

**Cherokee Nation  
Outline For Act/Resolution Justification Form**

I. PURPOSE: To revise the 2005 Indian Housing Plan.

II. FUNDING REQUIRED / SOURCE OF FUNDS:

Funding Contract Amount: \$30,331,702

Cash Match (*If applicable*): none Source:

In – Kind (*If applicable*): None Source:

Date Available: June 1, 2005

General fund: NA

Motor fuels: NA

Other (*Specify*): \_\_\_\_\_

Attach Budget Justification Forms: \_\_\_\_\_

*(If the Request Requires Revisions of the Current Budget)*

III. CAPABILITY TO PERFORM IF APPROVED:

A. Organizational Responsibility: Division: Community Services  
Department: Housing Staffing Required: No new staffing.

B. Will Any of the Services Be Outsourced or Contracted? Yes  
\$Amount \$15,000,000

C. Space Required: No new space is required. Location: \_\_\_\_\_

D. Service Area (*counties etc.*): Cherokee Nation Jurisdictional Boundaries.

IV. IDENTIFY EXTERNAL –GOVERNMENT AGENCIES:

*(Any Contact or Involvement such as BIA, IHS, etc. and the staff contact)*

A. Agency: HUD

B. Staff Person: Wayne Sims

2005 IHP

## INDIAN HOUSING PLAN

*This form is for use by Tribes/TDHEs to identify the location of the required elements of the Indian Housing Plan*

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# INDIAN HOUSING PLAN

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## General Information:

Name of Tribe: Cherokee Nation  
Tribal Chair: First Name: Chad Last Name: Smith  
Telephone Number With Area Code: (918) 456-0671  
Tribe Street Address: P.O. Box 948  
Tribe City: Tahlequah  
Tribe State: OK  
Tribe Zip: 74465  
Tribe Fax # (if applicable): (918) 458 -5580  
Tribal e-mail: csmith@cherokee.org

Name of TDHE (if applicable):  
(Tribally Designated Housing Entity)

TDHE Contact Person: First Name: Last Name:  
TDHE Phone Number With Area Code:  
TDHE Street Address:  
TDHE City:  
TDHE State:  
TDHE Zip:  
TDHE Fax # (if applicable):

## Other Information:

Federal Fiscal Year: 2005  
Recipient Fiscal Year End Date: 09/30/2005 (MM/DD/YYYY)  
Grant Number: Estimated Grant Amount: \$29,675,255 Actual Grant Amount:  
\$30,331,702

## 5-YEAR INDIAN HOUSING PLAN

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The 5-Year Plan section of the Indian Housing Plan must contain, with respect to the 5-year period beginning with the fiscal year for which the plan is submitted, the following information:

1. **MISSION STATEMENT** - A general statement of the mission of the Indian tribe to serve the needs of the low-income families in the jurisdiction of the Indian tribe, and outside the jurisdiction where tribal needs require consideration, during the 5-year period.

Please enter your Mission Statement here:

**To provide the opportunity for decent, safe, sanitary and affordable housing to low-income Cherokee Nation members and other Native Americans and to provide them with opportunities for economic and social development and social enhancement.**



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2. GOALS AND OBJECTIVES - A statement of the goals and objectives of the Indian tribe to enable the tribe to serve the needs identified in the mission statement.

Please enter your Goals and Objectives here:

**GOAL 1 - INDIAN HOUSING ASSISTANCE**

**A. MODERNIZATION (1937 ACT UNITS)**

Provide housing rehabilitation for low-income Indians living in existing Mutual-Help or Direct Housing (Low Rent) units.

**OBJECTIVES:**

Provide renovation and repair items to existing Mutual-Help and Direct Housing (Low Rent) units, developed with 1937 Housing Act Funds.

**B. OPERATING (1937 ACT UNITS)**

Provide management, administration, and maintenance services for Direct Housing Rental units and existing Mutual-Help units.

**OBJECTIVES:**

Continue administration and operation of housing units developed with 1937 Act funds.

Maintain staffing levels adequate to complete the items identified for rehab, renovation, or maintenance.

Conduct annual inspections to identify future work items for units under management of the HACN.

**GOAL 2 - DEVELOPMENT**

**A. RENTAL**

Develop rental property for low-income Indians that are affordable, safe, sanitary, and decent.

**OBJECTIVES:**

Acquire and/or build 250 affordable rental units for low-income Indians

Renovate or replace, and maintain 20 Nation rental units.

**B. HOMEOWNERSHIP**

Develop homeownership opportunities for low-income Indians through construction of new units or acquisition of existing available housing. (Includes all development costs)

Rehabilitate non-1937 Housing Act units for low-income Indians to make them decent, safe, and sanitary (includes all development costs).

Purchase sites for future construction of affordable housing units.

Leverage funds to obtain financing for mortgages and provide down payment assistance including: closing costs, mortgage buy-downs, and land purchases by prospective homeowners.

Provide assistance for homeless and transitional housing services to 250 eligible Indian individuals or families per year.

Subsidize Title VI program as needed.

Operate a Rental Assistance Program in a manner similar to the expired Section 8 program as required by NAHASDA regulations for at least 1,471 eligible low-income Indian recipients.

Matching of Individual Development Accounts for at least 100 eligible recipients.

Identify potential sites for playground equipment and community facilities.

Develop Pre and Post homeownership counseling programs.

Establish and support Resident Organizations and related activities.

Assist owners, tenants, contractors, and other interested entities with their participation in housing activities.

Maintenance of Individual Development Accounts for allowable eligible NAHASDA activities for eligible recipients.

Encourage success of participants and applicants in homeownership programs by providing various counseling services.

Providing rental assistance to eligible recipients.

Provide rental assistance to eligible recipients.

and community facilities for housing related activities.

may include playground equipment near existing housing developments aspects of community development for NAHASDA-assisted residents. This elimination, educational opportunities, cultural enhancement and all drug promote homeownership, self-sufficiency, resident organizations, drug

**GOAL 3 - HOUSING SERVICES**

Rehabilitate 440 privately owned residential dwellings for eligible Indians to standard condition as determined by the Cherokee Nation.

Locate and purchase land for future sites.

Construct or acquire 560 homeownership-housing units through the use of IHBG funds.

Provide assistance for repair or installation of road systems including access, installation or repair of drainage ditches and waterways, correct watershed problems, and install tin horns.

Deficiency System requirements.

Installation of infrastructure systems, which will meet IHS Sanitation provide for planning, development, engineering, repair, and/or

**OBJECTIVES:**  
Develop, maintain, and revise the Indian Housing Plan as needed.

Provide staff, training, equipment, facilities and other related items for delivery of all objectives and to ensure: efficient administration, monitoring and planning; supervision; human, economic, and community resource development; procurement; fiscal management; reporting and auditing of all operations.

**GOAL 7 - PLANNING & ADMINISTRATION**

None projected at this time.

**GOAL 6 - MODEL ACTIVITIES**

Ongoing training activities in the latest techniques in crime prevention.

**OBJECTIVES:**  
Maintain staff to perform law enforcement/security functions.

Provide security, safety, law enforcement measures, and activities to protect NAHASDA-assisted residents from crime.

**GOAL 5 - CRIME PREVENTION & SAFETY**

Provide staff training on all requirements of programs.

Continue and expand the intake processing of participants.

**OBJECTIVES:**

Provide adequate staffing to serve program participants including but not limited to: taking applications, managing waiting lists for services, conducting re-certifications, providing loan processing, and managing participant files. Also, provide subsidy for the Title VI Program for low income Indians in order to maintain the feasibility of the program as needed from IHBG funds.

**GOAL 4 - HOUSING MANAGEMENT SERVICES**

Provide resident services in areas of casework and other social enhancement activities, cultural enhancement, educational, vocational, and job training skills, literacy centers, and related services.

Maintain adequate staffing levels to ensure efficient administration, compliance with federal regulations, and effective supportive services.

Review policies and revise as needed.

Keep Nation citizens, Nation Councilors, and Administrators informed of regulatory changes, and the effect those changes have on the Nation.



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3. ACTIVITIES PLAN - An overview of the activities planned during the period including an analysis of the manner in which the activities will enable the tribe to meet its mission, goals, and objectives.

Please enter your Activities Plan here:

The Cherokee Nation will continue its MOA with the Housing Authority of the Cherokee Nation in order to determine how assessing the capabilities of both organizations can best carry out housing activities. This is under constant review and refinement in order to carry out the mission, goals, and objectives of both the five-year plan and the individual one-year plan.

The development of units, both rental and homeownership, shall follow guidelines that ensure quality land and/or housing is purchased to meet environmental requirements, lead-based paint regulations, modest cost standards, safe and sanitary conditions, construction standards, energy efficiency, hand-capped accessibility, low cost maintenance, and other considerations necessary to provide quality housing at modest costs for the greatest number of eligible families. These development activities will enable the Nation to provide housing to those who cannot afford mortgages or where adequate housing does not exist to be acquired and to develop Indian communities.

