

RESOLUTION NO. 73-06

COUNCIL OF THE CHEROKEE NATION

A RESOLUTION REVISING THE 2006 INDIAN HOUSING PLAN

WHEREAS, the Cherokee Nation since time immemorial has exercised the sovereign rights of self-government in behalf of the Cherokee people;

WHEREAS, the Cherokee Nation is a federally recognized Indian Nation with a historic and continual government to government relationship with the United States of America;

WHEREAS, the Native American Housing Assistance and Self-Determination Act of 1996 requires a tribe to adopt a one year plan for each fiscal year's funding;

WHEREAS, the Cherokee Nation Community Services Division requests a revision to the 2006 Indian Housing Plan;


WHEREAS, the proposed revision is attached as a printed version and electronic version;

WHEREAS, the proposed revision meets the Cherokee Nation's priorities and fulfills its requirements for approval.


BE IT RESOLVED BY THE CHEROKEE NATION, that the Tribal Council approves this resolution revising the 2006 Indian Housing Plan and authorizes the Principal Chief and/or his designee to execute documents to submit to the Department of Housing and Urban Development.

CERTIFICATION

The foregoing resolution was adopted by the Council of the Cherokee Nation at a duly called meeting on the 10th day of July, 2006, having 17 members present, constituting a quorum, by the vote of 17 yea; 0 nay; 0 abstaining.



Meredith Frailey, Speaker
Council of the Cherokee Nation

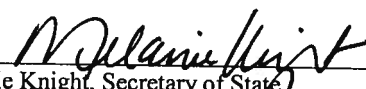
ATTEST:


Don Garvin, Secretary
Council of the Cherokee Nation

Approved and signed by the Principal Chief this 13th day of July, 2006.

ATTEST:


Chadwick Smith, Principal Chief
Cherokee Nation


Melanie Knight, Secretary of State
Cherokee Nation

Cherokee Nation Act/Resolution Proposal Form

Act Resolution

TITLE: Authorizing the revision to the 2006 Indian Housing Plan.

DEPARTMENT CONTACT: David Southerland – HACN

RESOLUTION PRESENTER: David Southerland – HACN

SPONSOR: Melvinia Shotpouch

NARRATIVE: (See Attached Outline for Information If Outline is Required)

The following is a list of changes in the 2006 Indian Housing Plan.

Page 8, 2.2, Replace \$10,000 with \$15,000 and replace 350 with 233. Delete the language "to leverage approximately \$12 million in mortgage money, such as Section 184 loans."

Page 13, Delete the language "In addition, the down payment/closing cost program is expected to leverage an additional \$20,000,000 in mortgage funds, primarily guaranteed by Section 184."

Page 20, Delete the language, "Recipients' contributions shall be matched for an amount not to exceed \$10,000." Insert language, "Mortgage Assistance for each recipient shall not exceed \$15,000."

Page 34, Replace \$29,200,000 with \$30,216,767. Replace \$300,000 to \$283,233. Replace \$46,500,000 with \$47,500,000.

Page 35, Replace 350 with 233 in two columns, Replace 2053 with 1936 and replace 11445 with 11328.

Page 40, Insert a \$ before 4,523,000.

05-31-06A10:15
G.R.
RCYD
AM

ADMINISTRATIVE CLEARANCE

Program/Project Manager:

Signature/Initial _____ Date _____

Department Director:

Signature/Initial _____ Date _____

Executive Director:

David Southerland 5-31-06
Signature/Initial _____ Date _____

Controller: (if needed)

Signature/Initial _____ Date _____

Government Resources:

Wite Mayr 5/31/06
Signature/Initial _____ Date _____

Administration Approval:

Melvinia Shotpouch 5/31/06
Signature/Initial _____ Date _____

LEGISLATIVE CLEARANCE:

Legislative Aide:

gb 6.1.06
Signature/Initial _____ Date _____

Standing Committee & Date:

CS 6.13.06

Chairperson:

Shotpouch
Signature/Initial _____ Date _____

Returned to Presenter: _____

Date _____

06-01-06P04:33 RCYD

Cherokee Nation
Outline For Act/Resolution Justification Form

I. PURPOSE: To revise the 2006 Indian Housing Plan.

II. FUNDING REQUIRED / SOURCE OF FUNDS:

Funding Contract Amount: \$29,200,000 plus \$283,233 in program income

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

In – Kind (*If applicable*): None_ Source:

Date Available: June 1, 2006

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/Housing Authority Department: Housing Staffing Required: No new staffing.

