

CHEROKEE NATION TRIBAL COUNCIL

COMMUNITY SERVICES COMMITTEE REPORT

Group: Community Services **Month/Year of Report:** September 2015

Executive Director: Ron Qualls

Phone:

E-mail:

I. Budget Highlights

1. Tribal Individual Water/Sewer Funds 87% expended. Additional \$300k in water/sewer funding received last month has been committed in contracts for services.
2. Tribal Community Water/Sewer Funds 97% expended

II. Program Highlights

a.) Balanced Scorecard Measures

1. Trained 138 food handlers
2. Repaired sewer and/or water facilities for 21 homes
3. Installed sewer and/or water facilities for 25 homes

b.) Accomplishments

1. Gore WTP approximately 90% complete.
2. Hwy 82C Waterline project progressing. Approximately 34,600 LF (80%) complete.
3. Locust Grove water loss study about 95% complete
4. Cherry Tree Lift Station bids opened. Contract Awarded to Bronze Oak Construction. Contractor preparing submittals.
5. Preparing to bid Marble City Lift Station project.

c.) Future Plans

1. Preparing to bid out for contracts to install aerobic systems and water wells in FY 2016.
2. Preparing spending plan to help ensure FY16 funds will last 12 months. This might result in delays in some services but will be necessary to keep from running out of funds before the end of the FY.

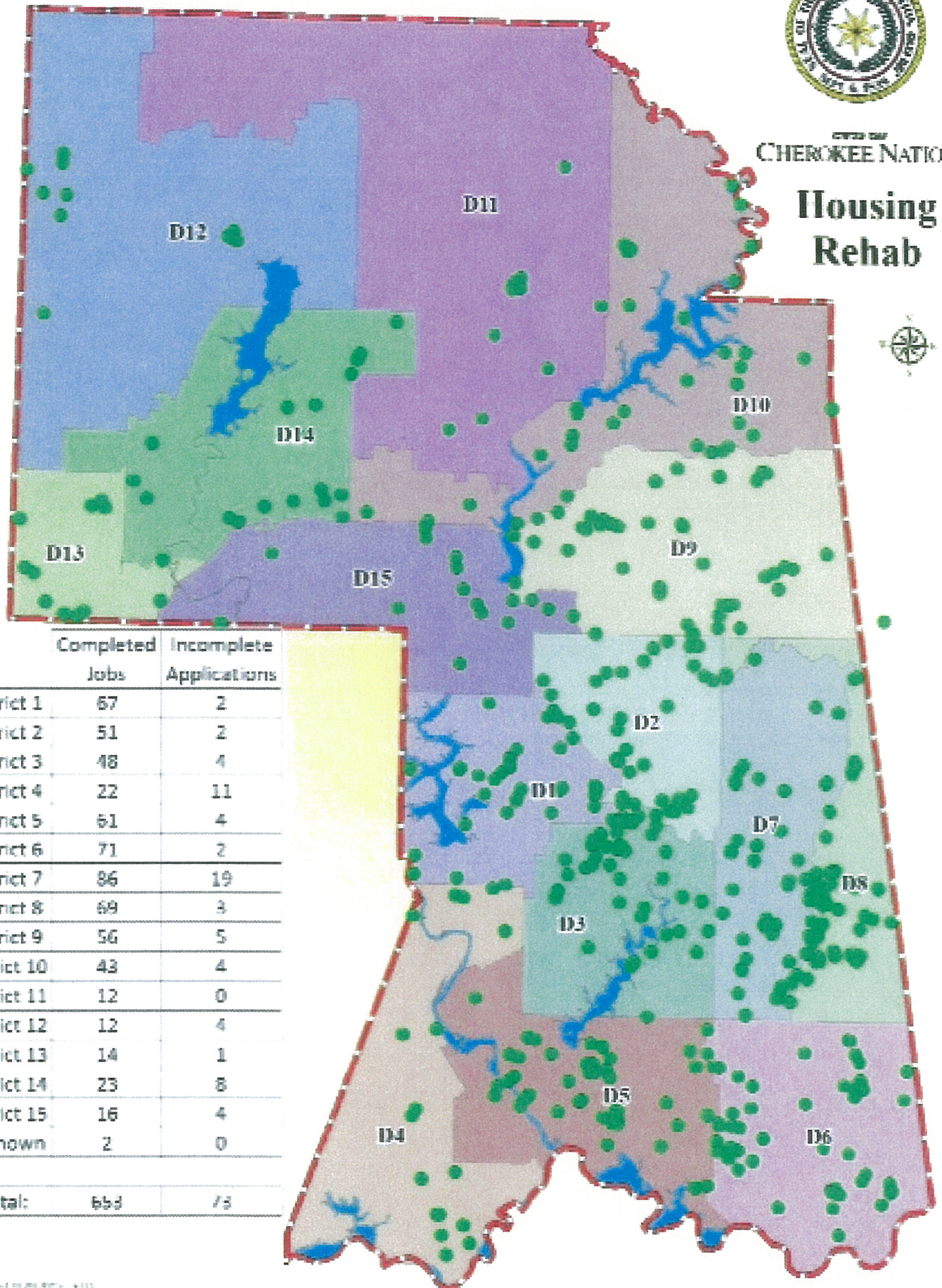
Rehab/Emergency/Handicap Accessibility/LBP				
Month/Year of Report: October 01, 2014 Thru September 29, 2015				
County	Incomplete Application Submitted	Completed Applications Submitted	Completed Jobs this Month	Total Jobs Completed FY 2014
Adair	22	30	12	133
Cherokee	10	25	17	148
Craig	0	0	0	8
Delaware	6	13	1	69
Mayer	7	10	1	56
McIntosh	0	0	0	0
Muskogee	9	4	2	31
Nowata	1	0	0	9
Ottawa	0	1	1	9
Rogers	9	14	2	14
Sequoyah	5	18	8	130
Tulsa	8	12	2	10
Wagoner	1	1	0	2
Washington	1	1	0	8
Total	79	129	46	627

Force Account has 23 open work orders and is working on 4 jobs. We currently have 70 jobs posted on the web site of which 23 have been rebid in the last 3 weeks due to no bids.