Activities involving the development of financing alternatives such mortgage assistance, the Title VI program, Section 184 loan guarantees, Individual Development Accounts, Low Income Housing Tax Credits, and the Federal Home Loan Bank's Affordable Housing Program, shall be utilized to leverage IHBG funds into providing more homeownership and rental opportunities.

The modernization and operation of the 1937 Act housing stock shall be an ongoing basis. Needs will be determined through annual inspections. Continued maintenance, enforcement of agreements, and various planning activities will continue to be available for occupancy by low income Indians to ensure the housing stock.

The Nation's plan shall provide for short-term emergency assistance in the case of natural disasters, economic hardships, and other conditions that require short-term assistance to prevent homelessness. Rental vouchers will be issued for a limited amount of time in order to allow eligible Indians to put themselves in the position of moving on to unsubsidized housing.

NAHASDA-assisted residents shall be provided various resident services that will encourage self-sufficiency and the development of life skills for the children so that they do not have to rely on subsidized housing in the future. These services shall reflect a broad range of activities in order to address a wide diversity of population that has different needs, whether literacy skills, job skills, cultural enhancement, drug prevention, case management, etc., in order to progress toward self-sufficiency. In addition, police and security protection shall be provided to assisted residents in order to maintain a safe and healthy environment.



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## **1-YEAR INDIAN HOUSING PLAN**

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The 1-Year Plan section of the Indian Housing Plan must contain information, relating to the upcoming fiscal year for which assistance is to be made available, including the following:

1. GOALS AND OBJECTIVES - A statement of the goals and objectives to be accomplished during the period that are measurable as determined by the Tribe/TDHE.

Please enter your Goals and Objectives here:

### **Goal 1 - INDIAN HOUSING ASSISTANCE (2005)**

#### **A. MODERNIZATION (1937 Housing Act Units)**

- 1.1 Rehabilitate/Repair/Modernize 400 Low Rent Units at an average of \$3,075 per unit.

#### **B. OPERATING (1937 Housing Act Units)**

- 1.2 Provide for continued maintenance, occupancy, and efficient administration of Low Rent units through the subsidization of costs to a break-even point, estimated to be \$1,643,000.

### **Goal 2 - DEVELOPMENT (HOMEOWNERSHIP)**

- 2.1 Provide 30 new construction building packages for low-income Indian families at a cost for development and construction (including direct staff and overhead) on average of \$73,333.
- 2.2 Provide mortgage assistance and closing costs to 200 low-income Indian homebuyers at a total average cost of \$20,750 (including direct staff and overhead).
- 2.3 Rehabilitate or replace 283 houses privately-owned by low-income Indians at an average cost (including direct staff and overhead) of \$20,000 per recipient.

### **Goal 3 - Housing Services**

- 3.1 Provide rental assistance to at least 1,471 low-income Indians.
- 3.2 Provide self-sufficiency counseling to 3,000 low-income Indians on the homeownership waiting list to enhance their ability to procure mortgages.
- 3.3 Provide resident services to NAHASDA assisted families in the areas of education, resident organization, self-sufficiency activities, drug elimination, case management, literacy, job training, and cultural activities.

3.4 Subsidize the Nation's Title VI program in the amount of \$1,000,000 for principal and interest payments as a means of keeping the housing affordable to low-income Indian homebuyers.

3.5 Provide transitional and emergency housing assistance to 250 low-income Indian recipients to keep them from becoming homeless.

**Goal 4 - Housing Management Services**

4.1 Provide staff and related costs to process applications, maintain waiting lists, perform inspections, and conduct related activities for NAHASDA-funded programs and units.

**Goal 5 - Crime Prevention & Safety**

5.1 Provide law enforcement for NAHASDA-assisted units in Indian Country and other areas beyond what local law enforcement provides.

**Goal 6 - Model Activities**

No model activities

**Goal 7 - Planning & Administration**

7.1 Provide staff, training, facilities, equipment, and related items for overall program administration, management, and planning, including APR/IHP development, housing and infrastructure coordination, conducting research and development for creation of alternative housing services at local levels, compliance monitoring, and indirect costs in accordance with an approved agreement with the cognizant agency, i.e. Department of Interior.



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**2. STATEMENT OF NEEDS - A statement of the housing needs of the low-income Indian families residing in the jurisdiction of the Indian tribe, and outside the jurisdiction where tribal needs require consideration, and the means by which such needs will be addressed during the 1-year period, including a description of:**

- a. the estimated housing needs and the need for assistance for the low-income Indian families in the jurisdiction, and outside the jurisdiction where tribal needs require consideration, including a description of the manner in which the geographical distribution of assistance is consistent with the geographical needs and needs for various categories of housing assistance; and

**Please enter your Low-income Housing Needs here:**

**LOW INCOME HOUSING NEEDS WITHIN THE JURISDICTIONAL AREA**

The Service Area

The service area of the Cherokee Nation encompasses fourteen counties covering nine thousand-two hundred (9,200) square miles in Northeastern Oklahoma. These counties are Adair, Cherokee, Craig, Delaware, Mayes, McIntosh, Muskogee, Nowata, Ottawa, Rogers, Sequoyah, Tulsa, Wagoner, and Washington.

To address the housing needs of low-income families, four area offices have been established within the jurisdiction, along with sub-offices in each area. The location of these offices was determined by the amount of IHBG funding allocated per county, according to the NAHASDA formula. The offices are intended to provide comprehensive housing services at the local level.

The Indian Population & Cherokee Nation Enrollment Figures

The Cherokee Nation has the second largest Indian citizen enrollment in the United States. The U. S. Department of Interior, Bureau of Indian Affairs, Indian Service Population & Labor Force Report indicates a total Cherokee Nation enrollment across the United States as over 200,000.

Jurisdictional Area 2000 Census Population Data

Total Persons & Total Native American Persons by county:

COUNTY	Total Persons	Total Persons Native American	Percentage Native American
ADAIR	21,038	8,938	43
CHEROKEE	42,521	13,787	33
CRAIG	14,950	2,439	17
DELAWARE	37,077	8,273	23
MCINTOSH	19,456	3,152	17
MAYES	38,369	7,330	20
MUSKOGEE	69,451	10,331	15
NOWATA	10,569	1,750	17
OTTAWA	33,194	5,488	17
ROGERS	70,641	8,533	12
SEQUOYAH	38,972	7,654	20
TULSA	563,299	29,316	6
WAGONER	57,491	5,393	10
WASHINGTON	48,996	4,214	9
<b>TOTALS</b>	<b>1,066,024</b>	<b>116,598</b>	<b>11</b>

Jurisdictional Area 2000 Census Population Data  
(Specific county figures not available.)

Total Jurisdictional Population: 462,327  
 Total Native American Jurisdictional Population: 104,482  
 Percentage of Native American in Cherokee Jurisdictional boundary: 22.6

Existing Housing Authority Units

The Housing Authority has been in existence for over 30 years, and currently has 1543 active Mutual Help Units, 973 Low Rent Units, and 1471 NAHASDA rental assistance coupons/vouchers.

Elderly and Near Elderly Persons Residing Within the Fourteen County Area

There are 12,127 Native Americans that are over the age of 62 and 4,908 between the ages of 55 and 62. There are 76,248 Cherokee Nation citizens between the ages of 18 and 54.

Household Profile

Within the fourteen county service area there is an estimated 33,523 single female Native American headed households and 32,126 male Native American headed households.

Identification of Current Needs / Waiting List Information

The following table sets forth the written waiting lists for all programs carried out by the Housing Authority of the Cherokee Nation. Listed here are current applications by Area Offices as of 10-31-03:

<u>Area Office (County)</u>	<u>Home Ownership</u>	<u>Low Rent</u>	<u>Rental Assistance</u>	<u>Welfare-to Work</u>	<u>Private Rehab</u>
<b>Area 1</b>					
Cherokee	741	656	119	26	87
Adair	657	365	121	16	155
Wagoner	148	2	62	10	5
<b>Area 2</b>					
Rogers	763	188	99	80	77
Nowata	76	76	19	9	14
Craig	66	4	20	25	40
Tulsa	731	1	43	103	97
Washington	174	104	16	20	40
<b>Area 3</b>					
Sequoyah	932	4	67	118	255
McIntosh	29	3	0	4	4
Muskogee	423	27	31	28	95
<b>Area 4</b>					
Delaware	345	198	76	7	284
Mayes	185	72	64	34	204
Ottawa	70	0	4	0	27
<b>TOTALS</b>	<b>5,340</b>	<b>1,699</b>	<b>741</b>	<b>480</b>	<b>1,384</b>

HOUSING REHABILITATION NEEDS SURVEY RESPONSES 1997

The Housing Authority conducted a needs assessment survey to obtain data relative to the conditions and needs of the paid off mutual help units. The results of the survey are provided below.

