



**US Department of Housing and Urban
Development
Office of Native American
Programs**





Office of Native American Programs Overview

Office of Native American Programs (ONAP) ensures that safe, decent and affordable housing is available to Native American families, and works to create economic opportunities for Tribes and Indian housing residents.



ONAP's Mission

**Implement HUD's
policy statement
while serving
Native
Americans**

**Provide high quality,
efficient
services**

**Work together to
enhance
quality of life**

**Provide program
flexibility**



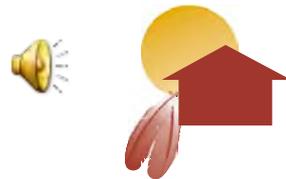
Role of ONAP

- Assist tribes in the provision of housing to Native American families
- Provide funds for creating housing and economic opportunities for Tribes and Indian housing residents
- Assist Tribes in formulating sustainable plans and strategies for community development
- Ensure fiscal integrity in the operation of programs



Role of ONAP

- Administer the following Programs:
 - ✓ Indian Community Development Block Grant (ICDBG) – Community development
 - ✓ Indian Housing Block Grant (IHBG) – Housing and related
 - ✓ Section 184 Indian Housing Loan Guarantee - Homeownership
 - ✓ Title VI Loan Guarantee – Housing financing



Role of ONAP

- Guidance to Tribes on sustainable and healthy housing, and community and economic development issues
- Monitoring & Evaluation:
 - ✓ Resident Opportunities and Self-Sufficiency (ROSS) Program
 - ✓ Rural Innovation Fund (RIF) (formerly Rural Housing and Economic Development)
 - ✓ Healthy Homes and Lead Hazard Control Program



Office of Native American Programs, Office of Public and Indian Housing

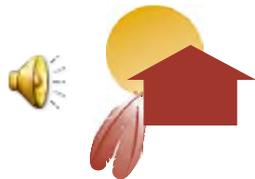
- Headquarters Office
 - ✓ Office of Grants Evaluation
 - ✓ Office of Grants Management
 - ✓ Office of Loan Guarantee Programs
 - ✓ Office of Strategic Planning and Performance