CHEROKEE NATION

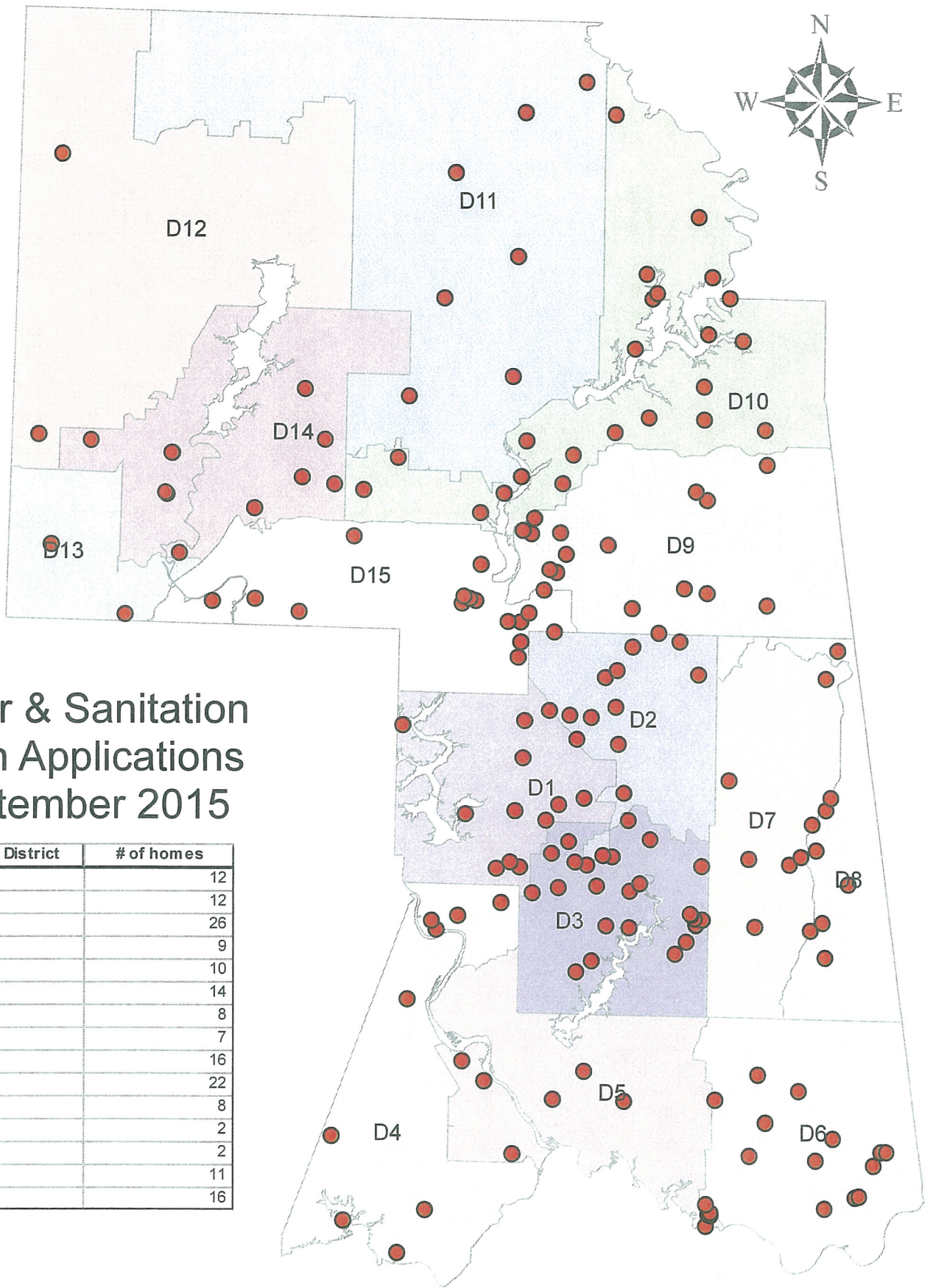
Housing Rehab



	Completed Jobs	Incomplete Applications
District 1	67	2
District 2	51	2
District 3	48	4
District 4	22	11
District 5	61	4
District 6	71	2
District 7	86	19
District 8	69	3
District 9	56	5
District 10	43	4
District 11	12	0
District 12	12	4
District 13	14	1
District 14	23	8
District 15	16	4
Unknown	2	0
Total:	653	73

