

EASTERN WOODLANDS OFFICE OF NATIVE AMERICAN PROGRAMS

UNITED STATES DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT



EWONAP NEWS BULLETIN OCTOBER 2016



HUD's Office of Native American Programs (ONAP) administers housing and community development programs that benefit American Indian and Alaska Native Tribal governments, Tribal members, the Department of Hawaiian Home Lands, Native Hawaiians, and other Native American organizations.

For more information about ONAP funding and programs, visit the [CodeTalk website](#).

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

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



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GREETINGS FROM THE ADMINISTRATOR

Aho! November is **Native American Heritage Month**! Though Native Americans celebrate festivals and events year round in accordance with their own traditions, Native American Heritage Month brings a singular focus to the Heritage of our first Americans. It is also a great reminder to the general U.S. population that Native Americans not only exist but are vibrant contributors to the American way of life. Thanksgiving meals are composed primarily of foods originating in the Americas and cultivated by American Indians, from Turkey, potatoes, corn, squash, pumpkins, cranberries, tomatoes and wild rice. Our Eastern Woodlands housing office will be celebrating **Native American Heritage Month** by presenting a luncheon featuring modern Native American foods on



Mark Butterfield

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GREETINGS FROM THE ADMINISTRATOR

(Continued from page 1)

November 15th at the Metcalfe Building at 77 W. Jackson Blvd on the third floor and having a presentation by Jim DeNomie who will be speaking about events and achievements in Indian Country not known in the mainstream media. The menu will feature Indian tacos, chicken hominy soup, and pumpkin or sweet potato pie. There is a small charge to defray the expense for the meal as most of the effort is done by volunteer staff coordinated by Mary White, Lead Grants Management Specialist in EWONAP.

In addition, another tradition of Tribes is to honor their Veterans, especially on Veteran's Day which is a Federal Holiday coming up on November 11th. Many Tribes have a special powwow honoring warriors who served this country. It recently came to light that there were a number of Tribes in addition to Navajo who were code talkers such as Cherokee, Choctaw, Comanche, Kiowa, Pawnee, Ho-Chunk, Menominee, Oneida and others. The contributions of the code talkers helped win the War and yet the Indian Veterans did not brag about their role and mostly followed security instructions not to ever mention their role in being code talkers.



Since Veterans are so important to Tribes and are highly honored, it is HUD's mission to assist and house our Veterans. This program year has seen the launch of the HUD VASH program to end homelessness among Native Americans on their own reservation or service area of their Tribe. It is being funded by a special appropriation of \$5 million for FY 2015. As part of HUD's overall campaign to end Veteran homelessness EWONAP is administering grants to four Tribes/TDHEs. EWONAP currently has four grantees selected to be part of the initial group: Oneida Tribe of Wisconsin, Lumbee Tribe of North Carolina, the Leech Lake and White Earth Bands of Minnesota Chippewa.

How the program works is that the Veterans Administration Department hires a Case Worker who is required to have a Master of Social Work (MSW) to qualify the veterans for the program. They are currently looking for someone to accept a caseworker position in Fargo, ND to work with the Leech Lake and White Earth Chippewa tribes to get their HUD VASH programs working. So if you know of anyone with an MSW and who wants to work with Tribes, point them to USAJOBS.gov to apply. Once the caseworker is hired, they screen the homeless Veteran to see if they qualify as being homeless and are willing to accept services to improve their lives such as counseling, job training, medical needs care etc. Once qualified, the caseworker sends the homeless Veteran over to the Tribe or TDHE for placement in an apartment or home and the Tribe processes the payments to the landlord for the shelter portion of the grant.

This is a pilot program that we hope will prove successful. Please call Mary White of the EWONAP staff if you have further questions about this new program. She may be reached at 312-913-8762. If HUD-VASH is to grow, it will need a track record of success and broad support in Indian country.

Lastly, I must add, CUBS Win!

Best Wishes this Holiday season.

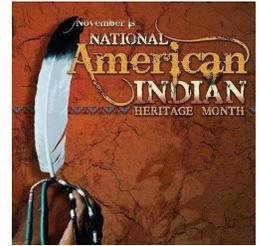
[Mark Butterfield](#), EWONAP Administrator



EWONAP REGIONAL NEWS

EWONAP CELEBRATES NATIVE AMERICAN HERITAGE MONTH!