B. Will Any of the Services Be Outsourced or Contracted? Yes
\$Amount \$5,000,000

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

2006 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

Double-click the **Go** button to move to the section in order to enter data.

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5-YEAR PLAN			
Mission Statement		3	<input type="button" value="Go"/>
Goals and Objectives		4	<input type="button" value="Go"/>
Activities Plan		7	<input type="button" value="Go"/>
1-YEAR PLAN			
Goals and Objectives	2006 Cherokee IHP	8	<input type="button" value="Go"/>
Statement of Needs			
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	The estimated housing needs for all families	12	<input type="button" value="Go"/>
Financial Resources			
	Identification and description of financial resources	13	<input type="button" value="Go"/>
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Affordable Housing Resources:			
	The characteristics of the housing market	15	<input type="button" value="Go"/>
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	The manner in which housing needs will be addressed	17	<input type="button" value="Go"/>
	The manner in which 1937 Act housing will be protected/maintained	18	<input type="button" value="Go"/>
	Existing/anticipated homeownership/rental programs	19	<input type="button" value="Go"/>
	Existing/anticipated housing rehabilitation programs	21	<input type="button" value="Go"/>
	All other existing/anticipated housing assistance	23	<input type="button" value="Go"/>
	Housing to be demolished or disposed of	24	<input type="button" value="Go"/>
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	The manner in which safety and resident involvement will be promoted	26	<input type="button" value="Go"/>
	Organizational capacity & key personnel that will carry out IHP activities	27	<input type="button" value="Go"/>
Performance Objectives		28	<input type="button" value="Go"/>
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INDIAN HOUSING PLAN

General Information:

Name of Tribe: Cherokee Nation

Tribal Chair: First Name: Chad Last Name: Smith

Telephone Number With Area Code: (918) 456-0671

Tribal Street Address: P.O. Box 948

Tribal City: Tahlequah

Tribal State: OK

Tribal Zip: 74465

Tribal 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: 2006

Recipient Fiscal Year End Date: 09/30/2006 (MM/DD/YYYY)

Grant Number: Estimated Grant Amount: \$29,200,000.00 Actual Grant Amount:
\$30,216,767.00

5-YEAR INDIAN HOUSING PLAN

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.



(Double-Click button to return to top)

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 modernization and/or rehabilitation of existing Mutual-Help or Direct Housing (Low Rent) units.

OBJECTIVES:

Provide renovations and repair items to all existing Low Rent units developed with 1937 Housing Act Funds as needed each year.

Identify and provide funding for any modernization needs of Mutual Help units/projects owned by the HACN.

B. OPERATING (1937 ACT UNITS)

Provide management, administration, and maintenance services for Low Rent units.

OBJECTIVES:

Provide subsidy funds necessary to 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 125 affordable rental units for low-income Indians

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 for planning, development, engineering, repair, and/or installation of infrastructure systems, which will meet IHS Sanitation Deficiency System requirements.

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.

OBJECTIVES:

Construct or acquire 500 homeownership-housing units through the use of IHBG and/or Title VI funds.

Locate and purchase land for future sites.

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

Provide mortgage assistance for 500 eligible applicants to enable them to secure or construct adequate housing.

GOAL 3 - HOUSING SERVICES

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

Provide rental assistance to eligible recipients.

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

Match Individual Development Accounts for allowable eligible NAHASDA activities for eligible recipients.

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

OBJECTIVES:

Develop Pre and Post homeownership counseling programs.

Match Individual Development Accounts for at least 100 eligible recipients.

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.

Subsidize Title VI program as needed.

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

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.

GOAL 4 - HOUSING MANAGEMENT SERVICES

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 for IHBG funds.

OBJECTIVES:

Continue and expand the intake processing of participants.

Provide staff training on all requirements of programs.

GOAL 5 - CRIME PREVENTION & SAFETY

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

OBJECTIVES:

Maintain staff to perform law enforcement/security functions beyond the basic responsibilities of the primary law enforcement agencies and the services they provide to all citizens of the applicable jurisdiction.

GOAL 6 - MODEL ACTIVITIES

None projected at this time.

GOAL 7 - PLANNING & ADMINISTRATION

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.

OBJECTIVES:

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

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 to utilize the Housing Authority of the Cherokee Nation, the Nation's internal groups, and possibly other entities to carry out housing activities.