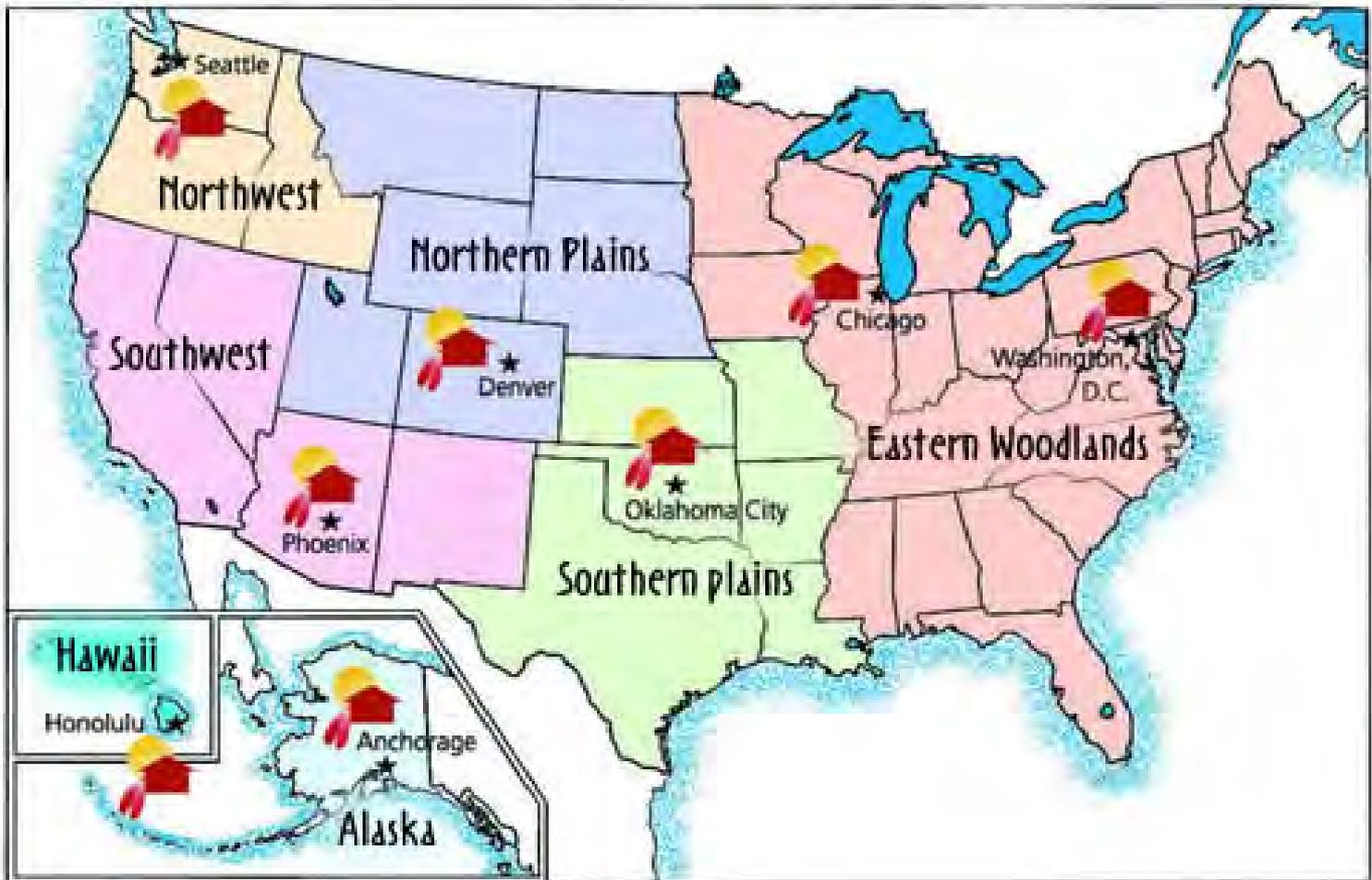
Area ONAP Offices

Six Area ONAP Offices:

- Administer programs;
- Oversee HUD grants;
- Provides information & outreach, training and technical support to grantees.
- Each Area Office includes a Division of Grants Management and Grants Evaluation.



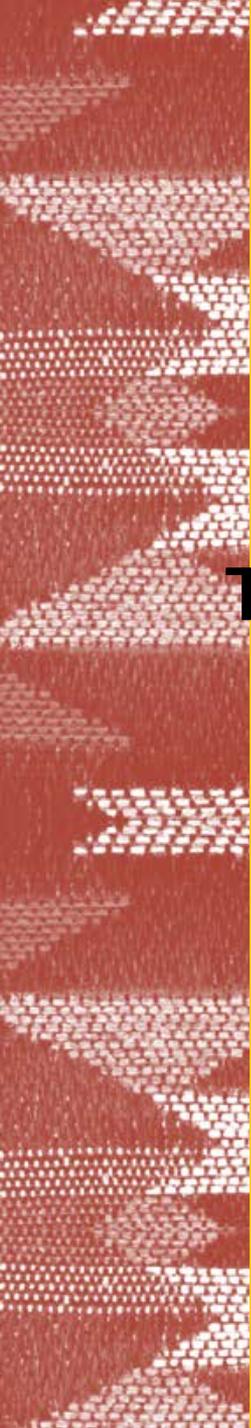
ONAP Locations



Contact information for ONAP Offices:

<http://www.hud.gov/offices/pih/ih/codetalk/onap/index.cfm>





**The following photos represent the types
of housing funded through ONAP
throughout the country**

HOUSING PHOTOS



Traditional Housing Examples



The reconstructed Natchez Indian house is based on historical descriptions and archaeological remains. The Natchez were farmers and lived in permanent dwellings in what is now Mississippi.

Replica built on the Hanford site, WA – the land where the Yakama people lived.



Tribal Housing Today



Alaska Natives building a log cabin-type home in Juneau, Alaska.



A home built by the Pueblo of Jemez.



House on the Navajo Reservation in Arizona.

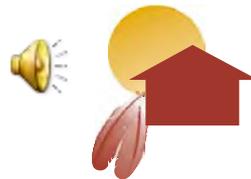


Tribal Housing Today



Neighborhood in
Montana's Indian
Country.

House in
Chevak, Alaska.



Tribal Housing Today



House being moved onto the Rocky Boy's Reservation in Montana.



House built by the Ninilchik Tribe in Alaska.



House built by the Eastern Band of Cherokee Nation in North Carolina



Tribal Housing Today



Home built by the White Mountain Apache Tribe in Arizona.



Affordable home at Lac Du Flambeau in Wisconsin.



Tribal Housing Today



House being rehabilitated by the Three Affiliated Tribes on the Fort Berthold Reservation in North Dakota.



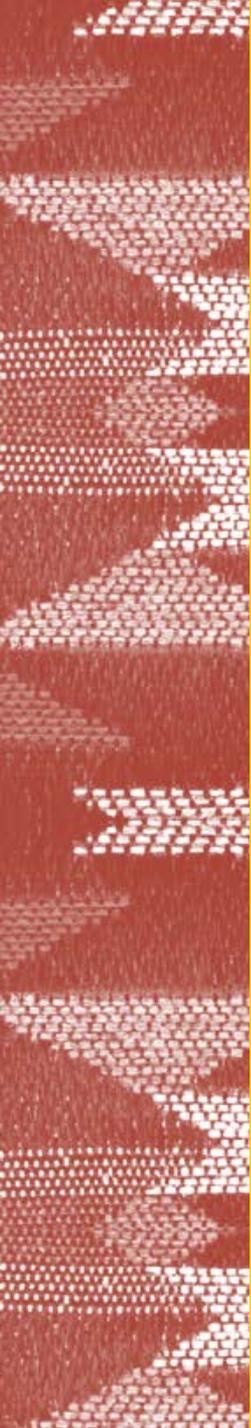
Home built by the Tulalip Tribes in Washington.





HUD & ONAP Programs





ONAP

Indian Community Development Block Grant Program



Indian Community Development Block Grant Program (ICDBG)

Purpose... to develop viable Indian and Alaska Native communities by creating decent housing, suitable living environments & economic opportunities primarily for low and moderate-income persons



ICDBG National Objective

70% of Expenditures must Benefit
Low-Moderate Income (LMI)
Households

4 Options:

- LMI Area Benefit
- LMI Households
- Housing
- Job creation/retention



ICDBG Target Uses

- Area Benefit
 - ✓ Activities that benefit all residents of an area in which at least 51% of residents are LMI
 - ✓ Area must be primarily residential
- Households
 - ✓ Clientele presumed to be 51% Low-Moderate Income (LMI)
 - ✓ 51% of surveyed participants are LMI
 - ✓ Participation limited to LMI
 - ✓ Nature of activity/location indicate



ICDBG Target Uses

- Housing Activities
 - ✓ Residential structures provided or improved must be occupied by households, which are LMI
 - Single-Family structure: LMI occupancy
 - One unit of Duplex: LMI occupancy
 - Structures with 3+ units: Min. 51% LMI occupancy



ICDBG Target Uses

- Job Creation/Retention
 - ✓ Activities must create/retain permanent jobs; AND 51% of jobs created/retained must be available to or held by persons who are LMI
 - ✓ Jobs are counted on a FTE basis



ICDBG

- Notice Of Funding Availability, or NOFA, annually
- Competitive Grant – apply through “Grants.gov”
- Eligible Applicants - any Indian tribe, band, group, or nation (including Alaska Indians, Aleut, and Eskimos) or Alaska Native village which has established a relationship to the Federal government as defined in the program regulations.



ICDBG Eligible Activities

- Housing activities
- Public facilities, infrastructure & improvements,
- Public services
- Community-Based Development Organizations (CBDO) activities (New Construction)
- Expand Job Opportunities by Supporting the Economic Development of the Community
- Planning and Administration



ICDBG Appropriations

FY2007:	\$59M
FY2008:	\$62M
FY2009:	\$65M*
FY2010:	\$65M*
FY2011:	\$64.87M*
FY2012:	\$56,040,000

*includes Imminent Threat (IT) funds



FY2012 ICDBG Allocations

Alaska:	\$5,974,247
Eastern/Woodlands:	\$6,390,370
Northern Plains:	\$8,001,742
Northwest:	\$2,914,443
Southern Plains:	\$11,996,600
Southwest:	\$20,762,598



Maximum Grant Request Amount by Area ONAP

- Alaska: \$600,000
- Eastern/Woodlands: \$600,000
- Southern Plains: \$800,000
- Northern Plains
 - 6,0001+ population: \$1.1M
 - Up to 6,000 population: \$900,000
- Northwest: \$500,000



Maximum Grant Request

Southwest ONAP

- 50,000+ population: \$5.5M
- 10,501-50,000: \$2,750,000
- 7,501 – 10,500: \$2.2M
- 6,0001 – 7,500: \$1.1M
- 1,501 – 6,000: \$825,000
- Up to 1,500: \$605,000



FY2012 ICDBG

NOFA Date: October 4, 2011

- Satellite Broadcast/Webcast:
check HUD webinar page
 - ✓ E/WONAP Workshop: December 8,
2011

Application Deadline:

January 4, 2012



ICDBG

**PENOBSCOT NATION (ME)
HO-CHUNK HOUSING AND COMMUNITY
DEVELOPMENT AGENCY (WI)**



Penobscot Tribe Elders Assisted-living



Penobscot Elders Assisted-living

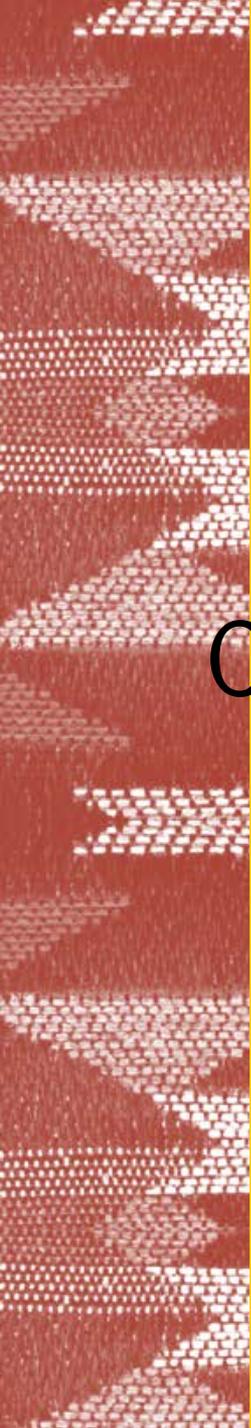


Penobscot ICDBG-assisted Single-Family Housing Project



Penobscot SF ICDBG & ARRA-funded Project





Ho-Chunk Housing and Community Development Agency

WWW.HO-CHUNKNATION.COM



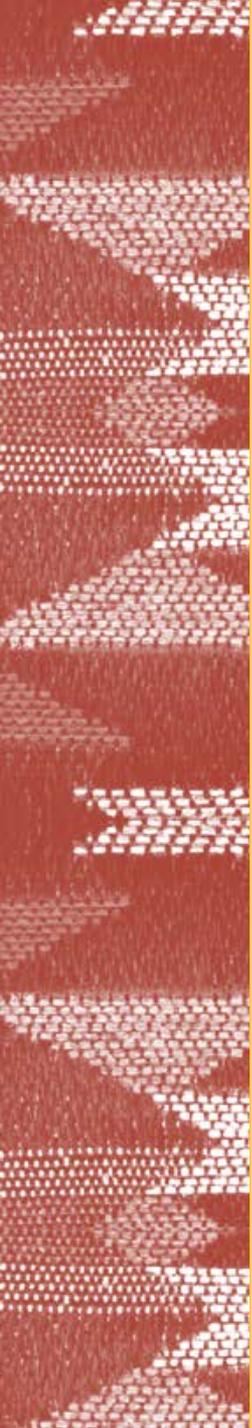
HCHCDA Solar Panels

- Solar Panels on Administration Building
- Link on home page:

www.ho-chunknation.com/

“Live Renewable Energy Monitoring”





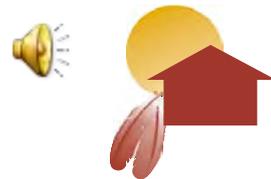
ONAP

Indian Housing Block Grant Program (IHBG) Program



IHBG Funding

- Based on a formula consisting of:
 - ✓ Requirement to maintain Tribe's **Current Assisted Stock (CAS)**, (housing) and
 - ✓ **Need** for additional low-income housing, i.e., population
- Indian Housing Plan (IHP) must be approved prior to receiving allocation



IHBG Funding

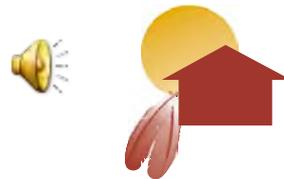
Eligibility

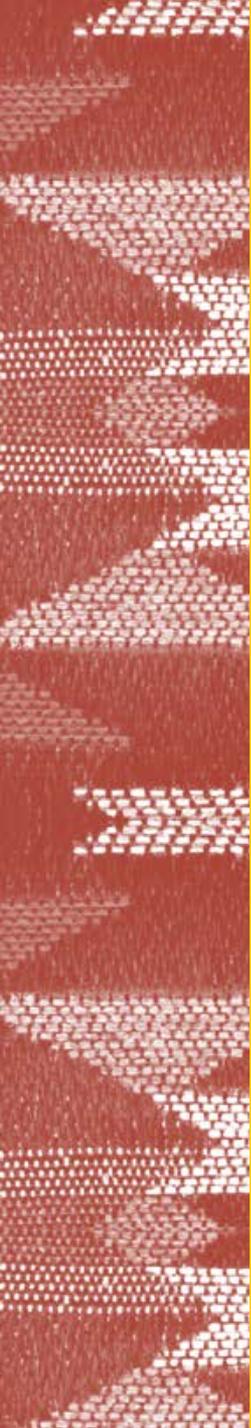
- Federally-recognized Tribes* and Tribal-Designated Housing Entities (TDHEs)
- Benefits Low-Income (80% Area Median Income) Indian families



Eligible IHBG Activities

- Eligible Activity Categories:
 - ✓ Housing Assistance
 - ✓ Development
 - ✓ Housing Services
 - ✓ Housing Management Services
 - ✓ Crime Prevention
 - ✓ Model Activities





IHBG

**Pokagon Band of
Potawatomi
Community Center**



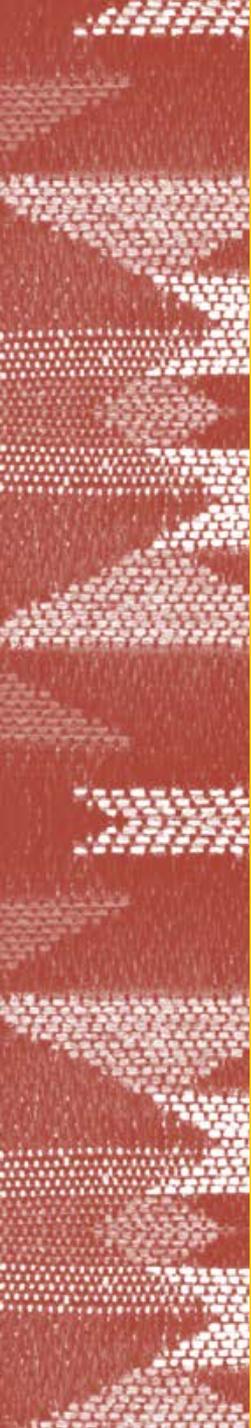
Pokagon Band of Potawatomi Community Center

- Funded with \$2M in ARRA IHBG and other funds;
- 8,500 sq. ft. building was developed in a culturally and environmentally sensitive way;
- 1st building in SW MI to receive LEED Gold (or Silver) Certification;
- Low-impact design features:
 - ✓ solar panels
 - ✓ green roof
 - ✓ geothermal heating
 - ✓ passive solar



Pokagon Band of Potawatomi Community Center





Pokagon Band of Potawatomi Community Center website

WWW.POKAGONBAND-NSN.GOV/COMMUNITY_CENTER.ASPX

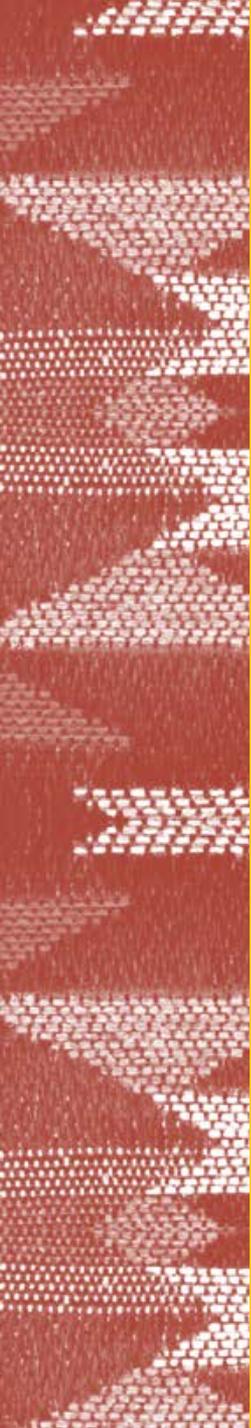


Pokagon Band of Potawatomi

Pokagonek Edawat

- Project 1 – Elders SF Housing
- Project 2 - Family Housing – Energy Star-certified units
- Project 3 - Community Center – LEED-Gold
- Project 4 – Affordable Housing (proposed)
- ❖ HUD's Office of PD&R article forthcoming





ONAP TITLE VI LOAN PROGRAM



Title VI Loan Guarantee Program

- Applies only to eligible affordable housing activities in Section 202 of NAHASDA
- Tribe is required to pledge as security for repayment:
 - current and future IHBG allocations
 - program income
 - insurance proceeds
- Funds are obtained from a Lender; 95% guarantee backed by the full faith and credit of the US Government



Title VI Eligible Activities

- **New Housing Construction**
 - ✓ Modular; Panelized; Stick-built
- **Rehabilitation of Housing**
 - ✓ CAS units
 - ✓ NAHASDA units
 - ✓ Low-income, privately-owned units
- **Infrastructure**
 - ✓ Utilities, sewer
 - ✓ Hardscape (sidewalks, roadways) and drainage
- **Down Payment & Closing Cost Assistance**



Calculating Maximum Title VI Amount Example

Current Annual IHBG Amount: \$1,000,000

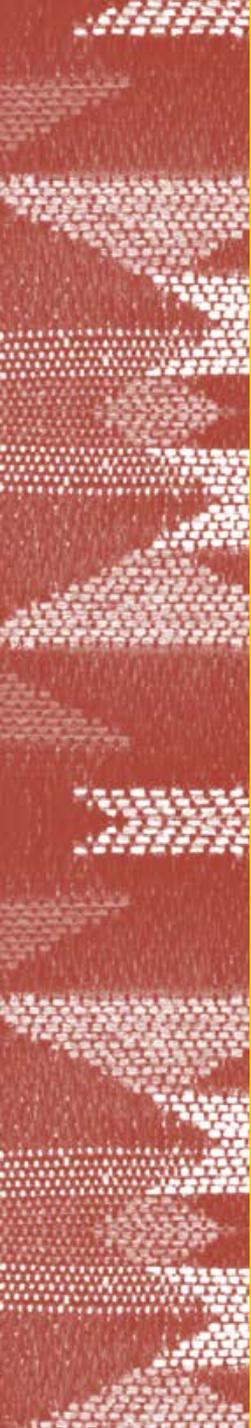
Current Assisted Stock (CAS) Funding: \$ 250,000

$$\begin{array}{r} \text{Amount} \quad \$1,000,000 \text{ Grant} \\ - \quad \underline{250,000 \text{ CAS}} \\ \hline \quad \quad \quad \mathbf{\$750,000 \text{ NEED}} \end{array}$$



$$\begin{array}{l} \$750,000 \times 5 \text{ Years} = \\ \mathbf{\$3,750,000 \text{ Maximum Title VI Loan}} \end{array}$$





ONAP

SECTION 184 INDIAN HOME LOAN GUARANTEE PROGRAM



Section 184 Program

- Housing Loan Program for:
 - Native American and Alaska Native individuals and families
 - Tribes & Tribally-Designated Housing Entities (TDHEs)
- Low down payment
- No private mortgage insurance
- Available on and off reservation
- Lender receives a 100% Guarantee from HUD



Purpose of Loan Guarantee

- Encourage lenders to make loans on trust and allotted lands
- Facilitate the flow of private financing in tribal communities
- Strengthen and support economic development
- Promote homeownership opportunities for Native families



HOMEOWNERSHIP OPPORTUNITIES

- Purchase existing Single Family (1-4 units) residence
- Rehabilitation
- Acquisition and rehabilitation
- New construction
 - Manufactured
 - Modular/stick built
- Refinancing



Loan Features

- Fixed rate of interest determined by lender
- Term: up to 30 years
- Low Down Payment
 - 2.25 % for loans over \$50,000
 - 1.25% for loan under \$50,000



Loan Features

- Debt-to-Income ratio of up to 41%
- Consideration for compensating factors
- No limit on gifting or homebuyer assistance programs
- Flexible credit standards
- Assumable loan to qualified Native Americans:
 - No down payment required (when assuming)
 - Maximum fee for assumption - \$500



Section 184 Program

Scope of Program

- Tribe and TDHEs: up to 20 units at one time
- Individuals & Families: 1-4 Unit Residence; must be a primary residence for borrower.

Ineligible Uses

- Purchase of commercial structures
- Manufactured homes
 - Models; Previously-owned/used Units
 - Without a permanent foundation
- Secondary residences, e.g., summer homes
- Investment properties



Section 184 Indian Home Loan Guarantee Program



ONAP Contract Services

**Greener Homes Contract with
FirstPic, Inc.**



Greener Homes Contract

- ONAP's "Energy & Mold" contract is comprised of Training & Technical Assistance on a variety of issues that impact housing in Indian Country and Alaskan Villages.
- Initially addressed Mold/Moisture concerns in Tribal housing, and then grew to include:
 - ✓ Indoor Air Quality (IAQ)
 - ✓ Energy Efficiency
 - ✓ Renewable Energy.



Major Contract Tasks

1. Identification of Resources
2. On-Site Visits
3. Regional & National Training Sessions



Identification of Resources

- Collect / disseminate published literature
- Quarterly Partnership Meetings. Often conducted in conjunction with the Regional - National trainings - involves regional partners as well as a range of Federal partners.
 - ✓ Partnership meetings promote information sharing and cross-group collaboration. These also provide HUD with a platform to promote and highlight its efforts and successes in the field of energy efficiency nationally.



On-Site Visits

- 12 Visits (2 per ONAP Region): 12 Energy Housing Assessments per Visit = 72 Assessments Total;
- Site Visits:
 - ✓ Blower-door test on each housing unit;
 - ✓ Interior/exterior visual assessment of the thermal envelope, mechanical and ventilation systems, appliances, and incidents of mold;
 - ✓ Engage residents when feasible;
 - ✓ On-site TA and final report specifying findings & recommendations distributed to the Tribe and HUD-ONAP.



Regional & National Training Sessions

- Regional Training Sessions: Creating energy-efficient, comfortable and healthy Tribal housing;
- Focus on individual houses and local issues such as energy usage, IAQ, insulation, mold/mildew, energy-efficiency, resident strategies, weatherization, partnerships and financing, exterior water management;
- Regional Training Sessions (4): Trained 569 stakeholders representing more than 150 Tribal communities.



National & Regional Training Sessions, cont'd.

- National Greener Homes Summits (3): Focus on tribal solutions, best practices, alternative energy sources, recognition of innovative tribal housing, sustainable community planning, funding opportunities, and Federal partnerships in addition to energy efficiency and renewables;
- **2011 ONAP Greener Homes Summit: 250+ attendees!**



Contact Information

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