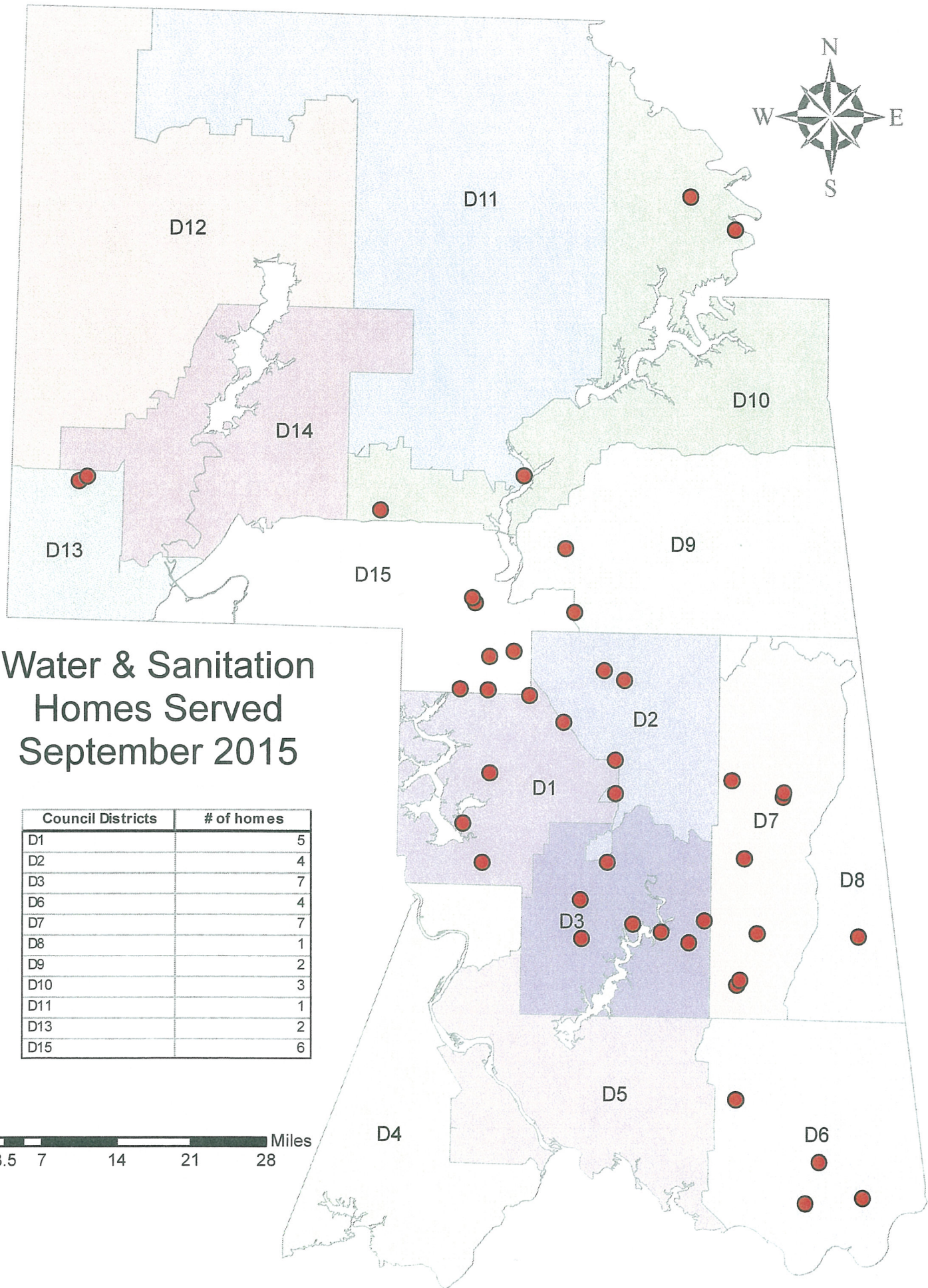
Map created by GIS/IT/ITC 4/11
 Map Guidelines: Information on this map is for informational purposes only and is to be used for graphic display and general planning purposes only. Data accuracy cannot be guaranteed. Questions about this map, its sources, and intended use should be directed to the Cherokee Nation GIS/Data Center.





Water & Sanitation Open Applications September 2015

Council District	# of homes
D1	12
D2	12
D3	26
D4	9
D5	10
D6	14
D7	8
D8	7
D9	16
D10	22
D11	8
D12	2
D13	2
D14	11
D15	16



Water & Sanitation Homes Served September 2015

Council Districts	# of homes
D1	5
D2	4
D3	7
D6	4
D7	7
D8	1
D9	2
D10	3
D11	1
D13	2
D15	6

CHEROKEE NATION TRIBAL COUNCIL
COMMUNITY SERVICES COMMITTEE REPORT

Group: Housing Authority Month/Year of Report: October, 2015
 Executive Director: Gary J. Cooper
 Deputy Director: Erna Reeves Phone: 918-456-5482

MAP Foreclosure Report

Case Number	County	Foreclosure Notice Received	Date Assistance Received	Type of Assistance	Amount Due HACN
<i>None to report</i>					

Reflects only those where HACN is the mortgage holder (pre-May'08)

Public Disclosures:

As required by 24 CFR Part 1000.30, services provided to Cherokee Nation Housing Services Employees and Employee relatives from funds received pursuant to the Native American Housing Assistance and Self-Determination Act of 1996 (NAHASDA), shall be publicly disclosed.

The following applicants have been determined eligible for participation.

LOW RENT APARTMENT:

The following employee and/or relatives were approved to receive services for Low Rent Apartment pursuant to guidelines set forth in the Housing Policy as approved by the Principal Chief of the Cherokee Nation and HACN Policy as approved by the Board of Commissioners.

None to report

HOMEOWNERSHIP:

The following employee and/or relatives were approved to receive services for Homeownership program pursuant to guidelines set forth in the Housing Policy as approved by the Principal Chief of the Cherokee Nation and HACN Policy as approved by the Board of Commissioners.

None to report

RENTAL ASSISTANCE/TEMPORARY RENTAL ASSISTANCE/COLLEGE HOUSING:

The following employee and/or relatives were approved to receive services for Rental Assistance program pursuant to guidelines set forth in the Housing Policy as approved by the Principal Chief of the Cherokee Nation and HACN Policy as approved by the Board of Commissioners.

Taya England, cousin of Gina Salazar an employee of HACN
Wanda Duncan, cousin of Dora Watie an employee of HACN
Patricia Davis, sister of George Hubbard of CN-Housing Rehab
Patricia Davis, sister in law of Shirley Hubbard of HACN
Cody Henson, aunt is Sally Cummins of HACN
Johnny Johnson, brother in law is Jarrod Proctor of CN-Hsg Rehab
Victoria Hoskin, cousin is Charles Hoskin, Jr, CN - Sec of State
Victoria Hoskin, uncle is Charles Hoskin an employee of CN
Ashley Cheater, father is Terry Cheater an employee of HACN
Dennis Ely, mother is Rebecca Ely of CN-Community Services
Tanner Ely, mother is Rebecca Ely of CN-Community Services
Deonna Toney, mother is Cassie Wedge of CN-Human Services
Deonna Toney, aunt is Pauline Pettit of CN-Human Services
Erik Claphan, aunt is Wanda Hatfield, CN Tribal Council
Casey Collyge, grandfather is Curtis Snell, CN Tribal Council
Laura Latta, uncle is Jeff Adair of HACN
Jana Still, an employee of CN - ICW
Shawn Lochner, uncle is Ray Caviness of CN-Housing Rehab
Holly Hiatt, aunt is Erna Reeves of HACN
Trista Vaughn, mother is Teresa Webber of CN-ICW

NEW CONSTRUCTION HOMEOWNERSHIP PROGRAM: *(Non-NAHASDA Program)*

The following employee and/or relatives were approved to receive services for the New Construction Homeownership program pursuant to guidelines set forth in the HACN Policy as approved by the Board of Commissioners.