The survey did provide information relative to the 504 needs of previous participants and identified roofs, as a high priority need.

Trained individuals conducted the survey during the months of May 1997 through August 1997. Individual surveys and unit inspections were conducted.

There were a total of 701 surveys completed. 442 of the units inspected will require over \$10,000 in repairs, 259 will require below \$10,000 in repairs.

Emergency repairs were determined to include roof replacements, replacement of sewer lines, replacement of furnaces, and replacement of hot water heaters.

#### Emergency Repair Needs

200 Roofs @ \$2,200 each = \$440,000.

Re-drill or Relocate Wells, 50 sites @ \$1,500 each = \$75,000.

Remove & replace sewer lines, 25 sites @ \$800 each = \$20,000.

Remove & replace furnaces, 250 @ \$1,700 each = \$425,000.

Remove & replace hot water heaters, 150 @ \$350 each = \$52,500.

Total Funds Needed For Emergency Repairs = \$1,012,500.

#### Housing Rehabilitation

Moderate Rehabilitation for 700 units @ average cost of \$10,500 each.

Moderate Rehabilitation of remaining 1500 paid off Mutual Help Homes, anticipated cost of \$6,000,000.

Total Funds Needed For Housing Rehabilitation of Paid-Off Mutual Help Units for Five Year Period = \$14,371,250.

#### Lead Based Paint Testing

For approximately 2500 paid-off Mutual-Help units, the Housing Authority anticipates lead based paint testing of 10% of these units, or 250 units @ \$450 per unit.

Funds needed for Lead Based Paint Testing \$112,500.

#### Lead Based Paint Abatement

If necessary, funding for abatement activities will be provided for in future year plans/budgets after the testing activities are completed and the number of units identified.

Total funds needed for lead based paint abatement will be identified after testing is completed.

#### Income of Households Surveyed

Of the households surveyed, .06% had incomes below \$5,000, 39% had incomes between \$5,000 and \$9,999, 19% had incomes between \$10,000 and \$14,999, 23% had incomes between \$15,000 and \$24,999, .05% had incomes between \$25,000 and \$34,999, .05% had incomes between \$35,000 and \$48,999, and .01% had incomes between \$50,000 and \$74,999.

#### Cherokee Nation Emergency Shelter Program Data

A profile of homeless prevention cases between January 1996 and March 1997 indicates 89 families received emergency housing and supportive services, of these, 60 cases involved female recipients and 29 involved male recipients.

Cases by County included the following: Cherokee 44, Sequoyah 13, Adair 12, Delaware 6, Mayes 5, and Muskogee 4.

Family Status of Cases: Married 35, Divorced 14, Separated 22, Widow 3, and Single 13.

Referral Reasons:

- 12 - Shelter, Motel, Help-in Crisis
- 19 - Employment (laid off, seasonal, unemployment)
- 9 - Eviction
- 29 - Living with relatives
- 7 - Health
- 7 - Sub-standard housing

Homeless Assistance Data

During 1997 the homeless shelter provided 7,340 actual nights of shelter at Hope House. The average stay of individuals is nine weeks. The shelter provided services to twenty-one families in the past year with nearly two hundred families and/or individuals being denied assistance due to lack of space.

The local police reports indicate that 18 chronically homeless "street persons" are within the area. The homeless population is largely made up of working poor persons.

1990 & 2000 Census Data - All Indians

According to the 2000 Census, the Indian population of the Cherokee Nation is 104,482, with a non-Indian population of 386,286. Total Native population in Oklahoma is 273,230.

Following is a breakdown of the data for American Indian, Eskimo or Aleut populations by county and the number of American Indian persons by county with a current mortgage. (Obtained from the 1990 Census)

COUNTY	# OF OWNER OCCUPIED UNITS	# OF RENTER OCCUPIED UNITS	# WITH A MORTGAGE
Adair	1,635	665	445
Cherokee	2,314	1,248	890
Craig	659	274	156
Delaware	1,566	569	490
McIntosh	696	246	196
Mayes	1,252	501	362
Muskogee	1,814	878	795
Nowata	491	127	133
Ottawa	1,272	551	475
Rogers	1,544	646	617
Sequoyah	1,500	643	466
Tulsa	4,687	4,085	2,944
Wagoner	967	353	437
Washington	863	419	306
<b>TOTALS</b>	<b>21,260</b>	<b>11,205</b>	<b>8,712</b>

This data indicates that within the fourteen county service area, 27% of the total housing units are occupied by Native American persons with a rental agreement and 52% are Native American owner occupied units, and 21% of the units are occupied by Native American persons with a Mortgage.

According to the 1990 Census, within the fourteen county service area there were 3652 Native American occupied housing units lacking complete kitchen facilities.



**ELDERLY & NEAR ELDERLY NATIVE AMERICAN PERSONS BY COUNTY**

COUNTY	# PERSONS ELDERLY (OVER 62 YEARS)	# PERSONS NEAR ELDERLY (AGES 55 TO 61)
Adair	847	381
Cherokee	1,079	447
Craig	342	122
Delaware	861	403
McIntosh	471	165
Mayes	698	288
Muskogee	1,046	440
Nowata	207	104
Ottawa	664	320
Rogers	503	375
Sequoyah	767	273
Tulsa	2,453	1,336
Wagoner	414	199
Washington	446	216
<b>TOTALS</b>	<b>10,798</b>	<b>5,069</b>

Of the above figures 6,493 persons over 62 years of age are females and 4,305 are males, and 2,619 persons are females aged 55 to 61 years, and 2,450 persons are males aged 55 to 61 years of age.

**NUMBER OF PERSONS BY COUNTY BELOW POVERTY STATUS /RECEIVING PUBLIC ASSISTANCE**

COUNTY	# PERSONS BELOW POVERTY STATUS	# HOUSEHOLDS RECEIVING PUBLIC ASSISTANCE INCOME
Adair	2,615	954
Cherokee	4,076	1,443
Craig	560	371
Delaware	1,966	1,123
McIntosh	1,014	837
Mayes	1,738	1,087
Muskogee	6,523	2,719
Nowata	510	285
Ottawa	1,270	1,017
Rogers	1,249	965
Sequoyah	2,397	1,775
Tulsa	5,048	10,967
Wagoner	725	1,181
Washington	760	795
<b>TOTALS</b>	<b>30,451</b>	<b>25,519</b>

Of the 102,415 total of Native American persons within the fourteen county service area, 30,451 or 30% live with incomes below poverty status, and 25,219 or 25% of the households receive public assistance income.

**LOW INCOME HOUSING NEEDS TO SERVICE NATION CITIZENS RESIDING OUTSIDE THE JURISDICTIONAL SERVICE AREA**

There are 29,127 Cherokee Nation citizens residing outside of the jurisdiction area within the State of Oklahoma, and 69,169 residing outside the State of Oklahoma.

With funding at current level, there are no plans to serve outside the Cherokee Nation jurisdiction area. However, renovation may be made available for homeowners of paid-off MH units, which were constructed, by the HACN, but lie outside the jurisdiction.

#### STATE OF OKLAHOMA CONSOLIDATED PLAN

##### Data From the Executive Summary Relative to Housing Needs

In 2000 the State population was 3,450,654 individuals, a 1 percent increase from 1990. The state has more than 1 million households whose average size is 2.49 persons. Of the total population, 29 percent are age 19 or younger, while 17.3 percent are age 60 or older. 7.9 percent are Native American, Eskimo or Aleut.

Oklahoma has 575,564 extremely low-income households, who earn 0-30 percent of the State median family income.

##### STATE OF OKLAHOMA MARKET CONDITIONS

In 2000 Oklahoma had 1,514,400 housing units, a 9 percent increase from 1990. This increase can be largely attributed to migration into the State during the oil boom. Of the 1,342,293 occupied units, 68.4 percent were owner occupied, and 31.6 percent were rental units. The 2000 median home value was \$ 70,700 while the median contract rent was \$456 per month.

Oklahoma's housing task force identified the poor quality of the housing stock as one of the State's most serious housing problems. The 2000 census reported that more than 10 percent of the housing units were built before 1940.

##### STATE OF OKLAHOMA AFFORDABLE HOUSING NEEDS(According to the 1990 Census)

Extremely low income large (five or more persons) renter households experience more housing problems and have higher cost burdens than any other household category. Of this group, 78 percent are cost-burdened, paying more than 30 percent of their gross income for housing expenses, and 60 percent are severely cost-burdened, paying more than 50 percent. Comparatively, low-income renter households (those earning 51-80 percent of MFI) experience fewer housing problems, with only 70 percent reporting problems.

Moderate-income households (those earning 81-95 percent of MFI) experience fewer housing problems than the extremely low and low-income households do. Only 14 percent are cost-burdened, paying more than 30 percent of their income for housing, while only 2 percent are severely cost burdened, paying more than 50 percent.