The development of homeownership units shall follow guidelines that ensure quality land and/or housing is purchased or constructed to meet environmental requirements, lead-based paint regulations, modest cost standards, safe and sanitary conditions, construction standards, energy efficiency, handicapped accessibility, low cost maintenance, and other considerations necessary to provide quality housing at modest costs for the greatest number of eligible families.

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

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 250 Low Rent Units at an average of \$4,400 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 \$1,700,000.

Goal 2 - DEVELOPMENT (HOMEOWNERSHIP)

- 2.1 Provide 30 "building packages" for self-help construction under supervision at an average cost of \$50,000.
- 2.2 Provide mortgage assistance and closing costs to 233 low-income Indian homebuyers at a total maximum cost of \$15,000.
- 2.3 Rehabilitate or replace 250 houses privately-owned by low-income Indians at an average cost (including direct staff and overhead) of \$22,000 per recipient.
- 2.4 Utilized Title VI loan guarantee funds to provide at least 200 homeownership units.

Goal 3 - Housing Services

- 3.1 Provide rental assistance to at least 1,471 low-income Indians.
- 3.2 Provide self-sufficiency counseling to 2,500 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 \$1,500,000 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:

Identifications 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 12-27-05:

Area Office (County)	Home Ownership	Low Rent	Rental Assistance	Welfare-to Work	Private Rehab
Area 1					
Cherokee	830	531	350	239	47
Adair	663	407	68	36	154
Wagoner	152	0	35	23	6
Area 2					
Rogers	847	259	162	140	54
Nowata	50	83	33	6	10
Craig	75	18	40	1	35
Tulsa	612	3	31	184	72
Washington	138	50	29	44	34
Area 3					
Sequoyah	783	0	237	303	280
McIntosh	35	1	1	3	7
Muskogee	354	45	65	108	104
Area 4					
Delaware	371	161	69	53	142
Mayes	228	53	62	34	121
Ottawa	77	0	6	3	10
Totals	5,215	1,611	1,188	1,177	1,076

With funding at current level, there are no plans to serve outside the Cherokee Nation jurisdiction area.

CHEROKEE NATION 2006 FORMULA NEEDS DATA

AIAN persons	109,221
AIAN households with annual income less than 30% of median income:	6,030
AIAN households with annual income between 30% and 50% of median income:	5,745
AIAN households with annual income between 50% and 80% of median income:	8,473
AIAN households that are overcrowded or without kitchen or plumbing:	3,023
AIAN households with housing cost burden greater than 50% of annual income:	4,240
Housing Shortage (Number of low-income AIAN households less total Number of NAHASDA and Formula Current Assisted Stock):	17,816

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 Cherokee Nation estimates a need for an additional 200 homeownership units per year for Indian Families in the jurisdiction beyond those qualifying under NAHASDA guidelines based on requests for water and sewer services, Section 184 requests, and inquiries for assistance. The need for rental housing for other than eligible families is difficult to estimate since waiting lists and other information is not maintained. However, based on Census information, it is estimated that there are 1,424 rental "opportunities" needed for higher income Indian families.



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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	\$30,216,767
Anticipated Program Income	<u>\$ 283,233</u>

Total NAHASDA-related Resources	\$30,500,000
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The Nation is also proposing to utilize \$17 million in Title VI loan guarantee funds for homeownership.



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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:

Fiscal Year ending 09/30/06	
1937 Housing Act Assistance	
Modernization	\$ 1,100,000
Operating Subsidy	\$ 1,700,000
Development (Homeownership)	
Construction	\$ 1,500,000
Mortgage Assistance	\$ 3,900,000
Rehabilitation (Privately-Owned)	\$ 5,660,000
Housing Services	
Rental Assistance	\$ 3,500,000
Self Sufficiency Counseling	\$ 1,500,000
Resident Services	\$ 1,185,000
Title VI Debt Subsidy	\$ 1,500,000
Transitional/Emergency Housing	\$ 437,000
Housing Management Services	
Housing Management	\$ 2,800,000
Crime Prevention & Safety	
Marshal Services	\$ 1,195,000
Planning & Administration	
Administration/Management/Planning	\$ 4,523,000
<u>TOTAL RESOURCES</u>	<u>\$30,500,000</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:

The housing market characteristics in the jurisdiction vary widely due to the size and diversity of the area. There are several public sources for housing including housing authorities and community action agencies in the jurisdiction. Likewise, the private market housing in some areas is significantly improving while other locations are stagnant or deteriorating. This is how the Nation's housing programs are designed to be as flexible as possible to meet local conditions: Mortgage assistance and rental assistance. Mortgage Assistance is available for either new construction or acquisition.