Kelby Elam, father is Joe Locust of HACN
Caylan Godwin, mother is Lista Godwin of HACN



Keys to a brighter future

Announcements

Board of Commissioners Meeting:

Tuesday, October 27th at 5:30 - Regular Meeting

Office Closures:

None

All offices and staff of the HACN may be reached through the main office number, regardless of their office location. The local and toll free numbers are:

918-456-5482

800-837-2869

**Housing Authority of the Cherokee Nation
Month Ending: August, 2015**

Current Program Participants:

County	Rental Assistance				Homeownership		Loans		Totals		
	Community Shield Insurance	Low Rent Apartments	Rental Assistance (RAP)	Temporary Assistance (TAP)	College Housing Programs	Home-ownership Programs	New Construction Homes	Title VI Mortgage Program	Assumable/Other Mtg. Program	Total Housing Participants	% of Participants
Adair	472	151	123	4	11	120	37	18	1	937	15%
Cherokee	546	171	322	12	24	288	81	63	6	1,513	23%
Craig	42	55	28	2	0	11	6	2	0	146	2%
Delaware	340	118	95	5	12	93	33	22	0	718	11%
McIntosh	12	N/A	0	0	0	6	2	0	0	20	0%
Mayes	234	121	71	7	12	67	22	16	0	550	9%
Muskogee	140	52	68	3	0	59	19	18	0	359	6%
Nowata	29	41	28	0	1	10	16	2	0	127	2%
Ottawa	18	N/A	1	0	1	7	2	5	0	34	1%
Rogers	141	72	191	10	0	87	20	43	5	569	9%
Sequoyah	544	N/A	204	13	17	182	28	58	3	1,049	16%
Tulsa	60	N/A	111	8	4	24	2	3	0	212	3%
Wagoner	10	N/A	6	0	2	62	1	1	0	82	1%
Washington	30	38	41	1	0	27	6	3	0	146	2%
Total:	2,618	819	1,289	65	84	1,043	275	254	15	6,462	100%
			1,438			1,318		269			

Current Applications:

County	Mortgage Assistance	NAHASDA Home-ownership	Community Shield Insurance	Low Rent Apartments	Rental Assistance	New Home Construction	% NHCP	Total Apps	% of Total
Adair	0	22	12	207	164	108	7%	513	12%
Cherokee	0	21	17	235	333	407	25%	1,013	23%
Craig	0	3	0	36	19	30	2%	88	2%
Delaware	0	36	8	167	101	195	12%	507	12%
McIntosh	0	0	0	0	0	13	1%	13	0%
Mayes	0	29	7	74	82	131	8%	323	7%
Muskogee	0	26	3	65	72	136	8%	302	7%
Nowata	0	1	1	39	21	32	2%	94	2%
Ottawa	0	1	0	0	12	22	1%	35	1%
Rogers	0	32	8	163	147	124	8%	474	11%
Sequoyah	0	38	16	0	193	232	14%	479	11%
Tulsa	0	27	1	0	153	121	7%	302	7%
Wagoner	0	5	0	0	12	27	2%	44	1%
Washington	0	19	1	84	53	47	3%	204	5%
Total:	0	260	74	1,070	1,362	1,625	100%	4,391	100%

Mortgage Assistance applications transferred to CN Commerce in April, 2014

**New Construction Homeownership Program
Development Files Processing**

Month of:
Aug, 2015

County	Applications		Processing							Construction		In Processing	Land Development	Under Construction	Construction Complete	
	Waiting List	App Problem	App Processing	Stg I		Stg II		Stg III		Stg IV	Under / Ready Const					Construction Complete
				Prelim Review	Site Inspect	Problem Files	Survey Pending	Survey Rec'd	Process Closing							
Adair	48	1	13	5	2	2	0	0	13	19	37	14	22	19	37	
Cherokee	270	4	19	9	5	2	5	0	36	52	81	23	57	52	81	
Craig	14	0	2	1	0	1	2	2	12	1	6	2	18	1	6	
Delaware	71	5	30	18	2	1	5	1	33	30	33	35	60	30	33	
McIntosh	10	0	0	0	0	0	0	0	2	0	2	0	2	0	2	
Mays	62	3	20	0	5	0	5	0	21	7	22	23	31	7	22	
Muskogee	88	0	9	15	3	1	0	0	10	19	19	9	29	19	19	
Nowata	14	0	1	5	3	1	0	2	6	6	16	1	17	6	16	
Ottawa	15	0	2	6	0	0	0	0	2	3	2	2	8	3	2	
Rogers	95	0	4	0	1	1	3	2	6	12	20	4	13	12	20	
Sequoyah	129	0	11	1	9	1	2	2	21	46	28	11	36	46	28	
Tulsa	112	0	1	14	0	0	1	0	2	2	2	1	17	2	2	
Wagoner	23	0	0	1	0	0	0	0	1	2	1	0	2	2	1	
Washington	34	0	4	1	1	1	1	1	1	6	6	4	6	6	6	
Total:	985	13	116	76	31	11	24	10	166	205	275	129	318	205	275	
			129				318				480					

STAGE I:
Copies of Deed(s), etc.
Check Floodmaps/Floodplain
Identify Utility Companies
Contact for Site Inspection

STAGE II:
Visit Site
Identify/Propose Site Plan
Identify/Propose Utilities
Identify/Propose Lateral Field
Identify/Propose Easement(s)
Deliver Utility Assurance Letters
Request Abstract from participant

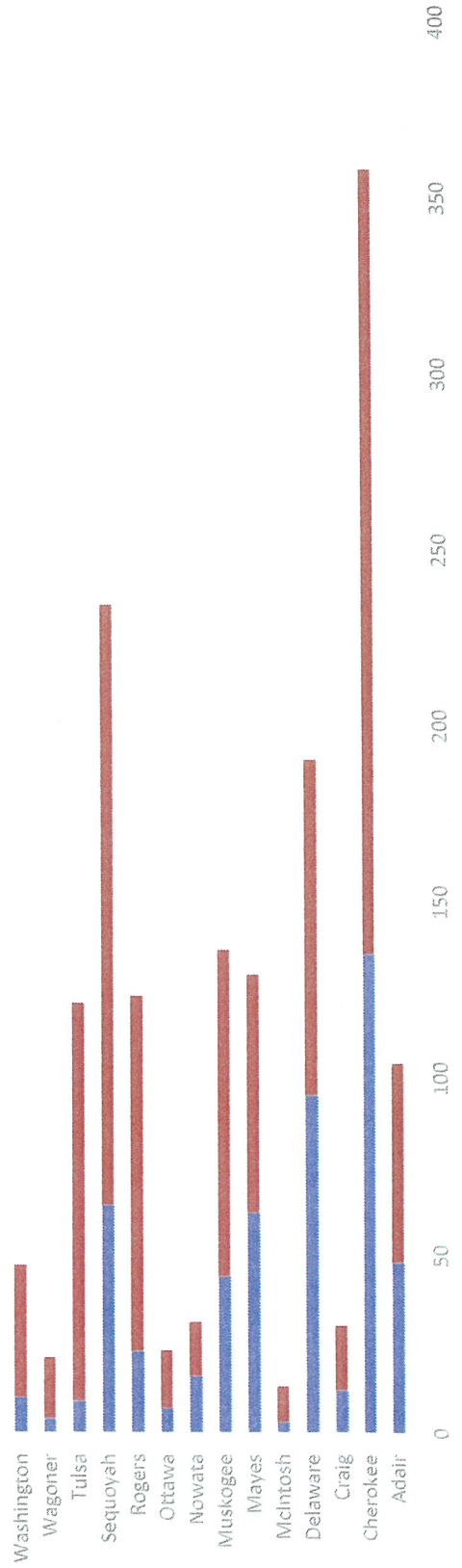
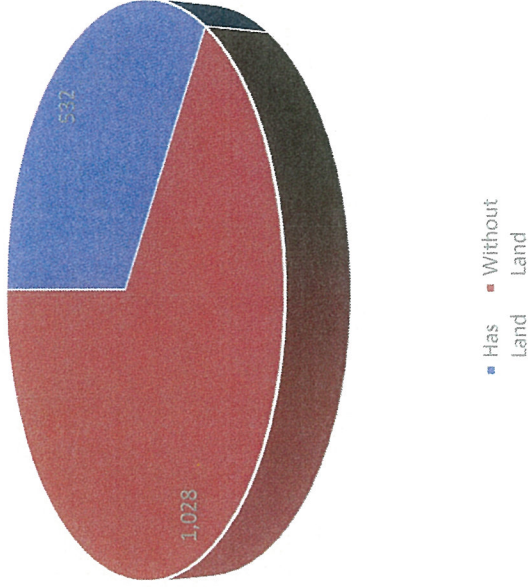
STAGE III:
Order/Receive Survey
Order/Receive Perc Test
Receive Utility Assurance
Receive Abstract from participant

STAGE IV:
Survey Review / Identify Barriers / Process for Closing

New Construction Homeownership Program Application Data

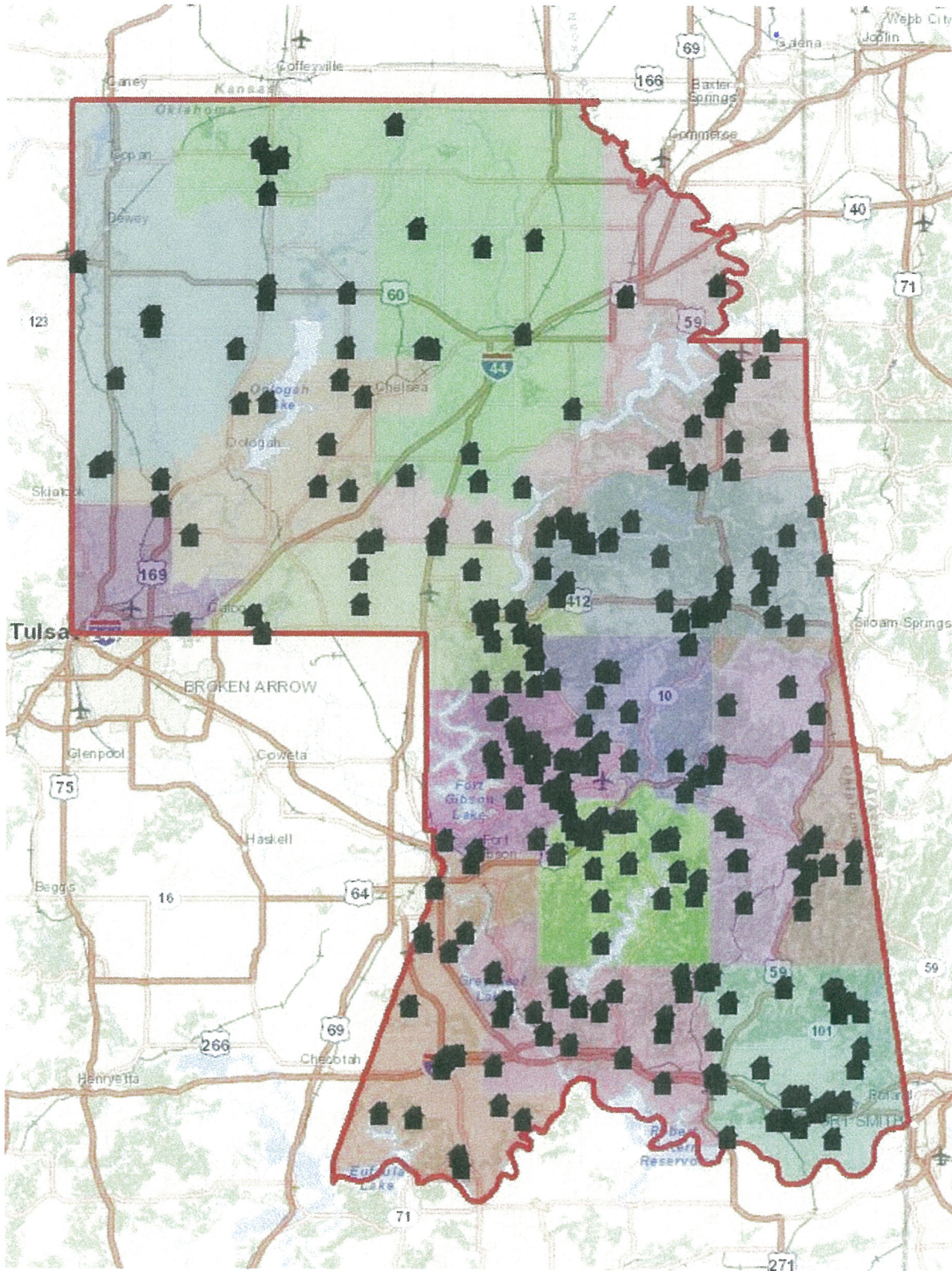
By Has Land/Does not have land:

County	Has Land	Without Land	% With Land	% W/O Land	Total Apps
Adair	48	56	46%	54%	104
Cherokee	135	223	38%	62%	358
Craig	12	18	40%	60%	30
Delaware	95	95	50%	50%	190
McIntosh	3	10	23%	77%	13
Mayes	62	67	48%	52%	129
Muskogee	44	92	32%	68%	136
Nowata	16	15	52%	48%	31
Ottawa	7	16	30%	70%	23
Rogers	23	100	19%	81%	123
Sequoyah	64	170	27%	73%	234
Tulsa	9	112	7%	93%	121
Wagoner	4	17	19%	81%	21
Washington	10	37	21%	79%	47
Total:	532	1,028	34%	66%	1,560



Statistics as of: August 31, 2015

HACN New Construction Program



The above map is a representation of locations that the HACN has inspected sites for and/or built new homes on the New Home Construction Program.

CHEROKEE NATION TRIBAL COUNCIL
COMMUNITY SERVICES COMMITTEE REPORT

Group: Community Services/Road and Transit Dept. **Month/Year of Report:** Oct 2015

Group Leader: Ron Qualls **Phone:** 918-453-5248 **E-mail:** ron-qualls@cherokee.org

I. Budget Highlights:

- a.
- b.

II. Program Highlights

a) Accomplishments:

b) Future Plans/New Initiatives

c) Status on Other Projects:

ADAIR COUNTY PROJECTS:

1. Chewey Road – Designer: Red Plains Engineering. RP working on 90% completion. R/W will submit for appraisals as needed.
2. Dahlongah South – Designer: Holloway Updike & Bellen HUB. 90% checked plans were returned for revisions on 5/14/14. Roads R/W supplied Adair County commissioner with a Notice of Interest letter to be mailed to the residents along the road.
3. Bell North – Designer: Red Plains Engineering. RP working on 90% plans. R/W received easements and exhibits 8/27/15 and is currently performing the first check of the documents.
4. CNI Industrial Access – Designer: D. Moore Contractor: Glover & Associates. Contract amount \$1,633,194.81. Construction underway working on subgrade and pipe placement aggregate base being placed on west end. Asphalt placed on BOP west end to sta. 30+00 30% complete
5. Dahlongah West- Designer: Holloway Updike & Bellen. R/W is complete with research of ownership. Awaiting 30% set of plans.
6. Lyon Switch – Designer: J. Shehi. HUB Engineering submitted 30% review on 11/19/14. HUB Engineering is about 75% complete with hydrology
7. Malloy Hollow– Designer: D. Moore. HUB Engineering Submitted Final Plans 6/15/2015. Holloway has completed their review and has signed Title Sheet.
8. North Salem (Bethel Road) – Designer: Red Plains. RP are working on 90% Plans.
9. Smith Hollow – Designer: Red Plains Engineering. RP are working on 90% Plans. R/W will submit for appraisals as needed.

CHEROKEE NATION TRIBAL COUNCIL
COMMUNITY SERVICES COMMITTEE REPORT

10. Bell School South – Designer: A. Harris - Sent task order to Guy Engineering on 8/12/14 for pavement design, hydraulic study, check, and sign off on project.
11. Rocky Mountain School Loop- Designer: D. Moore - Sent task order to Guy Engineering on 8/11/14 for pavement design, hydraulic study, check, and sign off on project.
12. Honey Hill Phase I – Designer: HUB Engineering – Design plans are complete. Next condemnation court docket is set for 10:00 AM October 5, 2015 at the Adair County Courthouse. Utility letters were sent out for estimates for relocation.
13. Bunch Road – Designer: Nickle & Associates - R/W has completed ownership research and sent it to Nickle & Associates 7/11/14. Decision was made to only do the portion from the BOP and stopping before the first railroad crossing. New task order was issued on 9-18-14 for the revised length of project.
14. Oak Ridge Road and Oak Ridge Extension – Designer: CGA Engineering. R/W has completed ownership research for Oak Ridge and mailed it 2/28/14. CGA will be doing the research for Oak Ridge Extension. 30% plans were submitted on November 14, 2014. Completed check and returned to CGA on 5/12/15.
15. Sally Bull Hollow – Designer: Guy Engineering. R/W submitted the ownership research to Guy Engineering 12/17/13. 25% of preliminary design has been completed. Met with Guy Engineering on October 07, 2014 to review options on for bridge to replace low water crossing.
16. The following projects are pending design –
 - Chance Road
 - Greasy Rehab
 - Bidding Springs Road
 - Lyon South Road

CHEROKEE COUNTY PROJECTS:

1. Dreadfulwater Road – Designer: A. Harris. Check complete and 30% Plan in Hand conducted on 4/29/14. Revisions were made from Plan in Hand. After the Preliminary Community Meeting held on September 18, 2014 the Roads department received one comment form from a concerned landowner. Plans are approximately 75 % complete.
2. Hulbert-Lost City – Designer: A. Harris. Coordination with utility companies are underway. Final revisions of design were submitted 4/9/15.
3. Lost City Road – Designer: Holloway Updike & Bellen. Right of way research is complete. Plans are 60% complete.
4. Northeast Fort Gibson- Designer: Holloway Updike & Bellen. Sent 90% check to HUB for revisions and final plans. ABB survey was negative. R/W

CHEROKEE NATION TRIBAL COUNCIL COMMUNITY SERVICES COMMITTEE REPORT

started acquisition 7/8/14, out of 129 parcels 102 parcels have been acquired. 9/16/15 Four parcels were turned over to the county commissioners, two to Muskogee county and two to Cherokee county for condemnation.

5. Tenkiller School –Designer: Red Plains. Contractor: Glover & Associates. Contract amount \$3,747,954.02. This project was advertised to receive bids in July and bids were accepted in August. Two bids were submitted with one of the two being incomplete. Glover & Associates has been selected as the contractor for this project. A preconstruction meeting is in the process of being scheduled.
6. Ross Street- Designer: D. Moore - Survey is complete. Preliminary design is started. Attended the Infrastructure kick off meeting to allow CN departments and the City of Tahlequah to share with the Project Team for Hastings new hospital to share their knowledge of site issues. Still waiting to know where Hasting plans for driveway entrance. Waiting for Pavement design and hydrology from CGA.
7. Mud Valley Road – Began preliminary design criteria. Preliminary meeting was held on February 17, 2015, 6:00 PM at the Cherokee Elder Center on 4th street. Roads department have received numerous Public comment forms back. At this time they are being analyzed.
8. The following projects are pending design:
 - Job Corps Access Road
 - 4-Mile Road

CRAIG COUNTY PROJECTS:

1. NS-4340 Road - Designer: Guy Engineering (Contracted through the county). Held preliminary community meeting for the project 4/15/14 at the White Oak school cafeteria. R/W videoed the project and sent a copy of the video to Guy Engineering. 7/8/2015 – R/W received Trust & Restricted documents from Guy Engineering for check. Currently preparing a list of corrections needed on the documents. Received Geotechnical Report on 8/4/14. Project design 70% complete. Field meeting for utility relocation will be May 5, 2015.
2. NS-4410 Road (7th Street/Turnpike Bridge) – Designer: Guy Engineering (Contracted through the county). Cherokee Nation has signed the agreement between Cherokee Nation, Craig County, and ODOT.

DELAWARE COUNTY PROJECTS:

1. D0525 Road – Designer: Scott & Associates. Submitted 30% plans, hydrology, and geotechnical report. Had 30% plan in hand on April 8, 2015.
2. Jay/Kenwood Bridges (Bridges 53, 67, 68, and 71) - Designer: Rose & McCrary, P.C. Contractor: Paradigm. Contract Amount \$5,592,242.85. Construction began June 9 2014 project74%. Meeting with HUB on 6/25/15 for pavement design.
3. Kansas-Bull Hollow – Designer: Scott & Associates. 60% Plan in Hand was conducted on April 8, 2015. R/W finished checking all other documents. R/W

**CHEROKEE NATION TRIBAL COUNCIL
COMMUNITY SERVICES COMMITTEE REPORT**

received the utility easements and exhibits 5-20-15. 7/8/2015 R/W is currently checking the utility documents.

4. Kansas Dry Creek Project- Designer: Holloway Updike & Bellen. 90% plans were submitted for review on 5/10/2013. Meeting was held with HUB and Flood Plain Administrator on December 17, 2014 about Zone A issues. Still working on resolving this problem. R/W will submit for appraisals as needed.
5. Leach/Kenwood Road – Designer: D. Moore. R/W acquisition complete. Sent floodplain permit in for approval on 1/28/15. Final review and preparing contract for bid.

MAYES COUNTY PROJECTS:

1. Wickliffe Bridge (Salina/Kenwood)- Designer: Guy Engineering (Contracted through the county). Contractor Bronze Oak. Contract amount \$1,774,841.63. Work began 7-9-14 project 80%
2. Chimney Rock Hollow I & II – Designer: Guy Engineering (Contracted through the county). Received 30% plans on 3/10/14.
- 3.

MUSKOGEE COUNTY PROJECTS:

1. Northeast Fort Gibson- Designer: Holloway Updike & Bellen. Sent 90% check to HUB for revisions and final plans. ABB survey was negative. R/W started acquisition 7/8/14, out of 129 parcels. 102 parcels have been acquired. 9/16/15 Four parcels were turned over to the county commissioners, two to Muskogee county and two to Cherokee county for condemnation.
2. Ross Road Rehab – Designer: D. Moore. Construction 100% complete and will be removed from this report next month
3. Texanna Road – Designer: TBD. R/W is currently doing property research.

ROGERS COYNTY PROJECTS:

1. Sequoyah West I & II – Designer: TBD

SEQUOYAH COUNTY PROJECTS:

1. Moonshine Road – Designer: J. Shehi. Preliminary survey complete. Began preliminary design. Task order received 9/18/14. Project tested positive on the ABB survey. Construction will be postponed until we get a negative test.
2. Dwight Mission/Sequoyah Landing Road – Designer: TBD

- d) **CHEROKEE TRANSIT SYSTEM:** A new route that was started under the Demand Response Program will be posted as a fixed route October 1, 2015.

CHEROKEE NATION TRIBAL COUNCIL
COMMUNITY SERVICES COMMITTEE REPORT

Ridership on all five current routes for the month of August 2015 are:

1. Sallisaw to Tahlequah – 196 rides
2. Pryor to Catoosa – 943 rides
3. Salina to Tahlequah – 125 rides
4. Stilwell to Tahlequah – 61 rides
5. Muskogee to Tahlequah – 140 rides
6. Tahlequah to Claremore – 119 rides
7. Jay to Tahlequah – 160 rides
8. Tahlequah to Catoosa – 661 rides
9. Stilwell to West Siloam Springs – 196 rides
10. Tahlequah to Muskogee – 135 rides
11. Individual Demand Response Trips: 6,257

Note: Ridership reports run 2 month behind.

Commerce Group: Commerce

Month/Year of Report: October 2015

Executive Director: Anna Knight

Phone: 453-5532

Email: aknight@cherokee.org

a. Program highlights

1. Mortgage Assistance Program Activity:

MAP Applicants	
Received MAP and purchased a home	148
Applications under review (application received, verifying applicant's eligibility)	161
Applicants capable of purchasing a home within the next 90 days	86
Applicants in short term financial coaching (applicant working on minor credit issues and/or small debt reduction; may be ready to purchase a home within 12 months)	95
Applicants in long term financial coaching (applicant working on significant credit issues and or major debt reduction; may be ready to purchase a home in 1 to 3 years)	342

The iSave Program is such a great program. It helped me set goals and achieve them; plus it felt great and was comforting to know I had money saved!

Bonita F., iSave client

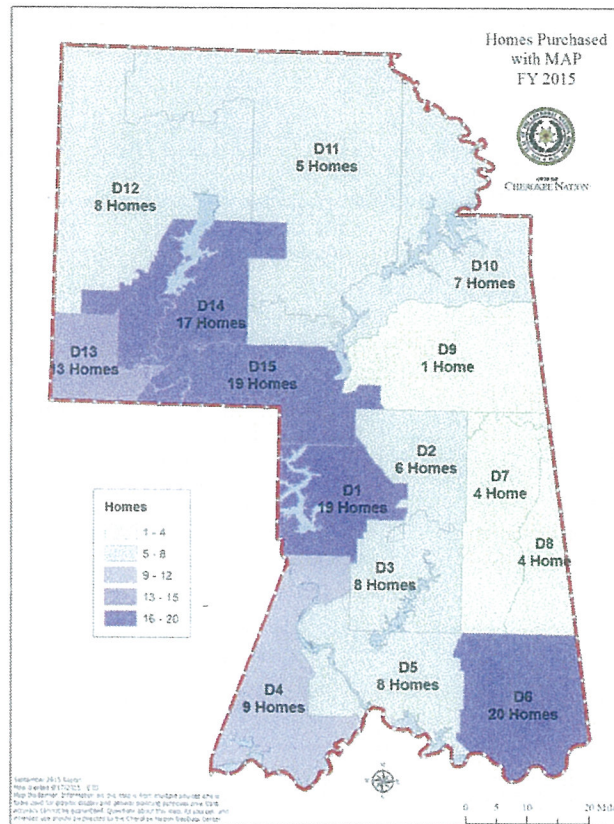
2. The **Consumer Financial Protection Bureau's Know Before You Owe mortgage initiative** takes effect October 1st. These regulations were created to simplify the information provided to mortgage loan applicants in order to ensure the applicant fully understands the terms of the mortgage loan. In addition, the new regulations require the lender to give the applicant three business days to review the final closing disclosures.
3. Since FY07, **629 families unable to obtain a non-predatory mortgage on their own** have completed self-sufficiency counseling and obtained a non-predatory mortgage.
4. YTD, Self Sufficiency staff members have worked with **13 families facing foreclosure**. 3 families have stopped attending the program and 1 family received a modification and saved their home, 4 families received a foreclosure prevention loan from the Small Business Assistance Center and 5 families are currently working with SBAC staff to save their home.
5. **1,208 consumer loans totaling \$1,336,476.20** have been made through the Small Business Assistance Center as of August 20th. 5 of these were **Foreclosure Prevention loans totaling \$166,329.52**.
6. **108 families have used Mortgage Assistance** to purchase a home this fiscal year.

MAP used in conjunction with a HUD 184 loan	104
MAP used with other loan products	44
Families Housed with Mortgage Assistance	148

7. MAP household averages:

Household income	\$37,442.32
Increase in Self Sufficiency Client credit score	36 points
Debt to income including mortgage	28.1%
Debt to income ratio reduction as a result of coaching	5%
Home price	\$93,447.96

8. Mortgage Assistance usage by district:



b. Annual Goals

Objective	Metric	Year to Date Achievement Notes/Comments
Homeownership Training	# of Families Attending Homeownership Training	620
Families Increasing Financial Management Skills	# of Families Increasing Skills	741
Self Sufficiency Counseling – Household Budgeting, Debt Reduction, & Credit Coaching	# of Families Actively Pursuing Goals or Achieved Goals	597 Families a. 531 families actively pursuing goals <ul style="list-style-type: none"> • 2% financial prosperity • 14% financial success • 18% financially stable • 64% financially instable 66 families have completed self- sufficiency counseling and obtained a non-predatory mortgage
Match Savings Program	# Active Participants	405

c. Training Schedule

Workshops and Classes			
Date	Location	Time	Workshop
September 30	Tahlequah	TBD	Health Fair Booth
October 5 – 6	Claremore	10 am to 5 pm	Homebuyers Training
October 6	Cherokee County DHS	TBD	Financial Literacy Class
October 12	Webber Falls Head Start	TBD	Financial Literacy Class
October 13 – 14	Jay	10 am to 5 pm	Homebuyers Training
October 14 & 21	Sequoyah High School	1 pm to 2 pm	Financial Literacy Class
October 15	ICTC	TBD	Financial Literacy Class
October 19 – 21	Tahlequah	4 pm to 8 pm	Homebuyers Training
October 26	WSS Casino	TBD	Credit Counseling
October 27 – 28	Sallisaw	10 am to 5 pm	Homebuyers Training
October 29	Will Rogers Down	TBD	Creative Christmas Ideas
October 30	Hard Rock Casino	8 am to 5 pm	Credit Counseling
November 2 – 4	Claremore	4 pm to 8 pm	Homebuyers Training
November 6	Cherokee County DHS	TBD	Financial Literacy Class
November 10	WRD Casino	TBD	Creative Christmas Ideas
November 12	Webber Falls Head Start	TBD	Financial Literacy Class
November 14 & 21	Sequoyah High School	1 pm to 2 pm	Financial Literacy Class

Commerce Group

November 16 – 17	Tahlequah	10 am to 5 pm	Homebuyers Training
November 17 – 19	Sallisaw	4 pm to 8 pm	Homebuyers Training
November 23	ICTC	TBD	Financial Literacy Class
November 24 -25	Annual ECU Conference	TBD	Annual ECU Conference
November 27	Catoosa	TBD	ICW Foster Care Budget Class
November 30	Hard Rock Casino	8 am to 5 pm	Credit Counseling
December 1 – 2	Claremore	10 am to 5 pm	Homebuyers Training
December 7 - 9	Tahlequah	4 pm to 8 pm	Homebuyers Training
December 14 – 16	Sallisaw	10 am to 5 pm	Homebuyers Training