##### STATE OF OKLAHOMA HOMELESS NEEDS(According to the 1990 Census)

The 1990 Census counted 2,222 homeless people who lived in emergency shelters and another 340 persons who lived on the streets. Additional information indicates that 113 people lived in shelters for domestic violence; 586 lived

in homes or halfway houses for substance abuses; 1,678 lived in housing facilities for individuals with mental illness, mental retardation and physical disabilities; 12 lived in shelters for teenagers and expectant mothers; and 1,095 lived in other group homes. Adding these figures to the census numbers results in a homeless population of 6,046 persons. Of this total 14 percent were Native American.

Of the 4,585 homeless beds in Oklahoma, most are in emergency shelters. The primary service providers are 21 Community Action Agencies, which are the first place of contact for many individuals and families seeking emergency or social services. In 1993 these agencies provided 166,377 people with information and helped them access emergency services.

In addition to these agencies, Oklahoma has 38 general emergency shelters, which have the capacity to shelter 2,402 people. The average length of stay is 41 days. Nearly 90 percent of the facilities provide lodging, meals, counseling, and referrals; 56 percent offer rental, utility, and mortgage assistance; and 72 percent provide case management. An estimated 300 additional spaces are needed to adequately shelter all homeless people.

Throughout the State 29 transitional housing facilities provide housing for 464 people. The homeless task force for the Consolidated Plan and the Governor's Advisory Committee on the Homeless determined that insufficient transitional housing is a fundamental problem. Additional transitional housing facilities, especially for various homeless subpopulations, are considered to be the State's highest priority.

#### STATE OF OKLAHOMA LEAD BASED PAINT

Oklahoma's lead based paint problem is serious. An estimated 937,629 homes were built before 1979, and 72 percent of them contain lead-based paint. The housing is scattered throughout the State and is occupied by both renters and homeowners.

#### STATE OF OKLAHOMA OTHER HOUSING NEEDS

Persons with special needs - including the elderly, frail elderly, disabled, substance abusers and persons with HIV/AIDS - need appropriate housing. Current programs that address housing issues for these populations are at capacity and have substantial waiting list, threatening a significant number of individuals with homelessness.

Oklahoma's Department of Mental Health and Substance Abuse Services contracts 12 community health centers or private contractors to provide about 192 transitional housing beds. However, participation in these programs is for limited time periods, and discharged clients must obtain whatever permanent housing they can afford. DMHSAS also contracts 29 residential care homes to provide 1,200 residents with room, board, and socialization services.

Seven facilities for persons with chronic mental illness provide shelter space to 103 individuals. Although all shelters offer some degree of case management, the predominate services needs are better case management and more intensive support services. About 3,000 spaces are needed to sufficiently house homeless person with chronic mental illness.

The Oklahoma State Department of Health has determined that there are 1,577 persons with HIV and 910 person with AIDS. The National Commission on AIDS

estimates that between one-third and one-half of all person with AIDS are either homeless or threatened with homelessness because of their illness, insufficient income, or insufficient support networks. Three facilities provide space to 32 individuals with HIV/AIDS and an estimated 480 additional spaces are needed to sufficiently serve those persons who need housing immediately.

Another 12 facilities serve 475 chemically dependent persons. Existing facilities have waiting list, and need an estimated 6,000 additional spaces.

#### STATE OF OKLAHOMA COMMUNITY DEVELOPMENT NEEDS

Oklahoma's community development problems include insufficient infrastructure facilities and insufficient economic development financing to create and maintain jobs for low and moderate-income persons. Without long term investment in infrastructure facilities and the stimulation of economic opportunities, the State cannot meet the basic needs of its citizens.

#### CHEROKEE NATION 2005 FORMULA NEEDS DATA

AIAN persons	106,273
AIAN households with annual income less than 30% of median income:	5,867
AIAN households with annual income between 30% and 50% of median income:	5,590
AIAN households with annual income between 50% and 80% of median income:	8,244
AIAN households that are overcrowded or without kitchen or plumbing:	2,942
AIAN households with housing cost burden greater than 50% of annual income:	4,126
Housing Shortage (Number of low-income AIAN households less total Number of NAHASDA and Formula Current assisted Stock):	17,186

The distribution of funds geographically and by housing need categorical for the most part (with some exceptions such as operating subsidy for Low Rent, special competitive housing assistance projects, etc.) is currently based on percentages derived utilizing IHBG formula numbers, i.e. Census information.



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b. the estimated housing needs for all Indian families in the jurisdiction.

**Please enter your Overall Housing Needs here:**

The FY 2005 Housing Plan includes an analysis of waiting lists, 1990 and 2000 Census information, and comments received from citizens of the Cherokee Nation.

The Cherokee Nation realizes the need to expand current programs and develop new initiatives in an effort to better serve our Cherokee Nation citizens.

Opportunities for homeownership, rental programs, and housing assistance in crisis situations are some of the greatest needs. Priorities to receive services are the elderly, disabled, those capable of performing self-help activities, and those rural Indian areas where available housing is minimal.

Rehabilitation and renovation of existing homes remain a necessity. Whenever needed, handicap accessibility will be provided.

Resident services and homebuyer/self sufficiency counseling are vital to the success of our participants.



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3. FINANCIAL RESOURCES- An operating budget for the recipient, in a form prescribed by the Secretary, including:

- a. an identification and a description of the financial resources reasonably available to the recipient to carry out the purposes of NAHASDA, including an explanation of the manner in which amounts made available will leverage additional resources; and

Please enter your Identification and Description here:

IHBG funding will be utilized in an efficient manner and invested according to approved investment policy and current regulations in order to generate interest income and leverage additional resources - as approved by the Southern Plains Office of Native American Programs (HUD).

IHBG	\$30,331,702
Anticipated Program Income	<u>\$ 668,298</u>
Total NAHASDA-related Resources	\$31,000,000



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b. the uses to which such resources will be committed, including eligible and required affordable housing activities under title II of NAHASDA and administrative expenses.

Please enter the Uses of Such Resources here:

<b>Fiscal Year ending 09/30/05</b>	
<b>1937 Housing Act Assistance</b>	
Modernization	\$ 1,230,000
Operating Subsidy	\$ 1,643,000
<b>Development (Homeownership)</b>	
Construction	\$ 2,250,000
Mortgage Assistance	\$ 4,150,000
Rehabilitation (Privately-Owned)	\$ 5,660,000
<b>Housing Services</b>	
Rental assistance	\$ 3,750,000
Self Sufficiency Counseling	\$ 1,500,000
Resident Services	\$ 1,185,000
Title VI Debt Subsidy	\$ 1,000,000
Transitional/Emergency Housing	\$ 437,000
<b>Housing Management Services</b>	
Housing Management	\$ 1,500,000
<b>Crime Prevention &amp; Safety</b>	
Marshal Services	\$ 1,195,000
<b>Planning &amp; Administration</b>	
Administration/Management/Planning	\$ 5,500,000
<u>TOTAL RESOURCES</u>	<u>\$31,000,000</u>



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4. AFFORDABLE HOUSING RESOURCES- A statement of the affordable housing resources currently available and to be made available during the period, including a description of:

- a. the significant characteristics of the housing market in the jurisdiction, including the availability of housing from other public sources, private market housing, and the manner in which such characteristics influence the decision of the recipient to use grant amounts to be provided under this Act for rental assistance, production of new units, acquisition of existing units, or rehabilitation of units;

Please enter the characteristics of the housing market here:

Market 2000 Census - Oklahoma

Conditions - In 2000 Oklahoma had 1,514,400 housing units, a 12 percent increase from 1990. Of the 1,342,293 occupied units, 68 percent were owner-occupied, and 32 percent were rental units. The 1990 median home value was \$70,000, while the median contract rent was \$456 per month.

1999 Cherokee Jurisdictional Area

Local Housing Markets - Local Realtors were contacted in 1997 to obtain the listings of available units for possible acquisition within the service area. The local market is not responsive to the current needs and program requirements of the HACN.

When looking into the market, the HACN restricts its purchases to units built after 1978 and within a price range as allowed by the Dwelling Construction and Equipment Limits.

Information for the entire service area is not available, as smaller communities are not listed on a multi-listing.

The 1990 Census market information obtained is listed below, by county.

Adair County - There are 45 homes on the current listing with only 90% being under ten years of age. These homes are listed at an average price of \$30,000 to \$60,000.

Cherokee County - There are 209 homes on the current listing with only 70% being under ten years of age. These homes are listed at an average price of \$86,596.

Craig County - There are 35 homes on the current listing with only 70% being under ten years of age. These homes are listed at an average price of \$52,000 to \$75,000.

Delaware County - There are 309 homes on the current listing with only 50% being under ten years of age. These homes are listed at an average price of \$111,061.

Mayes County - There are 36 homes on the current listing with only 70% being under ten years of age. These homes are listed at an average price of \$96,462.

McIntosh County - There are 55 homes on the current listing with only 51 being under ten years of age. These homes are listed at an average price of \$77,824,



Muskogee County - There are 570 homes on the current listing with only 80% being under ten years of age. These homes are listed at an average price of \$61,352.

Nowata County - Data specific for Nowata County was not available.

Ottawa County - There are 45 homes on the current listing with only 20 being under ten years of age. These homes are listed at an average price of \$45,000 to \$50,000.

Rogers County - There are 218 homes on the current listing with only 50% being under ten years of age. These homes are listed at an average price of \$117,382.

Sequoyah County - There are 95 homes on the current listing with only 65 being under ten years of age. These homes are listed at an average price of \$45,000 to \$50,000.

Tulsa County - There are 6700 homes on the current listing for Northern Tulsa. These homes are listed at an average price of \$109,000.

Wagoner County - There are 247 homes on the current listing with only 170 being under ten years of age. These homes are listed at an average price of \$115,136.

Washington County - There are 190 homes on the current listing with only 176 being under ten years of age. These homes are listed at an average price of \$75,230.



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b. the structure, coordination, and means of cooperation between the recipient and any other governmental entities in the development, submission, or implementation of housing plans, including a description of the involvement of private, public, and nonprofit organizations and institutions, and the use of loan guarantees under section 184 of the Housing and Community Development Act of 1992, and other housing assistance provided by the Federal Government for Indian tribes, including loans, grants, and mortgage insurance;

**Please enter the structure/coordination/cooperation with other entities here:**

On June 12, 2000 the Nation's Council passed a resolution, which names the Cherokee Nation as the grant recipient and the Housing Authority of the Cherokee Nation as the sub-recipient.

Housing staff met with various social service agencies, employment agencies, housing service agencies, various funding agencies and supportive services in the development of the Five-year plan. These agencies will be utilized in the coordination and delivery of services.

The Nation through the Housing Authority has existing written cooperative agreements and relationships with numerous agencies.

Presently, housing staff provides technical assistance to persons interested in applying for the Section 184 program, and makes referrals to the Nation for application. The Nation has administered the Section 184-assistance program for several years.

The Housing Authority and Nation have identified financial institutions within the jurisdictional area approved for the 184-loan program, and the Nation has created the foreclosure procedures as required in the development of the program.

The Housing Authority has a partnership with the USDA and works with local lenders for the provision of mortgage financing.



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c. the manner in which the plan will address the needs identified pursuant to the Statement of Needs Section in paragraph 2;

**Please enter the manner in which housing needs will be addressed here:**

The plan was developed to address the highest priority needs, previous commitments, and those items required by regulation. After reviewing the cost of operations, comprehensive modernization needs, maintenance of the 1937 units, required insurance, reserve needs, and the continued development of units, limited funds exist for new or model programs. These activities will be studied and evaluated annually and implementation plans developed when the feasibility is favorable. Extensive efforts will go toward leveraging additional resources, including grants and loans for the expansion of housing opportunities and services. Housing needs will be met in accordance with the Nation's housing policies and priorities for serving the greatest number of Cherokees possible, the elderly, disabled, and families capable of self-help, and serving rural Indian areas where available housing is minimal.

The needs identified far outweigh the available resources.

The plan approaches the problem by addressing previous and current commitments for operations of the 1937 units, comprehensive modernization needs, security needs, resident services, and providing assistance to persons currently approved.

The applications, waiting lists, citizen comments and survey data are the best resources available for design and implementation of programs. These items were utilized in the development of the one and five-year plans and in identifying budget needs for FY 2005 Cherokee Housing Plan.

This data will assist with determining the areas for future development, acquisition of land, and infrastructure needs. The data relative to the composition of families to be served and the projected income/revenue from servicing these families will assist in the provision of services based on the ability of the family to pay.

Additionally, this data will serve as an evaluation tool to measure progress.



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d. the manner in which the recipient will protect and maintain the viability of housing owned and operated by the recipient that was developed under a contract between the Secretary and an Indian housing authority pursuant to the United States Housing Act of 1937;

**Please enter the manner in which 1937 Act housing will be protected/maintained here:**

1937 Act Housing Units - During this plan year, insurance coverage will be maintained through Amerind Insurance for all units owned by of the HACN.

Homebuyers shall be expected to comply with their responsibilities under MHO Agreements, lease-purchase provisions, etc. in regard to maintenance and repairs.

The one-year goals and objectives provide for inspections, rehabilitation, operation, and maintenance of 1937 Act units. Inspections by NAHASDA funded staff are conducted annually at move-in and at move-out. These inspections aid in identifying and prioritizing work items to be included in this and in subsequent housing plans.

Aside from rehab, routine maintenance will be performed as needed, with work orders being completed as requested by tenants and in a timely manner.

Various counseling services are offered to assist our homebuyers and tenants in upholding their obligations under lease agreements, specifically in regard to upkeep and maintenance of their home.



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- e. any existing and anticipated homeownership programs and rental programs to be carried out during the period, and the requirements and assistance available under such programs;

Please enter your Existing/anticipated homeownership/rental programs here:

**MUTUAL - HELP PROGRAM:**

Twenty-five year lease to purchase program. Homebuyers accumulate equity in the home through payments in excess of administration fee. Equity funds can be utilized for betterments and additions, repairs, or payoff.

Qualifying families must meet income guidelines, head or spouse must be an "Indian" as defined in NAHASDA with a citizen of Cherokee Nation receiving preference.

**TITLE VI:**

30-year mortgages at a fixed rate held by the HACN shall be provided to low-income Indian families in the Cherokee Nation jurisdictional area. Houses will be developed through acquisition and new construction. IHBG funds shall be used to subsidize the difference between the amounts collected from homebuyers and the monthly amortization of the loan the Cherokee Nation borrowed to develop the housing.

**LEASE PURCHASE PROGRAM:**

For residential construction, acquisition, or acquisition/rehab of an owner-occupied, single-family home within the Cherokee Nation boundaries.

Qualifying families must meet income guidelines, head or spouse must be an "Indian" as defined in NAHASDA with a citizen of the Cherokee Nation receiving preference.

**Building Packages:**

This program is intended for low income Indian families who desire to contribute most of the labor to construct their own houses. Selection for projects shall include factors such as willingness to contribute, need, and other factors, including Cherokee Nation citizen preference.

**MORTGAGE HOMEOWNERSHIP PROGRAM:**

This program is for residential construction, acquisition, or acquisition with rehabilitation of an owner-occupied, single-family home within the Cherokee Nation boundaries. The Cherokee Nation or its sub-recipient may hold the mortgage.

Qualifying families must meet income guidelines and head or spouse must meet the definition of "Indian" as defined by NAHASDA with a citizen of Cherokee Nation receiving preference.

**RURAL RENTAL PROGRAM:**

This program is designed for families, including preference for the needy elderly and people with disabilities, with minimal income for the construction, acquisition, or acquisition/rehab of an owner-occupied, single family home and multifamily units, including utilizing other non-NAHASDA funds.

Qualifying families must meet income guidelines and head or spouse must be an "Indian" as defined by NAHASDA with a citizen of the Cherokee Nation receiving preference.

**MORTGAGE ASSISTANCE PROGRAM (MAP):**

Programs to provide assistance for down payment and closing costs for families approved for a mortgage by a HUD approved lender. Families must meet income guidelines. The MAP program is available to families residing within the boundaries of the Cherokee Nation with citizens of the Cherokee Nation receiving preference. Mortgage Assistance for each recipient shall not exceed \$15,000.

**RENTAL ASSISTANCE PROGRAM:**

Provides rental coupons for low-income Native American families selected from a waiting list.

Families must meet income guidelines and applicant or family member must be an "Indian" as defined by NAHASDA with Cherokee Nation citizens receiving preference.

**SECTION-8 WELFARE-TO-WORK PROGRAM:**

Provides rental vouchers for low-income families who are present TANF recipients or who have received TANF within the past two years. Families must meet income guidelines. This program is available for Native Americans with preference for Cherokees.

**DIRECT HOUSING RENTAL PROGRAM:**

This program provides rental housing at HACN owned apartment complexes located in various communities within the Cherokee Nation boundaries. Families must meet income guidelines. This program is available to Native Americans with Cherokee preference and elderly preference at some sites.



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f. any existing and anticipated housing rehabilitation programs necessary to ensure the long-term viability of the housing to be carried out during the period, and the requirements and assistance available under such programs;

Please enter your Existing/anticipated housing rehabilitation programs here:

**NEW MUTUAL-HELP REHAB:**

Provides rehab at no cost to the homeowner for units under management of the HACN.

Homebuyers must be in compliance with the MHOA in order to receive assistance under this program.

**OLD/PAID-OFF MUTUAL-HELP REHAB:**

Provides rehab for homes that were previously under management of the HACN but have paid-off.

Families must meet income guidelines and applicant or family member must be an "Indian" as defined by NAHASDA.

**REHAB LOANS:**

Provides rehab loans from a (non-IHBG) revolving fund for families residing in homes that were previously under management of the HACN.