In addition, there is a documented need within the jurisdiction for the rehabilitation of privately-owned units of eligible Indian families. Therefore, significant resources are devoted to meeting this need.



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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 2006 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:

Funds shall be used to build, acquire, and develop housing for low-income Indian families in the Cherokee Nation jurisdictional area. Areas may be selected for development that will enhance Cherokee/Indian communities. Funds will be expected to be paid back essentially at market terms. Housing may be owned by the Nation/HACN or individuals.

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.

COMMUNITY HOUSING:

This program is intended for communities/groups which desire to contribute most of the labor to construct houses for eligible low-income Indians. 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.

BUILDING PACKAGES:

This program provides building materials to eligible applicants for homeownership construction through "self-help." Applicants would sign a note for repayment. Technical work such as pad, foundation, electrical, plumbing, etc. would, in most cases, be performed by housing personnel.

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 to the homeowner for units under management of the HACN through use of the homebuyer equity accounts.

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

REHAB LOANS:

Provides rehab loans form 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 home 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).

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 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. If IHBG funds are used, environmental requirements must be complied with as required.



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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 notice, 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 shelter, 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:

- 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.

Residents are asked to participate in the development of the Indian Housing Plan and Annual Performance Reports. 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 2006 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 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:

2003 IHP

Expend approximately \$200,000 to modernize the water system that serves the Cherry Tree Mutual-Help housing sites.

2004 IHP

Modernize 586 Low Rent unities by May 31, 2006.

Acquire or construct 47 homeownership units by May 31, 2006.

Rehabilitate 78 privately-owned homes by September 30, 2006.

Complete the construction of 4 self-help houses by May 31, 2006.

Provide case management and related services to housing residents utilizing approximately \$50,000 by May 31, 2006.

Provide assistance to at least 20 eligible recipients to prevent them from becoming homeless.

Begin construction on 27 self-help houses by September 30, 2006.

Complete self-help rehabilitation of 30 houses by May 31, 2006.

2005 IHP

100% of the funds for resident services shall be expended by September 30, 2006 to create community youth projects, provide case management, and train residents for careers and jobs.

100% of the budgeted funds will be used by May 31, 2006 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.

250 recipients shall have received transitional housing assistance that assisted/prevented them from becoming homeless by September 30, 2006.

Provide initial assessment and preliminary case plans to 3,000 people on the waiting list by September 30, 2006 to prepare them eventually for homeownership, i.e. obtaining mortgages.

Provide eight months of needed operating subsidy to the Low Rent program by May 31, 2006.

Modernize or repair 400 Low Rent units by September 30, 2006.

Provide homebuyer training and started to match contributions from recipients for mortgage assistance and closing costs for 200 applicants by September 30, 2006.

Provide 8 months of rental assistance to at least 1,471 recipients by May 31, 2006.

Provide 8 months of subsidy to the Title VI outstanding loan by May 31, 2006.

Rehabilitate 150 homes at an average of \$15,000 per unit of all costs (with the exception of overall administration/planning costs) by September 30, 2006.

Provide 8 months of housing management for NAHASDA units, including rental assistance by May 31, 2006.

2006 IHP

20% of the funds for resident services shall be expended by September 30, 2006 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, 2006 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.

75 recipients shall have received transitional housing assistance that assisted/prevented them from becoming homeless by September 30, 2006.

Provide initial assessment and preliminary case plans to people on the waiting list by September 30, 2006 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, 2006.

Provide two months of rental assistance to at least 1,471 recipients by September 30, 2006.

Provide four months of subsidy to the Title VI outstanding loan by September 30, 2006.

Provide four months of housing management for NAHASDA units, including rental assistance by September 30, 2006.



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**TABLE 1
STATEMENT OF NEEDS**

Name of Tribe: **Cherokee Nation**
 Name of TDHE (if applicable):
 Federal Fiscal Year: **2006**
 Tribal/TDHE Program Year: **2006**
 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	109221		
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	1512	1512	
6. Number of Indian Families Living in Over-Crowded Conditions	1511	1511	
PART II: OTHER INDIAN AREA/TRIBAL PROFILE (OPTIONAL)			
Person and Family Categories	All Income Levels	Low- Income	
7.	a.		
	b.		
	c.		
	d.		



	e.				
--	----	--	--	--	--



Table 1 Statement of Needs continued

PART III: CURRENT STATUS AND FUTURE NEEDS					
Type of Housing		Existing Housing	Unmet Needs for All Indian Families	Unmet Needs for Low-income Indian Families	
column a		column b	column c	column d	
8. Rental Housing	a. Number of Units	11653	4223	2799	
	b. Number of Units Needing Rehabilitation	2331			
9. Homeowner Housing	a. Number of Units	31171	6215	5215	
	b. Number of Units Needing Rehabilitation	1076			
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	
PART IV: OTHER CURRENT STATUS AND FUTURE NEEDS (OPTIONAL)					
14.	a. elderly housing # beds				
	b. emergency shelter hsg. # beds				
	c. juvenile inst.				
	d. non-institutional group quarters				

e.			
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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, 2006 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 Tribe: **Cherokee Nation**
 Name of TDHE (if applicable):
 Federal Fiscal Year: **2006**
 Tribal/TDHE Program Year: **2006**



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PART I: SOURCES OF FUNDS FOR NAHASDA ACTIVITIES	
Sources of Funds	Planned Amount
column a	column b
1. HUD Resources	
a. NAHASDA Block Grant	\$30,216,767.00
b. NAHASDA Program Income	\$283,233.00
c. NAHASDA Title VI	\$17,000,000.00
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	
2. Existing Program Resources	
a. 1937 Housing Act Programs	
b. Other HUD Programs	
3. Other Federal or State Resources	
a. BIA Home Improvement Program	
b. Other	
4. Private Resources	
a. Tribal Contributions for affordable housing	
b. Financial Institution	
c. Other	
5. Other	
6. Total Resources	\$47,500,000.00

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)	\$1,100,000.00	250	250
b. Operating (1937 Housing Act)	\$1,700,000.00	973	973
8. Development			
a. Rental	1. Construction of new units		
	2. Acquisition		
	3. Rehabilitation		
b. Homeownership	1. Construction of new units	\$18,500,000.00	230
	2. Acquisition	\$3,900,000.00	233
	3. Rehabilitation	\$5,660,000.00	250
9. Housing Services	\$8,122,000.00		5721
10. Housing Management Services	\$2,800,000.00		2471
11. Crime Prevention and Safety	\$1,195,000.00		1200
12. Model Activities (specify below)			
a.			
13. Planning and Administration	\$4,523,000.00		
14. Reserves			
15. Other			
16. Total	\$47,500,000.00	1936	11,328

**TABLE 3
HOUSING PROFILE**

Name of Tribe: Cherokee Nation
 Name of TDHE (if applicable):
 Federal Fiscal Year: 2006
 Tribal/TDHE Program Year: 2006



(Double-Click button to return to top)

PART I: 1937 HOUSING ACT INVENTORY UNDER MANAGEMENT		
Housing Inventory	Number of Units (Subtotal)	Number of Units (Total)
column a	column b	column c
1. Mutual Help Units Under Management as of September 30	1423	
2. Low Rent Units Under Management as of September 30	973	
3. Turnkey III Units Under Management as of September 30		
4. Total Beginning 1937 Housing Act Inventory		2396
5. Units Planned to be Demolished or Disposed of During Plan Period	a. Mutual Help	
	b. Low Rent	
	c. Turnkey III	
	d. Total	
6. Units Planned to be Conveyed During Plan Period	a. Mutual Help	90
	b. Low Rent	
	c. Turnkey III	
	d. Total	
7. Total Planned Ending 1937 Housing Act Inventory as of September 30		2306
PART II: 1937 HOUSING ACT INVENTORY IN THE DEVELOPMENT PIPELINE		

8. Mutual Help Units in the Pipeline as of September 30		
9. Low Rent Units in the Pipeline as of September 30		
10. Total Units in Pipeline as of September 30		
PART III: SECTION 8 VOUCHERS AND CERTIFICATES		
11. Section 8 Vouchers and Certificates as of September 30		
PART IV: NAHASDA UNITS		
12. Total NAHASDA Units as of September 30		487

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 use slightly less than 15% of the grant amount for planning and administrative activities. The percentage based on the principal and program income IHBG amount is \$4,523,000 divided by \$30,500,000.

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.



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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:

No



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<u>Main Section</u>	<u>Sub-Section</u>	<u>Waiver Request?</u>
3-YEAR PLAN		
Mission Statement		No
Goals and Objectives		No
Activities Plan		No
1-YEAR PLAN		
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

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

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 Date: (MM/DD/YYYY)

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

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.

No Authorized Official Certification To Above Information

Date: (MM/DD/YYYY)

Authorized Official's Title:

