NATIVE AMERICAN HOUSING AND COMMUNITY DEVELOPMENT PROGRAMS

Southern Plains Office of Native American Programs

ONAP Structure

- **Headquarters**
  - ONAP Deputy Assistant Secretary, DC
  - Office of Loan Guarantee - DC
  - National program office – Denver, CO

- **Area ONAP offices**
  - Six field offices

ONAP Structure

- **The six ONAP field offices:**
  - Eastern/Woodlands ONAP, Chicago, IL
  - Southern Plains ONAP, Oklahoma City, OK
  - Northern Plains ONAP, Denver, CO
  - Southwest ONAP, Phoenix, AZ
  - Northwest ONAP, Seattle, WA
  - Alaska ONAP, Anchorage, AK
### Tribes in the Southern Plains

<table>
<thead>
<tr>
<th>Tribe</th>
<th>Count</th>
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</thead>
<tbody>
<tr>
<td>Kansas</td>
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<tr>
<td>Louisiana</td>
<td>4</td>
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<tr>
<td>Oklahoma</td>
<td>37</td>
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<td>Texas</td>
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</tbody>
</table>

- ONAP staffing: 22
- Tribes participating in IHBG program: 46
- Tribes funded in 2010 ICDBG: 17

### Southern Plains Office of Native American Programs

- Core
  - IHBG
  - Title VI
  - ICDBG
  - Section 184

- Other
  - Appropriation/NOFA
  - Rural Innovation Fund
  - ROSS
  - Community Challenge Planning Grants
  - Healthy Homes & Lead Hazard Control
  - Tribal Colleges/Univ.
  - 202/811
  - McKinney Act TA

### ONAP Programs - Summary
Native American Housing Assistance and Self-Determination Act of 1996 (NAHASDA)

- Consolidated funding
- Formula vs. Competitive
  - Predictable
- Planning
- Block Grant
- Program Design
  - Local determination

Indian Housing Block Grant Program (IHBG)

- Formula Funding
  - Current Assisted Stock (CAS)
  - Need
- Funding Levels, est.
  - National $658 million
  - Southern Plains $95.5 million

IHBG Program

- Indian Housing Plan (IHP)
  - Transition in FY 2012 – 1 Year Annual Plan
- Annual Performance Report (APR)
- Target Market
  - Low-Income – 80% of national median
    - 10% of funds for 80-100% of median
  - Native American
  - Some limited exceptions
IHBG Program

**Eligible Activities**
- Indian Housing Assistance
- **Development**
- Housing Services
- Housing Management Services
- Crime Prevention and Safety
- Model Activities

IHBG: Indian Housing Assistance

- Maintenance,
- Operation, and
- Modernization of rental and homeownership houses funded under the ‘37 Housing Act

Absentee Shawnee Housing Authority – New Construction

IHBG: Development

- Acquisition
- New Construction
- Modernization
- Site Improvement
- Utilities
- Demolition

Wyandotte Nation Elderly Duplex Units
IHBG: Housing Services

- Housing counseling
- Resident organizations
- Energy audits
- Self-Sufficiency
  - Child care costs – subsidies
  - Transportation
  - Job placement
- Homeless prevention
- Tenant-based rental assistance
  - College housing vouchers
- Youth activities
  - Youth sports programs
  - Drug abuse education
  - Boys & Girls Clubs
  - Sports and recreation equipment

IHBG: Housing Management Services

- Preparation of work specifications
- Loan processing
- Inspections
- Tenant selection
- Management of rental assistance programs

IHBG: Crime Prevention and Safety

- Physical improvements for security
  - Fences, speed bumps, monitors, locks, lighting
- Security personnel
  - Salaries & equipment
- Add'l police patrols/community policing
**IHBG: Model Activities**

*Definition* – carries out purposes of the Act, but not previously listed

- Office building – Admin. of IHBG program
- Warehouse, maintenance & storage space
- Day care center – construction/rehab.
- Community center - construction/rehab.
- College housing – construction
- Community Storm Shelter

**Title VI – Federal Guarantees for Financing of Tribal Housing Activities**

- Loan Guarantee on advance of IHBG funds
  - Bank underwrites loan
  - 95% guarantee
  - Payback – 20 years, longer with waiver
- Amount – 5 times net IHBG amount
  - Amount based on needs portion of formula
- Eligible activities
  - Same as IHBG program

**IHBG/Title VI: Distinctive Features**

- Organizational – Tribe vs. TDHE
- Rental/Housing payments cannot exceed 30% of income
- Off-Reservation
  - Cooperation agreement
  - Tax exemption
  - Waiver – good faith effort
- Labor wage rates
  - Tribally determined
  - Davis-Bacon
IHBG/Title VI: Distinctive Features

- Investments
  - 100% of Net Amt. = total grant amt. - operating “subsidy”
- Environmental
  - Tribal choice – Part 58 vs. Part 50

IHBG: Evolution/Trends

- Neg. Reg./Getting the $ out
- Organizational issues
  - Tribal Turn Over
- Procedural/Operational Issues
  - Learning Curve – ONAP & tribes
  - Micro-Management
  - Self-Determination
- Program Design
  - Flexibility
  - Expertise

Indian Community Development Block Grant Program (ICDBG)

- Competitive Funding
  - NOFA
  - Regional competition
- Funding Levels (FY12)
  - National $ 56 million
  - SPONAP $ 11.9 million
  - (Application were Due January 4, 2012)
- Grant Ceiling
  - Southern Plains $800,000
ICDBG: Eligible Activities

- **Target Market**
  - Low-Income – 80% of median

- **Eligible Activities**
  - Land acquisition
  - Disposition/clearance
  - Community facilities
  - Infrastructure
  - Rehabilitation/Preservation
  - Economic development
  - Homeownership assistance

ICDBG: Imminent Threat

- **Imminent Threat Grants**
  - Unique, Non-Recurring
  - Third Party Verification
  - Affects Entire Service Area
  - No other funds available
  - $450,000 Ceiling or if Presidentially-Declared Disaster Area $900,000 (based on 2012 NOFA)
  - Contact Area ONAP

Loan Guarantees for Indian Housing (Section 184)

- **Loan Guarantees for**
  - 1-4 units
  - 150% of FHA limit (March 2008)
    - $300,240 in the State of Oklahoma
  - 2.25% down payment
  - Trust or tribal service area or other approved fee-simple areas (State of Oklahoma & Kansas)

- **Tribal eligibility**
  - IHP (tribal service area)
  - Tribal ordinance
  - Eviction/foreclosure procedures
Resident Opportunities and Self-Sufficiency (ROSS)

- Physical improvements to a public housing project in order to provide space for supportive services for residents;
- Service coordination of a housing services program for elderly or disabled individuals;
- Work readiness services (including education, job training and counseling, job search skills, business development training, tutoring, adult literacy, computer access, personal and family counseling, health screening and other health services, transportation, and child care);
- Economic and job development, including employer linkages and job placement, and the start-up of micro-enterprises, community credit unions, and revolving loan funds;
- Other activities aimed at increasing the self-sufficiency of residents.  
  25% Match Required

Rural Innovation Fund

- NOFA Application
- Preparation of plans/architectural drawings
- Acquisition of land/Bldgs
- Infrastructure
- Construction materials/costs
- Job training/counseling
- Financial services (Revolving Loan Fund, IDAs, Down Payment Assistance, etc.)

Rural Innovation Fund

- Homeownership/financial counseling
- Application of innovative construction methods
- Establishment of CDFIs, lines of credit, revolving loan funds, microenterprises, and small business incubators
Community Challenge Planning Grants

- NOFA Application
  - Amending or replacing local master plans, zoning codes, and building codes, either on a jurisdiction-wide basis or in a specific neighborhood, district, corridor, or sector to promote mixed-use development, affordable housing, the reuse of older buildings and structures for new purposes, and similar activities with the goal of promoting sustainability at the local or neighborhood level.

Healthy Homes and Lead Hazard Control

- Evaluate and reduce lead-based paint hazards in privately owned low-income housing;
- Develop methods to assess and reduce additional housing-related hazards.

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