Families must meet income guidelines, be credit worthy and have two years of employment history, be a member of any federally recognized tribe, and have or obtain insurance coverage.

**RENOVATION PROGRAM:**

Provides for the rehabilitation of substandard, privately owned homes located within the fourteen county Cherokee Nation jurisdictional area. Homes receiving rehabilitation must be the primary, permanent residence of the participant with proof of ownership. Families receiving assistance are selected from a waiting list and applications are scored according to a priority system. Repairs to be completed are determined by professional construction personnel. Emergency rehabilitation will be provided at the recommendation of construction cost estimator. If the condition of the home warrants, replacement is also an option. Lead-based hazard identification and remediation activities (if required) are instituted.

There will be a maximum amount of \$15,000 of grant proceeds allowed for materials and related costs, not to include labor, only for the following types of work items: structural integrity, electrical, plumbing, lead-based paint hazard remediation, physical disability accessibility, and other integrally-related items. "Cosmetic items" such as painting, carpeting, trim work, etc. will not be funded through grant funds.

Materials will be provided for self-help rehab allowing homeowners to provide the labor.

Temporary modular add-on units will be made available for the elderly or those with catastrophic illness.

Participating families must meet income guidelines and be an "Indian" as defined by NAHASDA. Priority is given to Cherokee citizens and Cherokee citizens who are elderly or have disabilities and/or those that can provide self-help work.

**DIRECT HOUSING RENOVATIONS:**

Aside from routine maintenance, provides rehabilitation for Direct Housing (Low Rent) units. Work to be completed is identified through move-in, move-out, and annual inspections and then included in the IHP as funding allows. Improvements are necessary to ensure that units remain viable & marketable.

**EMERGENCY REPAIRS:**

At homeowners' requests for emergency repairs, work is performed as soon as possible to correct and arrest only the immediate problem in order to ensure that the home is safe and livable. Some work performed by the HACN is charged to homebuyers' MEPA.

As necessary, non-emergency construction deficiencies and warranty items are corrected as reported by homebuyers.



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g. all other existing or anticipated housing assistance provided by the recipient during the period, including transitional housing, homeless housing, college housing, supportive services housing, and the requirements and assistance available under such programs;

**Please enter other existing/anticipated housing assistance here:**

Emergency/Transitional Assistance:

Emergency financial assistance for the loss or to prevent the loss of housing due to financial hardship, eviction notices, family stability in child welfare cases, or fire or other natural disasters.

Assistance is provided within the jurisdictional boundaries of the Cherokee Nation for low-income Indians. Cherokee citizens receive preference as the highest priority. Preference is further provided to those currently living in shelters, ICW cases, the elderly, and those who are the victims of natural disasters.



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h. any housing to be demolished or disposed of, a timetable for such demolition or disposition, and any other information required by the Secretary with respect to such demolition or disposition;

**Please enter the Housing to be demolished or disposed of here:**

Not Applicable
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i. the manner in which the recipient will coordinate with tribal and State welfare agencies to ensure that residents of such housing will be provided with access to resources to assist in obtaining employment and achieving self-sufficiency;

**Please enter your Coordination with tribal and State welfare agencies here:**

COORDINATION WITH CHEROKEE NATION AND STATE WELFARE AGENCIES - Presently the Cherokee Nation and the Housing Authority of the Cherokee Nation coordinate various social and residential service programs.

Residents are also provided an informational brochure that identifies local resources for various types of assistance. Employment agencies, training programs, and social service agencies are identified. These activities will continue, and as additional agencies are identified, coordination will be expanded.

The primary points of contact will be the HACN Intake office, Community Services, Career Services, and Human Services.

The Cherokee Nation and Housing Authority currently have partnership agreements with the following organizations/agencies:

- Eleven Resident Organizations
- Oklahoma State Department of Commerce
- Oklahoma Employment Security Commission
- Northeast Vo-Tech Center
- Indian Capital Area Vocational-Technical School
- Tri-County Area Vocational-Technical School
- Northeastern State University

Other Agencies that coordinate services with the Cherokee Nation and Housing Authority:

- County Health Departments (14 Counties)
- Northeast Oklahoma Community Action Agency
- Grand Lake Mental Health Center
- Title VII - Bilingual Education Program - Jay County
- Washington County Sheriffs Office
- City of Nowata
- Bartlesville Police Department
- Hulbert Police Department
- Cherokee County Sheriff's Department
- Dahlongah Public School
- Catoosa Police Department
- Mankiller Health Clinic
- Hastings Hospital
- Healthy Nations
- Indian Child Welfare
- Salvation Army
- Boys & Girls Clubs of America
- Home Health
- Department of Corrections
- Legal Aid
- Arts and Humanities Council



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j. the requirements established by the recipient to promote the safety of residents of such housing, facilitate the undertaking of crime prevention measures, allow resident input and involvement, including the establishment of resident organizations, and allow for the coordination of crime prevention activities between the recipient and tribal and local law enforcement officials; and

**Please enter the manner in which safety and resident involvement will be promoted here:**

SAFETY - Funding is provided to the Cherokee Nation Marshal service for law enforcement activities specifically benefiting residents of NAHASDA-assisted housing units. These services are above and beyond the services routinely provided either by the local jurisdiction or the Marshal Service. Without NAHASDA funds these services would not otherwise be provided.

About ten Resident Organizations (RO's) have regular monthly meetings and activities in the communities. Five RO's are 501 (C)(3) non-profit organizations. Residents are asked to participate in the development of the Indian Housing Plan. In addition, the Marshal Service makes frequent visits for community events to increase their visibility, help in drug elimination activities, and to inform the public. The Marshal Service has recently established a toll free number for residents to contact the Service in regard to illegal drug activity.



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k. the entity that will carry out the activities under the plan, including the organizational capacity and key personnel of the entity.

**Please enter your Organizational capacity & key personnel that will carry out IHP activities here:**

The 2004 Cherokee Indian Housing Plan was developed through a coordinated effort between housing staff, the Principal Chief, the Cherokee Nation, and the Nation's Council.

The Cherokee Nation is the recipient of funds and utilizes many different offices to administer and manage them depending on area of expertise. The Nation has been recipient for the last several years and will be responsible for implementing and overseeing the housing activities outlined in the one-year and five-year sections of the plan.

The Nation's housing authority, the Housing Authority of the Cherokee Nation has been in existence since 1966 and has had over 2,000 persons successfully complete the homeownership requirements under the Mutual Help Program. The HACN also has extensive experience in administering grant and contract programs, receiving numerous grant awards over the past several years. Most of the property for homeownership, i.e. lease-to-purchase units, and rental units are in its name.

The Housing Authority is organized with the Board of Commissioners serving at the top of the organizational structure. The Housing Authority Acting Executive Director, David Southerland, has many years of experience in administering HUD programs. Current department directors also possess many years of valuable experience in implementation and operation of housing programs.

Cherokee Nation personnel who have various duties and responsibilities as indicated include: Melanie Knight (internal auditing and monitoring), Diane Kelley (job training and self sufficiency activities), Marvin Jones (APR/IHP, monitoring, and coordination), Anna Knight Individual Development Accounts) Norma Merriman, (transitional/emergency housing, elder protection, and family unification activities), Sharon Wright (Marshal Service and law enforcement), Jeannine Hale (LBP identification and environmental reviews),



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5. **PERFORMANCE OBJECTIVES** In accordance with 24 CFR 1000.504, performance objectives are to be developed by each recipient and included in this 1-year plan. Performance objectives are criteria by which the recipient will monitor and evaluate its performance; provide quantitative measurements by which the recipient will gauge its performance; and determine the impact and benefit the grant beneficiary derives from the accomplishments obtained under the plan. For example, if in the IHP, the recipient indicates it will build new houses, the performance objective may be the completion of the homes within a certain time period and within a certain budgeted amount, and measure the number of tribal members and families served.

**Please enter your Performance Objectives here:**

(Activities for period ending 09/30/05)

Please note: All of the activities identified will be to support either existing 1937 Act units and/or eligible low income Indians that qualify for NAHASDA assistance.

2002 IHP

Expend remaining amount of IHBG funds (approximately \$170,000) on 5 units of LBP hazard remediation.

2003 IHP

Complete four self-help houses with remaining funds.

Utilize approximately \$107,000 for 3 lead-based paint hazard remediation activities.

Expend remaining rehabilitation funds (approximately \$1,000,000) on 25 privately-owned homes for eligible recipients by May 31, 2005.

Expend remaining Title VI funds (approximately \$13,000,000) on 136 units for eligible recipients by September 30, 2005.

2004 IHP

Expend remaining funding for resident services by May 31, 2005 for community youth projects, case management, literacy training, and career development.

Prevent 125 families from becoming homeless with the remaining transitional housing funds by May 31, 2005.

Provide matching funds to ten low income Indian recipients in order for them accumulate enough for down payments and closing costs for homeownership by September 30, 2005.

