving that deserve to be held up as sources of inspiration and knowledge."

Terrelene Gene, the award program's associate director adds, "Tribes are eager to learn from

each other's best practices. Even more, governments around the world can learn from these tribal government-led successes."

Honoring Nations encourages American Indian nations to submit applications for their governing successes across a broad range of program and policy areas—health care, education, housing, economic development, intergovernmental relations, among others.

Applications for Honoring Nations 2003, are due on March 10, 2003.

After several rounds of evaluation in which applicant programs are judged upon the criteria of effectiveness, significance, transferability, creativity, and sustainability, a 13-member advisory board chaired by Chief Oren Lyons will select eight "High Honors" and eight "Honors" for national recognition in the fall of 2003.

Each of the eight "High Honors" will receive **\$10,000** to share their success story with others (for example, produce written and/or electronic instructional materials, host or attend conferences, etc.). Each of the eight Honors programs will receive **\$2,000**.

In addition to this award, the Harvard Project on American Indian Economic Development will prepare reports, case studies and instructional materials based on award-winning contributions, that can be used by tribal decision makers, public officials, students

and others interested in promoting and fostering excellence in the governance of American Indian nations.

To date, Honoring Nations has awarded 48 tribal government programs and initiatives. Past honorees include the Winnebago Tribe's economic development corporation, Ho-Chunk, Inc. (Nebraska); the Nez Perce Tribe's Gray Wolf Recovery Program (Idaho); the Navajo Nation's Judicial Branch (Arizona); and Chickaloon Village's Ya Ne Dah Ah School (Alaska).

To receive an application or to nominate a tribal government program or practice for an award, please contact

Ms. Terrelene Gene
(617) 384-9622, or,
terrelene_gene@
ksg.harvard.edu

Applications are also available on the Harvard Project's website, www.ksg.harvard.edu/hpaied, and may be submitted electronically.

Oren Lyons, Chairman of the Honoring Nations Advisory Board, and Chief and Faithkeeper of the Onondaga Nation, extends a warm invitation to participate in Honoring Nations 2003. "We invite applications from all types of tribal government programs and initiatives (including multi-tribe collaborations and tribal government partnerships with other entities) across a wide variety of

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National Museum of the American Indian, Smithsonian Seeks Native American Interns

This internship is an exciting opportunity for upper level undergraduate and graduate level students to work directly with the care of Native American objects in the Conservation Department of the National Museum of the American Indian.

The Conservation Department is responsible for the care and preservation of the museum's collection. Currently, work is focused on the preparation of objects selected for exhibition at NMAI's new museum, presently under construction on the National Mall.

Museum programming involves collaboration with Native peoples in the development of appropriate methods of handling, care, and interpretation of their cultural materials. Students with interests in studio art, anthropology, art history, museum studies, chemistry or biology would be well suited for the internship.

Native American students are urged to apply. A limited number of stipend appointments, roundtrip travel, and housing may be available. Internships in other areas of the museum are also available.

There are four internship programs held throughout the year, all lasting for approximately 10 weeks.

For the summer session (June 2, 2003 through August 8, 2003), the deadline for applications is February 7, 2003.

For more information, contact the Training Coordinator at (301) 238-6624, ext. 6239 or ext. 6235; or, call the Head of Conservation at (301) 238-6624, ext. 6322, or email Interns@nmai.si.edu, or go to www.nmai.si.edu.

*Under Construction:
The National Museum of the American Indian, Smithsonian, on the National Mall in Washington, D.C., next door to the Smithsonian's Air and Space Museum*

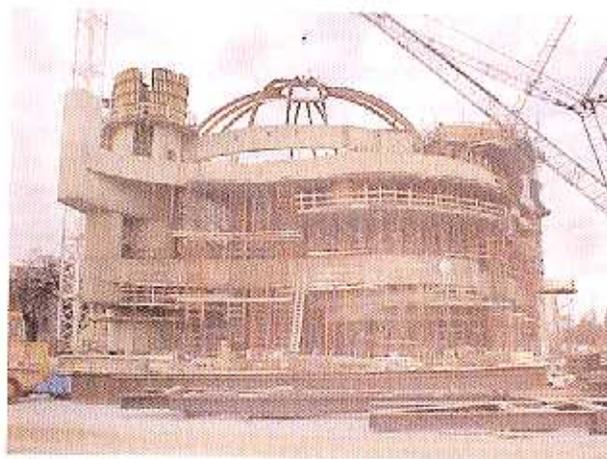


Photo courtesy of National Museum of the American Indian, Smithsonian

Morris K. Udall Foundation's Native American Congressional Internships

The Morris K. Udall Foundation implemented its first Native American Congressional Summer Internship program in June 1996. For 10 weeks, Native American college students work in congressional offices and the White House to gain a firsthand understanding of the Federal Government. They also take field trips and meet with congressional members, agency heads, and cabinet secretaries.