Native American Heritage Month is a time to celebrate rich and diverse cultures, traditions, and histories and to acknowledge the important contributions of Native people to this country. On November 15th, EWONAP will host a celebration that includes guest speaker Jim DeNomie, from Voices from the Circle Native American Radio. Mr. DeNomie will discuss current Native American news issues that are often not covered in the mainstream media. The celebration will also include food from the Native American culture. Contact Mary White: Mary.White@hud.gov for more information.



A History of National Native American Heritage Month: The Nation's Efforts to Honor American Indians and Alaska Natives

(Source: U.S. Department of the Interior/Indian Affairs)

For almost one hundred years, Americans both Indian and non-Indian have urged that there be permanently designated by the nation a special place on the calendar to honor the contributions, achievements, sacrifices, and cultural and historical legacy of the original inhabitants of what is now the United States and their descendants: the American Indian and Alaska Native people. The quest for a national honoring of Native Americans began in the early 20th Century as a private effort. As far back as the late 1970s, Congress has enacted legislation and subsequent presidents have issued annual proclamations designating a day, a week or a month to celebrate and commemorate the nation's American Indian and Alaska Native heritage. On October 31, 2016, President Obama issued a proclamation which established November 2016 as National Native American Heritage Month. See the full press release [here](#).

GET TO KNOW THE EWONAP TEAM!



Name: Elton Jones, Director, Grants Management Division

Years of ONAP Service: 27; Started in 1989 as a Housing Representative, enjoyed the work so he stuck around.

Current Duties Include: The Grants Management team is responsible for distributing over \$90 Million in NAHASDA funds to assist 58 EWONAP tribes in improving their communities through housing and other community development projects. An additional \$4 Million is awarded annually to an average of eight tribes through a competition in the Community Development Block Grant Program (ICDBG).

Recent Project: Providing NOFA training to potential grantees and seeing them take that information and use it to successfully compete for ICDBG grants. Grants Management also provides technical assistance to help grantees understand and comply with various grant requirements, such as environmental and procurement compliance. The Grants Management Division recently provided training and technical assistance to the newest Federally-Recognized tribe (Pamunkey Tribe of Virginia), which enabled the tribe to complete and submit their first Indian Housing Plan which validates their participation in the NAHASDA program.

Best Part of His Job: Seeing the work come to life. ICDBG grant projects range broadly from basic Infrastructures such as buildings to house youth, elderly, and health programs to multi-purpose community facilities to economic development projects. Watching these projects go from ideas on a piece of paper to being tangible, viable projects never gets old.

What Inspires Him to Do This Type of Work: After College, Elton went to work for his tribe (Washoe of Nevada and California) and became excited about helping Native Americans improve the quality of their lives. Working at HUD presented an opportunity to continue this work on a larger scale.

Elton can be contacted at: Elton.Jones@hud.gov

CONTACT FOR EWONAP NEWS BULLETIN

Please send your press releases, events, news, and project photos to our Administrator Advisor:
Kimberly McMorris at Kimberly.N.McMorris@hud.gov

Help us illustrate the value of NAHASDA and the need for it in Indian Country!

INDIAN COUNTY NEWS

SECTION 184 INDIAN HOUSING LOAN GUARANTEE PROGRAM

Following a brief end-of-fiscal-year closing to reconcile its funding activities, the 184 Loan Program has resumed its program services effective October 1, 2016.

Annual Fee Increase Notice:

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

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

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

OBAMA ADMINISTRATION EXCEEDS AMBITIOUS GOAL TO RESTORE 500,000 ACRES OF TRIBAL HOMELANDS

Administration makes good on promise to place at least one half million acres of land into trust for tribal nations, working to make tribal communities whole again

U.S. Secretary of the Interior Sally Jewell and Principal Deputy Assistant Secretary – Indian Affairs Lawrence S. “Larry” Roberts recently announced that the Obama Administration has exceeded its goal of placing half a million acres of tribal homelands into trust for federally recognized tribes.

[Click here](#) to read the full press release.

BIA LAUNCHES TRIBAL LEADERS DIRECTORY AS A SEARCHABLE ELECTRONIC MAP:

The Bureau's go-to publication for reaching Indian Country is now more accessible and user friendly

The Bureau of Indian Affairs' popular publication, the Tribal Leaders Directory, is available as an electronic searchable [map](#). The map provides up-to-date contact information for the nation's 567 federally recognized tribes and all BIA regional offices and agencies. The map can be accessed via the [bia.gov](#) and [indianaffairs.gov](#) websites using the Tribal Leaders Directory [link](#). The Directory is not the official listing of federally recognized tribes. It should be used in conjunction with the Federal Register Notice of Indian Entities Recognized and Eligible to Receive Services from the United States Bureau of Indian Affairs, which is the official listing of all federally recognized tribes in the United States. The Office of Indian Services Division of Tribal Government Services updates and publishes the Tribal Leaders Directory and the Federal Register notice of federally recognized tribes. For more information, contact the Division at 202-513-7641. For general information about the Division of Tribal Government Services, or to access the map or the most recent Federal Register notice, visit <http://www.indianaffairs.gov/WhoWeAre/BIA/OIS/TribalGovernmentServices/index.htm>.

TRAINING AND CONFERENCES

TRAINING/EVENT	WHEN AND WHERE	DESCRIPTION AND REGISTRATION
<p>Strategic Planning/ Capacity Building</p>	<p>November 15-16, Reno, Nevada</p>	<p>This 3-day training provides Indian tribes ("tribes" also includes Native Alaskan villages) and other recipients of HUD's Office of Native American Program funding-- Tribally Designated Housing Entities (TDHEs)-- with specific instructions and guidelines for carrying out their responsibilities under the environmental review process according to 24 CFR Part 58: Environmental Review Procedures for Entities Assuming HUD Environmental Responsibilities. The environmental review process is required for all HUD ONAP assisted projects to ensure that the proposed project does not negatively impact the surrounding environment and that the property site itself will not have an adverse environmental or health effect on end users. <i>Registration Open:</i> Click here</p>
<p>Admissions and Occupancy</p>	<p>December 5, 2016 - December 7, 2016 , Las Vegas, NV</p>	<p>Admissions & Occupancy Program Management is an interactive course designed to enhance the job performance of occupancy specialists and other tribal housing professionals working on admissions and occupancy issues. This course will cover the application and selection process, eligibility, calculating annual income, determining monthly rental or homeownership payments, occupancy standards, collections practices and compliance, effective communication techniques with residents, and lease agreement compliance. Participants are encouraged to bring calculators and copies of their admissions and occupancy policies so that they can practice applying them to case studies and role playing exercises presented to them during the course. <i>Registration Open:</i> Click here</p>
<p>Whatever You'd Like</p>	<p>When You'd Like It</p>	<p>FREE Technical Assistance is available to you through EWONAP!</p> <ul style="list-style-type: none"> • New Executive Director Training • Self-Monitoring. • Board of Commissioners Training • Financial Management • Accounting for Grants Management • Construction Management • Development Project Planning and Management • Policies and Procedures Update Workshop <p>Contact Mary White at Mary.White@hud.gov or 312.913.8762</p> <p style="text-align: center;">6</p>

OTHER RESOURCES

Federal Register Department of the Interior, Office of the Secretary: Released an article concerning the Indian Trust Asset Reform Act (ITARA) and new proposed rule on minimum qualifications for appraisers involved in sales of Indian trust property— <https://www.federalregister.gov/documents/2016/09/22/2016-22650/appraisals-and-valuations-of-indian-property>.

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

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

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

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

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

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

FUNDING ANNOUNCEMENTS FOR TRIBES/TRIBAL ENTITIES

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

SOURCE	DEADLINE	DETAILS AND LINKS
U.S. Department of Health and Human Service’s Administration for Children & Families	Dec. 12, 2016	Is accepting applications from public or private non-profit organizations, including community-based and faith-based organizations, or for-profit agencies that wish to compete for funds that are available to provide American Indian and Alaska Native Early Head Start Expansion services to infants, toddlers, pregnant women, and their families. Up to \$5,000,000 is available to provide American Indian and Alaska Native Early Head Start Expansion program services to eligible infants, toddlers, pregnant women, and their families. Click here for more information.
U.S. Department of Interior/Bureau of Indian Affairs (BIA)	Open	BIA is offering assistance in obtaining financing from private sources to promote business development initiatives that contribute to the economy of the reservation or service area. Qualifications for this program: An individually enrolled member of a Federally recognized American Indian tribe or Alaska Native group Corporation with no less than 51% ownership by Federally recognized American Indians or Alaska Natives A Federally recognized American Indian Tribe or Alaska Native group. For more information, call 202-219-0740 or visit http://www.bia.gov/WhoWeAre/AS-IA/IEED/DCI/index.htm .
U. S. Department of Agriculture and Rural Development (USDA)	Open	USDA is Seeking Water Applications for 2016! The program provides loans and grants for clean and reliable drinking water systems, sanitary sewage disposal, sanitary solid waste disposal, and storm water drainage to households and businesses in rural areas with a population of 10,000 or less. 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. Click here fore more information.
U. S. Department of Economic Development (EDA)	Open	EDA announces general policies and application procedures for grant-based investments under the Planning and Local Technical Assistance programs which assists eligible recipients in creating regional economic development plans designed to build capacity and guide the economic prosperity and resiliency of an area or region. Click here for more information.

The Section 184 Indian Home Loan Guarantee Program is a home mortgage specifically



designed for American Indian and Alaska Native families, Alaska Villages, Tribes, or Tribally Designated Housing Entities. Section 184 loans can be used both on and off native lands for new construction, rehab, the purchase of an existing home, or for refinancing.

Section 184 is synonymous with home ownership in Indian Country. As of March 2016, the Section 184 program has guaranteed over 33,728 loans, which represents over \$5.4 billion dollars in guaranteed funds.

Within the Eastern Woodlands region, over 3,938 loans have been made bringing \$565 million in private capital directly to Tribal Members. Tribes and TDHEs can also use Section 184 loans to achieve their housing development goals. Some benefits include:

- Low residential mortgage interest rates
- Lower monthly fees than standard PMI
- One time loan guarantee fee (1.5%)
- May utilize up to 15% of loan funds for site infrastructure costs
- Low down payment
- No household income restrictions
- Buy, Rehab, Refi or Build
- Finance up to 20 units at a time.

For a list of Approved 184 Lenders, [click here](#). For a map of eligible states and counties, [click here](#).

If you are interested in becoming an approved 184 lender, contact Michael.T.Thorpe@hud.gov.

HUD ONAP Title VI Loan Guarantee Program Title

VI loans enable Indian Housing Block Grant recipients to leverage up to 5 times their IHBG ‘Need’ funding to finance affordable housing development by pledging future IHBG grant funds as security for repayment of the loan. A private lender provides the financing and HUD provides the guarantee to the lender. To visit the Title VI website, [click here](#). ONAP’s Office of Loan Guarantee has advised that Title VI loans are limited this fiscal year, so the first funded loans will go to applicants whose loan package is the most complete first. For more information on the Section 184 or Title VI Program, contact Kimberly McMorris, at Kimberly.N.McMorris@hud.gov or 312.913.8626. Here are some examples of how regional Tribes have utilized Title VI:



MOWA Choctaw HA	Construction of 12-15 lease to purchase homes.
Iswa Development Corp.	Construction of 65 Single Family homes, 25 cottages and 30 multifamily units.
Aroostook Band of Micmac	Construction of 17 units in two communities.
Pleasant Point Passamaquoddy	Construction funding for 28 rental homes and the community center, leveraging LIHTCs.
Pleasant Point Passamaquoddy	Construction of 9 units of low income rentals. Leveraged USDA, ARRA and private grants.
White Earth Reservation HA	Refinancing of 3 different loans used to fund equity in 2 LIHTC projects.
Lac Courte Oreilles HA	Construction of 20 multifamily units.
Ho-Chunk Housing & CDA	Construction of 36 units of multifamily housing, including 4 units of transitional housing.
Red Lake Reservation HA	Construction of 45 units of homeownership units.
Lumbee Tribe	Construction of 50 unit LIHTC project for Elders.



Developing a New Project?

Revising your Policies and Procedures?

Reassessing Long Term Goals?

Let ONAP Help!

Free Technical Assistance

HUD ONAP OFFERS
FREE SPECIALIZED TRAINING
AND TECHNICAL ASSISTANCE
FOR TRIBAL AND TDHE
GRANTEES

How Does It Work?

EWONAP Staff or consultants will develop materials tailored to meet your individual needs.

We can work one-on-one or train in small groups.

Training and Technical Assistance can be done remotely or on-site.

Training and TA available on:

- Construction Management
- Financial Management
- Governance
- Grant Administration
- Green & Healthy Homes
- Home Buyer Education
- Leverage Financing
- Maintenance
- Needs Assessments
- Occupancy & Eligibility
- Organizational Structure
- Procurement
- Strategic Planning
- Or customize your own!



Office of Public & Indian Housing

Mary White, Grants Management Specialist

HUD, Eastern Woodlands

Office of Native American Programs

800.735.3239 - toll free

312.913.8762 - direct

Mary.White@hud.gov

For more information, please contact ►►►

USEFUL LINKS

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

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