Provide either primary law enforcement or service beyond the local baseline to all units owned by the Housing Authority of the Cherokee Nation, with special emphasis on Cherry Tree, Bell, Cherokee Heights, and Kenwood.

Provide lead-based paint hazard remediation to 20 units at approximately \$20,000/unit.

Rehabilitate 35 houses through the self-help method at a total cost of \$400,000 by September 30, 2005.

Begin construction on at least 20 self-help houses by September 30, 2005.

Complete construction of six self-help houses by September 30, 2005.  
Modernize 846 Low Rent units with \$2,000,000 by May 31, 2005.

Acquire or construct four rental units with \$2,000,000 by May 31, 2005.

Acquire or construct 75 homeownership units with \$6,394,193 by May 31, 2005.

Rehabilitate 125 privately-owned homes with \$5,000,000 by May 31, 2005.

Provide rental assistance to 1,471 families by May 31, 2005.

#### 2005 IHP

1/3 of the funds for resident services shall be expended by September 30, 2005 to create community youth projects, provide case management, and train residents for careers and jobs.

1/3 of the budgeted funds will be used by September 30, 2005 to provide primary law enforcement and security above baseline levels for all projects assisted with 1937 Act and/or NAHASDA funds and which are owned by the Nation or Housing Authority.

50 recipients shall have received transitional housing assistance that assisted/prevented them from becoming homeless by September 30, 2005.

Provide initial assessment and preliminary case plans to 3,000 people on the waiting list by September 30, 2005 to prepare them eventually for homeownership, i.e. obtaining mortgages.

Provide four months of needed operating subsidy to the Low Rent program by September 30, 2005.

Modernized or repaired 50 Low Rent units by September 30, 2005.

Provided homebuyer training and started to match contributions from recipients for mortgage assistance and closing costs for 60 applicants by September 30, 2005.

Provide four months of rental assistance to at least 1,471 recipients by September 30, 2005.

Provide four months of subsidy to the Title VI outstanding loan by September 30, 2005.

Rehabilitate 30 homes at an average of \$15,000 per unit of all costs (with the exception of overall administration/planning costs) by September 30, 2005.

Provide four months of housing management for NAHASDA units, including rental assistance by September 30, 2005.



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**TABLE 1  
STATEMENT OF NEEDS**

Name of Nation: Cherokee Nation  
 Name of TDHE (if applicable):  
 Federal Fiscal Year: 2005

Tribal/TDHE Program Year: 2005  
 Indian Area Cherokee Nation



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**PART I: INDIAN AREA/TRIBAL PROFILE**

Person and Family Categories	All Indians In the Indian Area	
	All Income Levels	Low- Income
column a	column b	column c
1. Total Indian Population	106273	
2. Number of Indian Families	36302	19701
3. Number of Elderly Indian Families	10798	5399
4. Number of Near-Elderly Indian Families	5069	3802
5. Number of Indian Families Living in Substandard Housing	1471	1471
6. Number of Indian Families Living in Over-Crowded Conditions	1471	1471

**PART II: OTHER INDIAN AREA/TRIBAL PROFILE (OPTIONAL)**

Person and Family Categories		All Income Levels	Low- Income
7. non-Indians	a.	863843	158947
	b.		
	c.		



d.			
e.			

Table 1 Statement of Needs continued

<b>PART III: CURRENT STATUS AND FUTURE NEEDS</b>					
<b>Type of Housing</b>		<b>Existing Housing</b>	<b>Unmet Needs for All Indian Families</b>	<b>Unmet Needs for Low-Income Indian Families</b>	
column a		column b	column c	column d	
8. Rental Housing	a. Number of Units	11653	1424	3664	
	b. Number of Units Needing Rehabilitation	2331			
9. Homeowner Housing	a. Number of Units	31171	4322	5367	
	b. Number of Units Needing Rehabilitation	1552			
10. Supportive Service Housing (# of units)		6113	200	200	
11. College Housing (# of units)		5067	200	200	
12. Transitional Housing (# of units)		0	200	200	
13. Homeless Housing (# of beds)		623	846	846	
<b>PART IV: OTHER CURRENT STATUS AND FUTURE NEEDS (OPTIONAL)</b>					
14.	a. elderly housing # beds	780	515	438	
	b. emergency shelter hsg. # beds	58	38	32	
	c. juvenile inst.	186	40	40	
	d. non-institutional group quarters	1943	40	40	
	e.				

**Data Source:** The Nation utilized the 1990 and 2000 census data (as available), tribal enrollment records, waiting lists, surveys, meetings, state commerce department data, Tribal CDBG and HIP program needs data to determine the figures represented in this table. Some of the data was very outdated and/or not available. In those cases, percentages were utilized in relation to the available data: percents of total populations, indian populations, and low-income persons. Also, 2004 Formula Data was used.

Under the Statement of Needs, the following definitions apply:

**Overcrowded conditions** - households with more than 1.01 persons per room, unless stated otherwise within individual program policies.

**Units Needing Rehabilitation** - activities will be completed in accordance with established rehab standards. Emergency modernization repairs may be specific in nature and will not require the unit to meet Housing Quality Standards.

Rehabilitation of units will be completed according to the adopted standards which allow flexibility by the unit occupant to decline specific renovations or the installation of specific components due to the creation of a financial burden upon installation of these items, and for cultural reasons. These standards still provide that the house is safe; in a physically sound condition, with all systems performing their designed functions; in a livable home environment; an energy efficient building and systems which incorporate energy conservation measures; adequate space and privacy for all intended household members.

**Other Exclusions from income** - other exclusion from income may be allowed within individual program policies.

**TABLE 2  
FINANCIAL RESOURCES**

Name of Nation: Cherokee Nation  
 Name of TDHE (if applicable):  
 Federal Fiscal Year: 2005  
 Tribal/TDHE Program Year: 2005



(Double-Click button to return to top)

<b>PART I: SOURCES OF FUNDS FOR NAHASDA ACTIVITIES</b>	
<b>Sources of Funds</b> column a	<b>Planned Amount</b> column b
<b>1. HUD Resources</b>	
a. NAHASDA Block Grant	\$30,331,702.00
b. NAHASDA Program Income	\$668,298.00
c. NAHASDA Title VI	
d. Section 184 Loan Guarantee	
e. Indian Community Development Block Grant	
f. Drug Elimination Grants and Drug Technical Assistance	
g. Prior Year Funds	
h. Other	
<b>2. Existing Program Resources</b>	
a. 1937 Housing Act Programs	
b. Other HUD Programs	
<b>3. Other Federal or State Resources</b>	
a. BIA Home Improvement Program	
b. Other	
<b>4. Private Resources</b>	
a. Tribal Contributions for affordable housing	
b. Financial Institution	
c. Other	
<b>5. Other</b>	
<b>6. Total Resources</b>	<b>\$31,000,000.00</b>

Table 2 Financial Resources Continued

PART II: ALLOCATION OF FUNDS FOR NAHASDA ACTIVITIES				
Activity		Planned		
		Budgeted Amount	Number of Units	Number of Families
column a		column b	column c	column d
7. Indian Housing Assistance				
a. Modernization (1937 Housing Act)		\$1,230,000.00	400	400
b. Operating (1937 Housing Act)		\$1,643,000.00	973	973
8. Development				
a. Rental	1. Construction of new units			
	2. Acquisition			
	3. Rehabilitation			
b. Homeownership	1. Construction of new units	\$2,250,000.00	30	30
	2. Acquisition	\$4,150,000.00	200	200
	3. Rehabilitation	\$5,660,000.00	283	283
9. Housing Services		\$7,872,000.00		5500
10. Housing Management Services		\$1,500,000.00		6500
11. Crime Prevention and Safety		\$1,195,000.00		2000
12. Model Activities (specify below)				
a.				
13. Planning and Administration		\$5,500,000.00		
14. Reserves				
15. Other				
16. Total		\$31,000,000.00	1886	15,886

**TABLE 3  
HOUSING PROFILE**

Name of Nation: Cherokee Nation  
 Name of TDHE (if applicable):  
 Federal Fiscal Year: 2005  
 Tribal/TDHE Program Year: 2005



(Double-Click button to return to top)

<b>PART I: 1937 HOUSING ACT INVENTORY UNDER MANAGEMENT</b>		
<b>Housing Inventory</b>	<b>Number of Units (Subtotal)</b>	<b>Number of Units (Total)</b>
column a	column b	column c
1. Mutual Help Units Under Management as of September 30	1476	
2. Low Rent Units Under Management as of September 30	974	
3. Turnkey III Units Under Management as of September 30	0	
4. Total Beginning 1937 Housing Act Inventory		2450
5. Units Planned to be Demolished or Disposed of During Plan Period	a. Mutual Help	0
	b. Low Rent	0
	c. Turnkey III	0
	d. Total	
6. Units Planned to be Conveyed During Plan Period	a. Mutual Help	87
	b. Low Rent	0
	c. Turnkey III	0
	d. Total	
7. Total Planned Ending 1937 Housing Act Inventory as of September 30		2537
<b>PART II: 1937 HOUSING ACT INVENTORY IN THE DEVELOPMENT PIPELINE</b>		

8. Mutual Help Units in the Pipeline as of September 30	0	
9. Low Rent Units in the Pipeline as of September 30	0	
10. Total Units in Pipeline as of September 30		0
<b>PART III: SECTION 8 VOUCHERS AND CERTIFICATES</b>		
11. Section 8 Vouchers and Certificates as of September 30		0
<b>PART IV: NAHASDA UNITS</b>		
12. Total NAHASDA Units as of September 30	445	

**OTHER SUBMISSIONS**

Recipients of NAHASDA funds are required to prepare and submit the following information:

1. **Useful Life**

Sections 205(a)(2) and 209 of NAHASDA requires that housing remain affordable. Each recipient will determine the "useful life" period for its units. The useful life of each assisted housing unit in each development must be described. This information may be described here or in the affordable housing resources section of the 1-year plan.