Congratulations to last year's Native American Interns: **Amber Roan**, Navajo, University of Arizona; **Bryan Newland**, Bay Mills, Michigan State University; **Colin Ben**, Navajo, Fort Lewis College; **Diana Bob**, Lummi Nation, Pitzer College; **Edward Dee**, Navajo, Northern Arizona University; **Hillary Renick**, Pomo/Paiute Shoshone, George Washington University; **Jeremy Marshall**, Cherokee/Cree, Northeastern State University; **Jolene Aguilar**, San Ildefonso Pueblo/Creek, University of New Mexico; **Richard Palmer, Jr.**, White Mountain Apache, Arizona State University; **Wheelock**, Meskwaki Tribe of Iowa, University of Iowa; **Vanessica Bates**, Navajo, Washington University; and **Wizipan Garriott**, Sicangu Lakota (Rosebud Sioux), Yale University.

Sarah

Applications are due February 3, 2003. Check out http://www.udall.gov/p_internships.htm.

Confederated Tribes, (continued from page 1)

monthly. A recent Resident Council meeting was followed by a community barbeque at the Qaxas Firepit. It's a great way to foster community: hamburgers, holdogs, chips and brownies.

The Qaxas Heights children are planting their own community garden. The purpose of the garden is two-fold: to teach children respectful stewardship of our earth, and, to help the kids respect the landscaping in community spaces and stay off the young trees! The kids were each given a wedge of land and planted corn, squash, pumpkins, carrots and sunflowers.

The Confederated Tribes are among the aboriginal inhabitants of the central and south-central coast of Oregon. The tribes were originally four separate tribes (Coos had two independent branches) that were linked by shared geography and distantly related languages.



Tribal Seal

In 1984, when the Confederated Tribes' Federal recognition was restored, they had almost no land base, and no reservation or trust land. Now, they provide social services to tribal members in a five-county area in southwest Oregon, including housing, adult education and employment, health care, child welfare, and drug and alcohol programs.

The Confederated Tribes, whose members number nearly 1,000, are working diligently to improve the social and educational status of their people.



Qaxas Heights children and adults work in the community garden.

Honoring Nations

(Continued from page 8)

subject areas. We also encourage multiple submissions from individual American Indian nations.

"Whether you submit an application, nominate a program for an award, or let us know about an outstanding program, practice or initiative, you are making an important contribution to the promotion of good governance throughout Indian Country—and thereby making an investment in the future of Native America.

Other members of the Honoring Nations Advisory Board include **Sherry Salway Black**, Senior Vice President of First Nations Development Institute; **Duane Champagne**, Professor of Sociology at the University of California, Los Angeles; **JoAnn K. Chase**, President, The Chase Group; **David Gipp**, President of United Tribes Technical College; **Michael Lipsky**, *ex officio* Senior Program Officer at the Ford Foundation; **Brian Henderson**, Vice Chairman, Merrill Lynch Europe, Middle East & Africa; **Heather Kendall Miller**, Attorney, Native American Rights Fund; **Alfreda Mitre**, Director, Upward Bound, University of Colorado & Former Chair, Las Vegas Paiute Tribe; **Nancy O'Connor**, Director, Fred E. Miller Collection, Vice President, UGO Productions, Vice President, Carnan Productions, Inc.; **Regis Pecos**, Tribal Council Member & Former Governor, Cochiti Pueblo; **Susan Williams**, Partner, Williams and Works, PA; and **Peterson Zah**, Advisor to the President, Arizona State University, and Former President and Chairman, Navajo Nation.



January 2003

January 15-17 - United Native American Housing Association Quarterly Meeting, Denver Marriott Center, Denver, CO.

January 20 - Martin Luther King, Jr.'s Birthday is a Federal holiday.

January 22-23 - Third National Health Policy Conference, sponsored by AcademyHealth and Health Affairs, at the JW Marriott in Washington, DC. Register online at www.academyhealth.org/register.htm.

January 22-23 - The Southern Plains Indian Housing Association Quarterly Meeting, Holiday Inn Riverwalk, San Antonio, TX.

January 27-30 - NAIHC Leadership Institute presents, "Introduction to Indian Housing Management," in Phoenix, AZ.

January 28-30 - Second Annual North Dakota Indian Child Welfare Act Conference "In the Spirit of ICWA: Culture, Compliance, Collaboration." Best Western Doublewood Inn, Bismarck, ND (800) 554-7077; or call the Native American Training Institute at (701) 255-6374

February

February 3-6 - United South and Eastern Tribes, Inc. (USET), will meet at the Crystal Gateway Marriott in Arlington, VA.

February 4-5 - The Great Lakes Housing Association Quarterly Meeting, Green Bay, WI.

February 4-5 - ONAP Training on the Section 184 Loan Program: Crowne Plaza Hotel, Seattle, WA. Call (800) 561-5913.

February 4-6 - NAIHC Training, "Accounting Systems Training," in Myrtle Beach, NC.

February 4-6 - NAIHC Training, "Small Tribes Training," in Fairbanks, AK.

February 5 - North Dakota Housing Development Authority holds its Annual Conference.

Feb. 10-13 - Affiliated Tribes of NW Indians - Winter Conference; Embassy Suites Hotel, Portland, OR

February 17 - Presidents' Day is a Federal holiday.

February 18 - ONAP Training on the Conversion to Generally Accepted Accounting Principles (GAAP), in Anchorage, AK. Call (800) 561-5913.

February 18-21 - RES 2003 Reservation Economic Summit and Indian Business Trade Fair, Flamingo Hotel, Las Vegas, NV. Contact: National Center for American Indian Enterprise Development, 953 E. Juanita Avenue Mesa, AZ 85204 Tel. 480-545-1298 or 800-4NCAIED; fax 480-545-4208 or email ncaiedbigD@aol.com, or visit the website at www.ncaied.org.

February 23-26 - National Congress of American Indians -Executive Winter Session; Wyndham Hotel; 1400 M St. NW; Washington, DC Contact the hotel at 202-429-1700. Group Code, "NCAI."

March

March 3-4 - 9th Annual Legislative Conference - National American Indian Housing Council, Grand Hyatt Hotel, Washington DC.

March 9-11 - 6th Annual Indian Education Legislative Summit, hosted by the National Indian Education Association; Wyndham Hotel; Washington, DC

March 19-20 - Sustainability 2003: A National Tribal Sustainability Conference, in Denver, Colorado. For information, contact the Council of Energy Resource Tribes, 695 South Colorado Blvd., Suite 10, Denver, CO 80246; (303) 282-7576; www.CERTRedEarth.com

March 25 - ONAP Training on the Conversion to Generally Accepted Accounting Principles (GAAP), in

Anchorage, AK. Call (800) 561-5913.

March 26-28 - Leave No Child Behind Education Summit, Quinault Beach Resort. Contact Heather Peters (360) 753-2411.

March 27-28 - The Federal Reserve System's Third Community Affairs Research Conference, "Seeds of Growth, Sustainable Community Development: What Works, and What Doesn't." The Capitol Hilton, Washington, DC.

March 30-April 2 - 2nd Annual Native Women's and Men's Wellness Gathering, in Reno, NV. Call Jillene Joseph at 503-666-7660.

April

April 1-4 - Energizing Entrepreneurs in Rural America, training by the Center for Rural Entrepreneurship and the Heartland Center for Leadership Development. At Arbor Day Farm, Nebraska City, NE. Contact Don Macke at don@ruraleship.org or (402) 323-7339.

April 10-11 - Meeting of the Intertribal Council of the Five Civilized Tribes.

April 14-17 - "Surviving the 21st Century through Tribal Wellness," hosted by the Montana-Wyoming Tribal Leaders Council, in Billings, MT, at the Billings Hotel and Convention Center. Call (406) 252-2550.

April 17-18 - United Native American Housing Association Quarterly Meeting, Las Vegas, NV.

April 21-25 - Northwest Indian Youth Conference, Doubletree Hotel, SeaTac, WA. Call Ryan Wilson, (206) 324-4315.

April 22 - Earth Day

April 22-23 - ONAP Training on the Section 184 Loan Guarantee Program, Denver, CO. Call (800) 561-5913.





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