



EWONAP NEWS BULLETIN FEBRUARY 2021



HUD's Office of Native American Programs (ONAP) administers housing and community development programs that benefit American Indian and Alaska Native Tribal governments, Tribal members, the Department of Hawaiian Home Lands, Native Hawaiians, and other Native American organizations. For more information about ONAP funding and programs, visit the [CodeTalk website](#).

Join the EWONAP Newsletter Listserv to receive the HUD Eastern Woodlands ONAP Information Bulletins with news and events related to Indian Country, HUD ONAP, Eastern Woodlands Regional Tribes, Funding Opportunities, and Training.

The **Eastern Woodlands Office** (EWONAP) serves 66 Tribes within 16 states and 6 HUD regions. EWONAP administers over \$90 million in IHBG funds, over \$60 million in Section 184 Native American Home Mortgages, and approximately \$5 million in ICDBG funds in its region annually.

Eastern Woodlands Region



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

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GREETINGS FROM ADMINISTRATOR



Greetings,

With the swearing in of President Biden, a new administration takes over from the outgoing Trump administration. Outgoing HUD Secretary Carson is to be replaced by incoming Secretary designate Marcia Fudge. Representative Fudge is a U.S. Congresswoman and former Mayor of a municipality near the Cleveland, Ohio area. As a former mayor she is aware of many HUD programs and testified during her confirmation hearing that she has visited a reservation and pledged to the Senator from Montana and South Dakota that she would not for-

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GREETINGS FROM THE ADMINISTRATOR (CONTINUED)

(Continued from page 1)

get the challenges HUD has in assisting Tribes maintain and create housing for Tribal people.

The weather at the first of February brought a massive storm to Chicago all the way to the east coast affecting Tribes from Iowa to Maine. While events like this are less common than in the past, they still pose challenges to Tribes & TDHEs who are often responsible for snow plowing residents so they can go to medical appointments, shop for food, get their kids to school (where they are open) and get to work. This is especially true in these pandemic times. Therefore, it might be a good time to review your snowplowing policy and see if you are covering the most vulnerable tenants first, always remembering that a good policy is also a protection against charges of favoritism. A good policy usually prioritizes elders and those with disabilities first before plowing out the more able bodied.

EWONAP would like to join you in thanking your staff across the upper tier of states for getting out and re-starting furnaces, unfreezing water lines, and making sure roads are plowed so that emergency vehicles can get to tenants' houses during this recent storm and throughout the winter. Many office workers are assisting those with low propane tanks get fills so their units won't freeze up and cause untold damage due to frozen and burst pipes. It's really your work on the ground that protects tenants from harm, so thank you for your hard work.

By now everyone should be aware that Congress has passed a full year's budget for FY 2021, which makes funding available to grantees once the money is processed from Treasury to HUD. Of course, a Tribe or TDHE, which has filed its Indian Housing Plan [IHP], had it approved, and completed any required environmental, will then be eligible to draw against their full years grant amount minus any Interim Funding Request, had it requested one. If you have questions be sure to contact your Grants Management Specialist for guidance.

Best wishes,

Mark Butterfield, Administrator
Eastern Woodlands Office of Native American Programs

EWONAP REGIONAL NEWS

SPOTLIGHT ON COVID-19 RESPONSE:

Bad River Band of Lake Superior Chippewa Indians,

Submitted by Jennifer Toribio-Warren: Executive Director, Bad River Housing Authority

The Bad River Band of Lake Superior Chippewa Indians, through its Tribal Chairman, issued a public health emergency on March 17, 2020 due to the COVID-19 pandemic. Through help from the CARES Act, and the Eastern Woodlands Office of ONAP, the Bad River Housing Authority (TDHE) was able to secure much needed funding to prevent, prepare for, and respond to the public health crisis. Listed below are just three of the many examples that the Tribe was able to institute in a fast and direct manner:

ISOLATION HOMES - Isolation homes have been obtained for the purposes of taking in those Bad River community members who have confirmed, but mild cases of COVID-19, or people who have been discharged from the hospital and need to avoid their homes to prevent transmitting the virus to others. In conjunction with the Bad River Health and Wellness Center, care is given to symptomatic or COVID-positive adults who cannot quarantine or recover in their own home, or do not have a home. These spaces help support hospital capacity by providing a place of care for these populations. The Tribe is housing clusters of people who have been exposed or are experiencing symptoms or are COVID-positive during the spike in positive COVID cases. Bad River is using these five (5) homes to a) reduce the spread of the illness, and b) keep our local hospital beds available for people with acute healthcare needs. Containing the illness through isolation helps keep the Bad River community safer during the pandemic.

GREENHOUSE – The Tribe’s tribal nation maintains a substantial annual food supply that comes from its gardens, the watershed, and the forest. In the midst of the pandemic, they have purchased a high tunnel for our community Food Sovereignty program which assists with the continuation of our Community Garden/Greenhouse project, which works to feed the people of Bad River in ancient gardening sites. They will also continue re-educating members on how to harvest and prepare wild foods, and provide them with resources, tools, and seedlings to carry this out. Priority items will include berries, fruit, carrots, onions, cucumbers, lettuce, tomatoes and herbs. These priorities are what food banks need and where growers have been hardest hit. Luckily, in the State of Wisconsin, agricultural operations are considered essential infrastructure.



TRANSPORTATION - With the purchase of a 2020 Ford Explorer, the Tribe’s vehicle operation is more equipped to provide direct assistance supporting COVID19 emergency relief efforts intended to meet the needs for a) medical supplies and equipment related to the testing, diagnosis and treatment of COVID-19, b) supplies and equipment, including masks, gloves, hand sanitizer, soap and disinfectants, necessary for healthcare worker, housing tenants, patient and community safety, sanitation, and prevention of COVID-19 spread in communities, c) food for emergency restocking of community food bank, elderly feed, and events, d) equipment, supplies and persons necessary for establishment and management of temporary housing and quarantine facilities related to COVID-19, e) persons designated by Federal, State or local authorities for transport for medical, isolation or quarantine purposes and f) movement of personnel to provide medical or other emergency services.



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!

President Biden has nominated Ohio Congresswoman Marcia L. Fudge to be the new HUD Secretary of Housing. [Click Here](#) for more information and to listen to the Nomination Hearing.

EVICTION MORATORIUM EXTENDED

On January 29, 2021, the Centers for Disease Control and Prevention (CDC) issued an Order **extending the eviction moratorium to March 31, 2021**. The updated Order is available [here](#). The Order continues to ban evictions for certain renters under Section 361 of the Public Health Service Act (42 U.S.C. § 264) and 42 CFR § 70.2. As described in the Order, tenants qualifying as a “Covered Person” cannot be evicted for nonpayment of rent when a declaration under the penalty of perjury is provided to their landlord. **Residents who previously submitted a declaration should not be asked to resubmit and should have continued protections until March 31, 2021.** Much of the content of the original September 4, 2020 Order has been incorporated into the updated Order. In addition to extending the effective period of the September 4, 2020 Order, the updated Order also includes newly available modeling projections and observational data from COVID-19 incidence comparisons across states that have implemented and lifted eviction moratoria, which demonstrates the ongoing public health rationale for the extension. The Order also now applies to American Samoa because cases of COVID-19 have now been reported there. The Order does not relieve the tenants’ obligation to pay rent, and tenants must continue to comply with terms under the lease. Nothing in the updated Order precludes the landlords from charging or collecting fees, penalties, or interest as a result of the tenants’ inability to pay rent on a timely basis. Evictions unrelated to nonpayment of rent can still take place. Any State, local, Tribal, or territorial area with a moratorium on residential evictions that provides the same or greater level of public health protection can supersede the updated CDC Order. To the extent any provision of the Order conflicts with prior Orders, the updated Order is controlling.

Thank you for all your efforts to promote housing stability during these unprecedented times. If you have related questions, please send them to: PIH-COVID@hud.gov.

DEAR TRIBAL LENDER LETTER

A new Dear Lender Letter (DLL) has been published to inform lenders and servicers of an extension to the foreclosure and eviction moratorium originally issued in DLL 2020-04, extended in DLL 2020-06, DLL 2020-08, DLL 2020-10, and further extended in DLL 2020-13 for borrowers with Section 184 or Section 184A guaranteed loans for an additional period through March 31, 2021. Read the full DLL [here](#) and press release [here](#).

[DEAR TRIBAL LEADER LETTER](#) - PUBLICATION OF TRIBAL HOUSING AND URBAN DEVELOPMENT-VETERANS AFFAIRS SUPPORTIVE HOUSING (TRIBAL HUD-VASH) EXPANSION NOTICE OF FUNDING AVAILABILITY (NOFA) TRAINING SESSIONS

On January 15, 2021, the U.S. Department of Housing and Urban Development (HUD) published the NOFA for the Tribal HUD-VASH Expansion Program. The NOFA announced the availability of approximately \$3.2 million for competitive grants to eligible Indian tribes and tribally designated housing entities (TDHEs). Applicants have until 11:59:59 p.m. Eastern Standard Time on April 15, 2021, to submit applications. For further information about this funding opportunity, please visit www.grants.gov/ and www.hud.gov/program_offices/public_indian_housing/ih/tribalhudvash. This letter is to inform you of two scheduled training sessions that will occur for this funding opportunity. These two trainings sessions will have the same content and are being offered to provide several opportunities for potential applicants to attend and ask questions. One session will be held February 17th -18th, 2021 from 1:00-5:00 p.m. Eastern Daylight Time (EDT) and an additional repeat session will be held March 3rd -4 th, 2021 from 1:00-5:00 p.m. EDT.

[Continue Reading](#)

INDIAN COUNTRY NEWS (CONTINUED)

[Dear Tribal Leader Letter](#) - Update on the Department of the Treasury's Emergency Rental Assistance Program

This is an important message about the Department of the Treasury's Emergency Rental Assistance Program for those Indian tribes that have not, or whose tribally designated housing entity ("TDHE") has not, applied for funding.

If an Indian tribe or its TDHE has already submitted an application for funding and received a confirmation email from Treasury stating that the submission has been received and will be reviewed by Treasury's processing team, it does not need to do anything further at this time. As Treasury has previously communicated, any Indian tribe or TDHE that is an eligible grantee under section 501 of Division N of the Consolidated Appropriations Act, 2021 (Pub. L. No. 116-260) must provide complete payment information and a signed acceptance of award terms to Treasury (an "application") through Treasury's application portal in order to receive funds from Treasury under the Emergency Rental Assistance Program. [Continue Reading](#)

[Notice PIH 2021-06](#) - Process for Amending ICDBG-CARES Grants

This Notice provides ICDBG-CARES grantees with instructions on how to amend the use of existing Indian Community Development Block Grant (ICDBG) Imminent Threat (IT) funds provided under the Coronavirus Aid, Relief, and Economic Security Act (Public Law 116-136) (CARES Act). [Continue Reading](#)

Save the Date! February 9, and 16th at 2:00 p.m. EST.

ONAP is pleased to partner with the Consumer Financial Protection Bureau to host a 3-part training series on Your Money, Your Goals. The 3-part training series will feature the following training sessions:

February 9, 2021 Tracking income, Tracking Savings, Cash Flow Budgeting - This session focuses on easy to use topics and tools related to cash flow budgeting. Topics include sources of income and benefits, spending that includes savings and addressing bills that are due at different times of the year. Register [here](#).

February 16, 2021 Debt, Credit, Consumer protection, COVID-19 Financial Resources - This session focuses on debt, credit, identity theft and other forms of financial exploitation topics. Easy to use tools will be presented with a suggested approach for use by practitioners. Register [here](#).

[Dear Tribal Leader Letter](#) - Publication of Tribal Housing and Urban Development-Veterans Affairs Supportive Housing (Tribal HUD-VASH) Notice of Funding Availability (NOFA)

The U.S. Department of Housing and Urban Development (HUD) has published the NOFA that expands the Tribal HUD-VASH program. The NOFA announces the availability of approximately \$3.2 million for competitive grants to eligible Indian tribes and tribally designated housing entities (TDHEs). This program provides applicants the ability to use HUD funding towards rental assistance for Native American Veterans who are homeless or at risk of homelessness, living on or near a reservation or other Indian areas.

[Continue Reading](#)

[Tribal HUD-VASH Expansion NOFA](#) (Deadline 04/15/21)

ONAP's COVID-19 Recovery Programs

Visit ONAP's [COVID-19 Recovery Programs](#) webpage to view Waivers, Program Notices and Guidance and Training Materials related to IHBG-CARES and ICDBG-CARES:

- [ONAP CARES Act Reporting for Recipients- Slides](#)
- [Federal Funding Accountability and Transparency Act Sub-award Reporting System- FSRS Slides](#)
- [Recording](#) of the training
- [CDC Issues a Nationwide Eviction Moratorium to Prevent the Spread of COVID-19](#)
- [ONAP Tennt Flyer for CDC Order](#)
- [HUD FAQs for CDC Order](#)
- [Waiver of Undisbursed Funds Factor Requirements for Fiscal Year 2021](#)
- [Table of Federal Resources Available to help Tribes, TDHEs, and Tribal Organizations Address COVID-19 and Ensure Compliance with Duplication of Benefits Requirements](#)

TRAINING AND CONFERENCES

TRAINING/EVENT	WHEN AND WHERE	DESCRIPTION AND REGISTRATION
<p><u>NAIHC/HUD</u></p> <p>Your Money, Your Goals Training (Part 2 of a 3 part series)</p> <p>Register here.</p>	<p>Virtual Training</p> <p>Date: February 9, 2021</p> <p>Time: 2:00-3:30 p.m. EST.</p>	<p>Session 2: Tracking income, Tracking Savings, Cash Flow Budgeting</p> <p>This session focuses on easy to use topics and tools related to cash flow budgeting. Topics include sources of income and benefits, spending that includes savings and addressing bills that are due at different times of the year.</p>
<p><u>NAIHC/HUD</u></p> <p>Your Money, Your Goals Training (Part 3 of a 3 part series)</p> <p>Register here.</p>	<p>Virtual Training</p> <p>Date: February 16, 2021</p> <p>Time: 2:00-3:30 p.m. EST.</p>	<p>Session 3: Debt, Credit, Consumer protection, COVID-19 Financial Resources</p> <p>This session focuses on debt, credit, identity theft and other forms of financial exploitation topics. Easy to use tools will be presented with a suggested approach for use by practitioners.</p>
<p><u>HUD</u></p> <p>Tribal Housing and Urban Development-Veterans Affairs Supportive Housing (Tribal HUD-VASH) Expansion Notice of Funding Availability (NOFA) Training Sessions</p> <p>Click Here for more information and to register.</p>	<p>Virtual Training</p> <p>Date: 1) February 17-18, 2021 2) March 3-4, 2021</p> <p>Time: 1:00-5:00 p.m. Eastern Daylight Time (EDT)</p>	<p>On January 15, 2021, the U.S. Department of Housing and Urban Development (HUD) published the NOFA for the Tribal HUD-VASH Expansion Program. The NOFA announced the availability of approximately \$3.2 million for competitive grants to eligible Indian tribes and tribally designated housing entities (TDHEs). Applicants have until 11:59:59 p.m. Eastern Standard Time on April 15, 2021, to submit applications. For further information about this funding opportunity, please visit www.grants.gov/ and www.hud.gov/program_offices/public_indian_housing/ih/tribalhudvash. Two scheduled training sessions that will occur for this funding opportunity. These two trainings sessions will have the same content and are being offered to provide several opportunities for potential applicants to attend and ask questions.</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](https://www.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
<p>U.S. Department of Justice</p>	<p>Second Chance Grant: Applications due March 2, 2021</p> <p>Kevin and Avonte Program: Applications due March 3, 2021</p>	<p>FY 2021 Second Chance Act Pay for Success Initiative: This program provides funding for state, local, and tribal governments to enhance or implement performance-based and outcomes-based contracts with reentry, permanent supportive housing, or recovery housing providers to reduce recidivism and address the substance use disorders impacting formerly incarcerated people. For more information, please visit https://bja.ojp.gov/funding/opportunities/o-bja-2021-41005</p> <p>FY 2021 The Kevin and Avonte Program: Reducing Injury and Death of Missing Individuals with Dementia and Developmental Disabilities: This program supports local and tribal jurisdictions' efforts to reduce the number of deaths and injuries of individuals with forms of dementia such as Alzheimer's disease or developmental disabilities such as autism who, due to their condition, wander from safe environments. It provides funding to law enforcement and public safety agencies to implement locative technologies to track missing individuals, and to such agencies and partnering nonprofit organizations to develop or operate programs to prevent wandering, increase individuals' safety, and facilitate rescues. https://bja.ojp.gov/funding/opportunities/o-bja-2021-44004</p>
<p>Publication of Tribal Housing and Urban Development-Veterans Affairs Supportive Housing (Tribal HUD-VASH) Expansion Notice of Funding Availability (NOFA)</p>	<p>Applicants have until 11:59:59 p.m. Eastern Standard Time on April 15, 2021, to submit applications.</p>	<p>On January 15, 2021, the U.S. Department of Housing and Urban Development (HUD) published the NOFA for the Tribal HUD-VASH Expansion Program. The NOFA announced the availability of approximately \$3.2 million for competitive grants to eligible Indian tribes and tribally designated housing entities (TDHEs). For further information about this funding opportunity, please visit www.grants.gov/ and www.hud.gov/program_offices/public_indian_housing/ih/tribalhudvash.</p>
<p>Emergency Community Water Assistance Grants (USDA-RD)</p>	<p style="text-align: center;">Open</p>	<p>Program helps eligible rural communities recover from or prepare for emergencies that result in a decline in capacity to provide safe, reliable drinking water for households & businesses. Federally recognized Tribal lands and Colonias are eligible; Privately owned wells are not eligible. • Up to \$150K for repairs to breaks/leaks in existing water distribution lines, & related maintenance. • Up to \$500K for construction of a new water source, intake &/or treatment facility or waterline extensions. http://www.rurdev.usda.gov/UWP-ecwag.htm</p>
<p>U.S Department of Justice</p>	<p style="text-align: center;">Open</p>	<p>Justice Department Announces Funding Opportunities for Tribal Communities DOJ 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> |

CONTACT US

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