**Please enter your Useful Life Information:**

The "useful life" of each assisted housing unit will be determined by the amount of IHBG funds invested (as defined in IHBG Program Guidance 2005-10) as follows:

<u>IHBG Funds Invested</u>	<u>Affordability Period</u>
Under \$5,000.....	1 year
\$5,000 to \$15,000.....	5 years
\$15,001 to \$30,000.....	10 years
\$30,001 to \$50,000.....	15 years
Over \$50,000.....	20 years

These provisions shall be assured through binding commitments to ensure that each housing unit will remain affordable for its "useful life."

2. **Model Housing Activities**

Recipients are required to submit proposals to operate model housing activities or other housing programs as defined in NAHASDA sections 201(b)(2) and 202(6) for non low-income families. If a model housing activity is to be undertaken during the 1-year plan period, proposals may be included here, in the affordable housing resources section of the 1-year plan, or as a separate submission. All proposals must be approved by the Secretary prior to beginning any model housing activity.

**Please enter your Model Housing Activities here:**

N/A

3. **Tribal and other Indian Preference**

Section 201(b)(4) of NAHASDA allows preference for tribal members and other Indian families. If preference will be given to tribal members or other Indian families, the preference policy must be described. This information may be provided here or in the affordable housing resources section of the 1-year plan.



**Please enter your preference policy here:**

In accordance with policies, preference shall be provided for admissions to housing assistance funded in part or whole by IHBG funds to persons who are citizens of the Cherokee Nation.

**4. Planning and Administration**

In accordance with the Final Rule, state the percentage of annual grant funds which will be used for planning and administrative purposes. If the amount is over 20 percent of the annual grant amount, HUD approval is required.

**Please enter your planning and administration here:**

During this plan year, the Cherokee Nation will not use more than 20% of the grant amount for planning and administrative activities. The percentage based on the principal and program income IHBG amount is about 17.7% or \$5,500,000 divided by \$31,000,000. All other staff and overhead costs have been determined to be eligible costs of the various affordable housing activities in accordance with 24 CFR 100.236(b).

**5. Minimal Funding**

As stated in the Final Rule, the first year of NAHASDA participation, a tribe whose allocation is less than \$50,000 under the need component of the formula shall have its need component of the grant adjusted to \$50,000. Certify here that there is a need for funding.

**Please enter your minimal funding here:**

N/A

**6. Method of Payment**

In accordance with the Final Rule, state the method of payment the tribe/THDE will use to request its grant funds.

**Please enter your method of payment here:**

The LOCCS system will be utilized as the method of payment in accordance with the Final Rule and NAHASDA program guidance notices.



(Double-Click button to return to top)

## WAIVER REQUESTS

Please indicate here if you have met the regulatory requirements for a waiver of a section and request a waiver for that section.

Please enter your Waiver Request Comments here:

None
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(Double-Click button to return to top)

<u>Main Section</u>	<u>Sub-Section</u>	<u>Waiver Request?</u>
<b>5-YEAR PLAN</b>		
Mission Statement		No
Goals and Objectives		No
Activities Plan		No
<b>1-YEAR PLAN</b>		
Goals and Objectives		No
Statement of Needs		
	The estimated low-income family housing needs	No
	The estimated housing needs for all families	No
Financial Resources		
	Identification and description of financial resources	No
	Uses of such resources	No
Affordable Housing Resources:		
	The characteristics of the housing market	No
	The structure/coordination/cooperation with other entities	No
	The manner in which housing needs will be addressed	No
	The manner in which 1937 Act housing will be protected/maintained	No
	Existing/anticipated homeownership/rental programs	No
	Existing/anticipated housing rehabilitation programs	No
	All other existing/anticipated housing assistance	No
	Housing to be demolished or disposed of	No
	Coordination with tribal and State welfare agencies	No
	The manner in which safety and resident involvement will be promoted	No
	Organizational capacity & key personnel that will carry out IHP activities	No
Performance Objectives		No
Table 1 - Statement of Needs		No
Table 2 - Financial Resources		No
Table 3 - Housing Profile		No

**NATIVE AMERICAN HOUSING ASSISTANCE AND SELF-DETERMINATION ACT**

**ENVIRONMENTAL REVIEW - EXPRESSION OF INTENT**

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*To facilitate the completion of environmental review responsibilities under the Indian Housing Block Grant program, this Expression of Intent will provide HUD with information needed to assist the tribe in completion of these activities and to schedule resources needed to complete environmental review responsibilities. Environmental reviews are completed for individual activities included in the Indian Housing Plan. The tribe can choose to complete the environmental review for some or all activities and can decide at a later date to change its decision.*

**Yes** The tribe plans to assume the status of a Federal official under the National Environmental Policy Act of 1969 and the other provisions of law listed in 24 CFR 58.5 insofar as the provisions of the Act and such other provisions of law apply to the Indian tribe's proposed program pursuant to 24 CFR part 58.

**No** The tribe plans to request HUD to fulfill environmental review responsibilities stated above pursuant to 24 CFR part 50.

**No** The tribe plans to work with HUD and provide information and studies to HUD to allow HUD to fulfill environmental review responsibilities stated above pursuant to 24 CFR part 50.

**No** The tribe plans to assume the responsibilities stated above except for the following listed activities for which it will request HUD to fulfill the environmental review responsibilities.



**NATIVE AMERICAN HOUSING ASSISTANCE AND SELF-DETERMINATION ACT**

**INDIAN HOUSING PLAN CERTIFICATION OF COMPLIANCE**

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*This certification is for use with the Indian Housing Plan (IHP). If the IHP is prepared and submitted by a Tribally Designated Housing Entity on behalf of a tribe, it must be accompanied by a tribal certification from the recognized tribal government covered under the IHP. In accordance with the applicable statutes, the recipient certifies that:*

In accordance with the applicable statutes, the recipient certifies that:

**Yes** (A) it will comply with title II of the Civil Rights Act of 1968 in carrying out this Act, to the extent that such title is applicable, and other applicable Federal statutes;

The following certifications will only apply where applicable based on program activities

**Yes** (B) it will maintain adequate insurance coverage for housing units that are owned and operated or assisted with grant amounts provided under the Native American Housing and Self-Determination Act of 1996 (the Act), in compliance with such requirements as may be established by the Secretary;

**Yes** (C) policies are in effect and are available for review by the Secretary and the public governing the eligibility, admission, and occupancy of families for housing assisted with grant amounts provided under the Act;

**Yes** (D) policies are in effect and are available for review by the Secretary and the public governing rents charged, including the methods by which such rents or homebuyer payments are determined, for housing assisted with grant amounts provided under the Act; and

**Yes** (E) policies are in effect and are available for review by the Secretary and the public governing the management and maintenance of housing assisted with grant amounts provided under the Act.

Yes Authorized Official Certification To Above Information  
(MM/DD/YYYY)

Date: 02/28/2005

Authorized Official's Title: Principal Chief of the Cherokee Nation



\_\_\_\_\_ Chadwick Smith

**NATIVE AMERICAN HOUSING ASSISTANCE AND SELF-DETERMINATION ACT**  
**INDIAN HOUSING PLAN TRIBAL CERTIFICATION**

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*This certification is for use with the Indian Housing Plan (IHP) when a Tribally Designated Housing Entity (TDHE) prepares the IHP on behalf of an Indian tribe. This certification must be executed by the recognized tribal government covered under the IHP.*

The recognized tribal government of the grant beneficiary certifies that:

n/a (1) it had an opportunity to review the IHP and has authorized the submission of the IHP by the housing entity; or

n/a (2) it has delegated to such TDHE the authority to submit an IHP and amendments on behalf of the tribe without prior review by the tribe.

n/a Authorized Official Certification To Above Information

Date: (MM/DD/YYYY)

Authorized Official's Title:

