

Committee: Tribal Council

Date: 6-7-11

Committee Date: 6-20-11

Author: Marvin Jones

Sponsor: Harley Buzzard

RESOLUTION NO. 49-11

COUNCIL OF THE CHEROKEE NATION

A RESOLUTION APPROVING AND AUTHORIZING THE SUBMISSION OF THE FISCAL YEAR 2011 INDIAN HOUSING PLAN TO THE U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT

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 must submit an Indian Housing Plan in a form prescribed by the United States Department of Housing and Urban Development to receive its Fiscal Year 2011 housing funding allocation;

WHEREAS, the proposed 2011 Indian Housing Plan is attached and is based on the final amount provided by the federal government;

WHEREAS, the proposed Indian Housing Plan meets the Cherokee Nation priorities and fulfills its requirements for approval;

BE IT RESOLVED BY THE CHEROKEE NATION, that the attached Indian Housing Plan and the electronic version from which it was copied are approved as the Cherokee Nation Fiscal Year 2011 Indian Housing Plan for submission to the United States Department of Housing and Urban Development; and

BE IT RESOLVED BY THE CHEROKEE NATION, that should the Department of Housing and Urban Development require changes upon its review of the submitted Plan and the changes do not reflect substantial or material modifications as determined by the Community Services/Tribal Services Committee then the changes, addition, deletion, and/or modifications may be made and returned for further consideration by HUD without further Council action.

CERTIFICATION

The foregoing resolution was adopted by the Council of the Cherokee Nation at a duly called meeting on the 20th day of June, 2011, having 16 members present, constituting a quorum, by the vote of 15 yea; 1 nay; 0 abstaining.

Meredith Frailey
Meredith A. Frailey, Speaker
Council of the Cherokee Nation

ATTEST:

Don Garvin
Don Garvin, Secretary
Council of the Cherokee Nation

Approved and signed by the Principal Chief this 24th day of June, ^{2011.}~~200~~.

Chadwick Smith
Chadwick Smith, Principal Chief
Cherokee Nation

ATTEST:

Melanie Knight
Melanie Knight, Secretary of State
Cherokee Nation

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.

Main Section	Sub-Section	Page	Go
Registration Information		2	▼
5-YEAR PLAN			
Mission Statement		3	▼
Goals and Objectives		4	▼
Activities Plan		7	▼
1-YEAR PLAN			
Goals and Objectives	2011 Cherokee IHP	8	▼
Statement of Needs			
	The estimated low-income family housing needs	11	▼
	The estimated housing needs for all families	13	▼
Financial Resources			
	Identification and description of financial resources	14	▼
	Uses of such resources	15	▼
Affordable Housing Resources:			
	The characteristics of the housing market	16	▼
	The structure/coordination/cooperation with other entities	17	▼
	The manner in which housing needs will be addressed	18	▼
	The manner in which 1937 Act housing will be protected/maintained	19	▼
	Existing/anticipated homeownership/rental programs	20	▼
	Existing/anticipated housing rehabilitation programs	22	▼
	All other existing/anticipated housing assistance	24	▼
	Housing to be demolished or disposed of	25	▼
	Coordination with tribal and State welfare agencies	26	▼
	The manner in which safety and resident involvement will be promoted	27	▼
	Organizational capacity & key personnel that will carry out IHP activities	28	▼
Performance Objectives		29	▼
Table 1 - Statement of Needs		32	▼
Table 2 - Financial Resources		36	▼
Table 3 - Housing Profile		38	▼
Other Submission Items			
		40	▼
Waiver Tracking			
		43	▼
Environmental Review			
		44	▼
Standard Certification of Compliance			
		45	▼
Tribal Certification			
		46	▼

INDIAN HOUSING PLAN

General Information:

Name of Tribe: Cherokee Nation
Tribal Chair: First Name: Chad Last Name: Smith
Telephone Number With Area Code: (918) 453-5000
Tribe Street Address: P.O. Box 948
Tribe City: Tahlequah
Tribe State: OK
Tribe Zip: 74465
Tribe Fax # (if applicable): (918) 458-5580
Tribal e-mail: csmith@cherokee.org

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

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

Other Information:

Federal Fiscal Year: 2011
Recipient Fiscal Year End Date: 09/30/2011 (MM/DD/YYYY)
Grant Number: Estimated Grant Amount: \$26,171,552.00 Actual Grant Amount:
\$29,131,832

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 citizens and other Native Americans and to assist in building and maintaining strong communities with sustainable economics through eligible activities.



(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:

All of the following services shall be for eligible NAHASDA recipients:

Goal 1: To maintain and operate "1937 Act Units" through the provision of "Indian Housing Assistance"

Objective 1A: Provide modernization assistance to maintain Housing Authority of Cherokee Nation Low Rent Units

Objective 1B: Provide modernization assistance to maintain Housing Authority of the Delaware Tribe Mutual Help and Low Rent Units

Objective 1C: Provide operating assistance to the Low Rent program consisting of HACN units in order to maintain its efficiency and effectiveness

Objective 1D: Provide operating assistance to the Low Rent and Mutual Help programs consisting of HADT units, as needed, in order to maintain their efficiency and effectiveness

Goal 2: To develop adequate living units for residency by eligible recipients

Objective 2A: Provide for the construction of 200 new homeownership units through various means

Objective 2B: Provide for the acquisition of 1,000 homeownership units through various means

Objective 2C: Acquire and develop land for homeownership purposes for 125 eligible recipients

Objective 2D: Provide for the rehabilitation of 1,000 privately-owned units

Goal 3: Provide for housing-related services for people and entities participating or seeking to participate in other assisted NAHASDA housing activities

Objective 3A: Provide rental assistance to at least 1,471 recipients from each year's funding

Objective 3B: Provide counseling and related training in housing and self sufficiency for 2,500 recipients to increase their capacity to obtain and retain affordable housing

Objective 3C: Provide resident services (as allowed by NAHASDA in regard to activities and recipients) to 5,000 recipients in areas including, but not limited to, literacy centers, youth activities, elder protection, case management, drug elimination, family stability, case management, service

coordination, tax preparation, career development, job placement, and cultural programs

Objective 3D: Provide 2,500 recipients with transitional housing or activities which prevent homelessness

Objective 3E: Provide 100 recipients with matching funds for Individual Development Accounts to obtain adequate housing and for other eligible purposes

Objective 3F: Provide \$7,500,000 in Title VI Debt Service subsidy funding in order to fulfill the obligation made by Cherokee Nation to pay back the HUD-approved loan to develop homeownership units for eligible recipients

Objective 3G: Provide resident services for one hundred youth for HADT

Objective 3H: Provide more efficient centralized intake for applications for service.

Goal 4: Provide housing management funding to efficiently and effectively operate affordable NAHASDA housing programs

Objective 4A: Provide housing management funds to operate the Cherokee Nation's Rental Assistance, Mortgage Assistance, and Insurance programs, as well as the management of NAHASDA, including Title VI, units

Objective 4B: Provide housing management funds to the HADT for operation of its NAHASDA programs

Goal 5: Protect residents of affordable housing from crime through the provision of safety, security, and law enforcement measures and activities

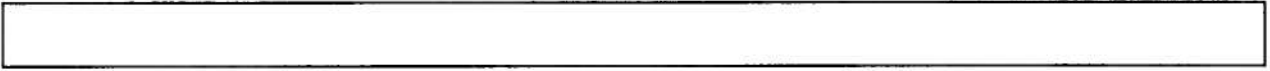
Objective 5A: Provide funding to the Cherokee Nation's Marshal Service so that it can annually provide law enforcement services appropriate to protect residents of affordable housing from crime.

Objective 5B: Provide funding to the HADT for eligible programs it develops to protect the residents of affordable housing

Goal 6: Provide adequate administrative and planning funding to effectively implement NAHASDA for provision and coordination of services and compliance with applicable legal, regulatory, and programmatic requirements

Objective 6A: Provide such administrative and planning funding as necessary but within the 20% limitation for Cherokee Nation activities

Objective 6B: Provide HADT with adequate administration and planning funding (and any related Cherokee Nation funding need related to the HADT activities) within the 20% limitation of funding it receives



(Double-Click button to return to top)

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 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 as 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 continually be reviewed in order to determine if they can 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 are 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, job opportunities, 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.

The Nation has entered into a sub recipient agreement with the Housing Authority of the Delaware Tribe to enable it to maintain and operate its 1937 Act units, as well as provide other services to residents of the units.



(Double-Click button to return to top)

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: To maintain and operate "1937 Act Units" through the provision of "Indian Housing Assistance"

Objectives:

1A: Provide modernization assistance for 200 HACN Low Rent Units for a total direct cost of \$750,000

1B: HADT will perform 44 repairs/replacements on LR/MH units with \$89,000

1C: Provide \$1.475 million to operate the Low Rent program consisting of HACN units and \$1.1 million in Low Rent Receipts (program income).

1D: Provide ~~\$222,000~~ \$201,000 to operate the 1937 Act Program(s) of the HADT

Goal 2: To develop adequate living units for residency by eligible recipients:

Objectives:

2A: Provide \$100,000 for development costs for self-help construction.

2B: Provide mortgage assistance and closing costs to 288 low-income Indian homebuyers at a total maximum cost of \$15,000 (plus related environmental review costs of an average of \$989 per unit).

2C: Provide \$100,000 for development costs for land acquisition.

2D: Rehabilitate, repair or replace 160 houses privately-owned for low-income Indians at an average cost (including direct staff and overhead) of \$25,000 per recipient (plus related environmental, LBP, and asbestos review costs of an average of \$2,500 per unit).

Goal 3: Provide for housing-related services for people and entities participating or seeking to participate in other assisted NAHASDA housing activities

Objectives:

3A: Provide rental assistance to at least 1,471 low-income Indian "cases"/families.

3B: Provide credit coaching, household budgeting, and self sufficiency counseling to 1,000 eligible families in order to increase their credit

worthiness and financial stability to secure and maintain affordable housing.

3C: Provide resident services to 2,500 recipients living in NAHASDA-assisted units in the areas of education, resident organization, self-sufficiency activities, drug elimination, case management, literacy, job training/education/employment, tax preparation, and cultural activities with \$1,630,000.

3D: Provide transitional and emergency housing assistance to 1,050 low-income Indian recipients to keep them from becoming homeless with \$500,000

3E: Assist 46 eligible families with removing obstacles to wealth creation to obtain/maintain affordable housing by providing matching funds for savings participants contribute to a bank account during a set saving period.

3F: Provide ~~\$1,100,000~~ **\$4,061,000** in Title VI Debt Subsidy funds.

3G: Provide \$38,500 to the HADT to provide services for 100 youth through the Boys & Girls Club.

3H: Provide \$105,200 to enhance the application for services in the Cherokee Nation Complex and in the northern area of its jurisdiction.

Goal 4: Provide housing management funding to efficiently and effectively operate affordable NAHASDA housing programs

Objectives:

4A: Provide \$2,610,276 to operate the Nation's RAP, MAP, and Insurance programs, as well as the management (but not Modernization/rehabilitation) of NAHASDA, including Title VI, units and \$1,500,000 in receipts (program income) from NAHASDA-units.

4B: HADT will utilize \$50,000 to manage NAHASDA units.

Goal 5: Provide funding to the Cherokee Nation's Marshal Service so that it can annually provide law enforcement services which is defined as that service which would be provided to eligible units if NAHASDA funding was not available

Objectives:

5A: Utilize \$1,195,000 in direct costs to implement a community policing strategy of prevention (through education and awareness), illegal drug interdiction and crime interdiction through housing patrols to protect residents of Cherokee affordable housing from crime.

5B: None requested by the HADT

Goal 6: Provide adequate administrative and planning funding to effectively implement NAHASDA for provision and coordination of services and compliance with applicable legal, regulatory, and programmatic requirements

Objectives:

6A: Necessary funding but cumulative amount expended does not exceed the allowed 20% level (including \$20,000 to oversee HADT activities)

6B: Necessary funding of ~~\$90,500~~ **\$91,500** for the HADT



(Double-Click button to return to top)

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 estimated written waiting lists for various programs carried out by the Cherokee Nation. Listed here are current applications by counties in the jurisdictional service area of the Cherokee Nation as of as of 12-17-10:

<u>County</u>	<u>Self-Help Construction</u>	<u>Low Rent</u>	<u>Rental Assistance</u>	<u>Private Rehab</u>	<u>Mortgage Assistance</u>
Adair	47	86	23	30	29
Cherokee	53	141	148	30	79
Craig	2	12	6	10	4
Delaware	17	77	28	20	28
Mayes	7	51	36	6	23
McIntosh	0	0	0	1	4
Muskogee	8	14	21	21	23
Nowata	4	7	0	6	5
Ottawa	2	0	2	1	8
Rogers	3	23	84	24	29
Sequoyah	18	0	79	66	60
Tulsa	0	2	46	23	31
Wagoner	2	0	3	3	4
Washington	1	14	17	11	10
Totals	164	427	493	252	337

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

CHEROKEE NATION 2011 FORMULA NEEDS DATA

AIAN persons	117,735
AIAN households with annual income less than 30% of median income:	6,500
AIAN households with annual income between 30% and 50% of median income:	6,193
AIAN households with annual income between 50% and 80% of median income:	9,133
AIAN households that are overcrowded or without kitchen or plumbing:	3,259
AIAN households with housing cost burden greater than 50% of annual income:	4,570
Housing Shortage (Number of low-income AIAN households less total Number of NAHASDA and Formula Current Assisted Stock):	19,774

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.



(Double-Click button to return to top)

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.



(Double-Click button to return to top)

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 Attributable to Cherokee Nation	\$25,664,710	\$28,654,303
IHBG Attributable to HADT	\$ 506,842	\$ 477,529
Anticipated Program Income (Investments)	\$ 138,448	\$ 118,168
Anticipated Program Income (LR Receipts)	\$ 1,100,000	
Anticipated Program Income (NAHASDA Unit Receipts)	\$ 1,500,000	\$
Total NAHASDA-related Resources	\$28,910,000	\$31,850,000



(Double-Click button to return to top)

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 09/30/11			
1937	Housing Act Assistance		
	Modernization	\$ 750,000	
	Modernization for HADT	\$ 89,000	
	Operating Subsidy	*\$ 2,575,147	
	Operating Subsidy for HADT	\$ 222,000	\$201,000
Development (Homeownership)			
	Construction/Self-Help	\$ 100,000	
	Mortgage Assistance	\$ 4,605,000	
	Rehabilitation (Privately-Owned)	\$ 4,400,000	
	Land Acquisition	\$ 100,000	
Housing Services			
	Rental Assistance	\$ 3,500,000	
	Self Sufficiency Counseling	\$ 615,000	
	Resident Services	\$ 1,630,000	
	Transitional/Emergency Housing	\$ 500,000	
	Individual Development Accounts	\$ 100,000	
	Title VI Debt Subsidy	\$ 1,100,000	\$4,061,000
	HADT Resident Services	\$ 38,500	
	One-Stop Applications	\$ 105,200	
Housing Management Services			
	Housing Management	^\$ 4,110,276	
	Housing Management for HADT	\$ 50,000	
Crime Prevention & Safety			
	Marshal Services	\$ 1,195,000	
Planning & Administration			
	Administration/Management/Planning	\$ 3,013,377	
	Administration Related to HADT	\$ <u>111,500</u>	
	TOTAL RESOURCES	\$28,910,000	\$31,850,000
* \$1,100,000 from LR Receipts			
^ \$1,500,000 from NAHASDA Unit receipts			



(Double-Click button to return to top)

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, primarily for needy elderly and people with disabilities.



(Double-Click button to return to top)

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:

The Nation entered into a subrecipient agreement with Housing Authority of the Delaware Tribe on June 29, 2006 to enable it (HADT) to maintain and operate its 1937 Act units and for other purposes as specified in the agreement. The HADT determines what activities it wants to include in the IHP with the Cherokee Nation's concurrence.

The Cherokee Nation through the Housing Authority of the Cherokee Nation 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 Cherokee Nation has 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. It encourages the use of Section 184 in conjunction with its Mortgage Assistance program.

In addition, the Cherokee Nation has engaged in a community planning process with many of the local rural communities consisting predominately of Indian/Cherokee citizens. Likewise, contacts are ongoing with local rural school systems to engage them in the implementation of the IHP in regard to land acquisition.

The HADT will utilize the Boys & Girls Club for some activities for housing residents, i.e. youth.



(Double-Click button to return to top)

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, including the needy elderly, needy disabled, the needy handicapped, the "neediest of the needy" individuals and families 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 2011 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.



(Double-Click button to return to top)

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 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.

Funds shall be transferred to the HADT to maintain and operate its Mutual Help and Low Rent programs and units through negotiated work items, budgets, etc. In addition, the HADT will utilize any operating receipts from its existing programs for expenses related to these programs.



(Double-Click button to return to top)

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, except that the HADT shall have separate policies and preferences for its units/program.

TITLE VI:

Funds shall be used to build, acquire, and develop housing for Indian families at 100% or below the National median income 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, needy people with disabilities, the needy handicapped, and the "neediest of the needy" individuals and families, 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.

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, except that the HADT shall have separate policies and preferences for its units/program.

LAND PURCHASE AND DEVELOPMENT:

Buildable land sites for use by NAHASDA-eligible recipients shall be purchased, developed (including necessary utilities, infrastructure, etc.) and used in conjunction with current and future IHBG funds, Section 184, and other financing mechanisms.



(Double-Click button to return to top)

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.

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) are performed.

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 unless determined to be necessary.

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 needy elderly, needy people with disabilities, the needy handicapped, the "neediest of the needy" individuals and families 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 is charged to

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



(Double-Click button to return to top)

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 is provided.

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 needy elderly, the needy disabled, the needy handicapped, the "neediest of the needy" individuals and families, and those who are the victims of natural disasters.



(Double-Click button to return to top)

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:

N/A



(Double-Click button to return to top)

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 coordinates 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 Community Services, Career Services, and Human Services of the Cherokee Nation.

The Cherokee Nation has various 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
- Dahlongeah 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



(Double-Click button to return to top)

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 **Cherokee** NAHASDA-assisted housing units. 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.

The HADT will utilize funds to subaward to the Boys & Girls Club to conduct activities to reduce/prevent crime/drug use at its properties by resident youth.



(Double-Click button to return to top)

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 2011 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 Cherokee Nation has managed and administered an increasing number of the programs funded under the IHP since it became the recipient in 2000. It now is in the process of absorbing HACN personnel to manage the remaining programs under the tribal administration. The same employees will be operating the programs for the most part.

Cherokee Nation personnel who have various duties and responsibilities as indicated include: Pat Ragsdale (internal auditing and monitoring), Diane Kelley (job training and self sufficiency activities), Anna Knight (Individual Development Accounts, Mortgage Assistance, and Self Sufficiency Counseling), Norma Merriman (transitional/emergency housing, elder protection, family unification activities, and Rental Assistance), Charlie Soap (self-help housing, housing and infrastructure coordination and community youth development), Sharon Wright (Marshal Service and law enforcement), Wayne Isaacs (LBP identification and environmental reviews), Angela Drewes (land acquisition), Callie Catcher (Treasurer), and David Southerland (Management of units and Rehabilitation of Privately-owned units).

The HADT has been in existence nearly 30 years. Its Executive Director is Mike Ellick who has three years of experience in Indian housing.



(Double-Click button to return to top)

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:

All objectives to be completed by September 30, 2011 unless otherwise indicated.

2005 IHP

Objective 2.1: Complete the construction on 14 remaining homes with approximately \$560,000.

2006 IHP

Objective 2.1: Complete the construction on 7 remaining homes with approximately \$465,000.

Objective 2.4: 60 acres/7 sites will be acquired with approximately \$195,000

2007 IHP

Objective 2.3: None established for this period.

Objective 3.5: None established for this period.

2008 IHP

Objective 1D: Provide HADT \$138,251 by April 30, 2011.

Objective 3A: None established for this period.

Objective 3CC: Provide resident services to 75 recipients in the areas of work skills training, employment activities, and self-sufficiency with \$225,156.

Objective 3E: None established for this period.

2009 IHP

Objective 1B: Provide HADT \$88,740 to provide modernization activities on 113 Low Rent/MH units.

Objective 1D: Provide HADT \$255,000 to operate its "1937 Act" units.

Objective 2A: 7 homes will be completed at an average of \$120,000 each; 8 will be partially completed at \$24,915 each.

Objective 2C: Purchase approximately 152 acres/19 sites at a total direct cost of \$500,000.

Objective 2D: Rehab/repair 40 privately-owned homes with approximately \$1,287,000 by April 30, 2011.

Objective 3A: \$1,000,000 will be expended to provide temporary rental assistance for 825 eligible recipients by May 1, 2011.

Objective 3G: Provide HADT \$36,260 to assist up to 100 eligible youth through the Boys and Girls club.

Objective 4B: Provide HADT \$20,000 to assist in managing NAHASDA units.

Objective 6B: Provide HADT \$80,000.

2010

Objective 1A: Provide modernization activities to 300 units with \$1,100,000

Objective 1B: Provide \$89,000 to HADT to modernize 44 LR/MH units.

Objective 1C: Provide approximately \$2,700,000 (including \$1,000,000 in program income) to operate the Low Rent program.

Objective 1D: Provide HADT 222,000 to operate its "1937 Act" units/programs.

Objective 2A: None established for this period.

Objective 2B: Provide down payment and closing cost assistance in the amount of \$15,000 to 283 eligible recipients.

Objective 2C: None established for this period.

Objective 2D: Rehab/repair 216 eligible privately-owned homes at an average direct cost of \$25,000/house.

Objective 3C 1: Provide traditional and cultural skills, leadership, drug elimination and community organization activities for 1,000 eligible individuals with \$210,000.

Objective 3B: Provide credit coaching household budgeting, self sufficiency counseling and foreclosure prevention/mitigation services to 1,000 eligible families.

Objective 3C 2: Provide resident services to 50 eligible recipients in the areas of literacy, GED instruction, and/or self sufficiency with \$425,000.

Objective 3C 3: Provide resident services to 130 recipients in the areas of self-sufficiency with \$475,000.

Objective 3C 4: \$119,600 will be used to serve 145 eligible recipients with elder housing/protection.

Objective 3H: Provide housing applications and referral assistance to 600 families.

Objective 3D: \$500,000 will be used to assist 225 eligible recipients with emergency housing.

Objective 3C 5: \$239,200 will be used to assist 225 eligible recipients with services.

Objective 3H 2: \$45,000 will provide case management services to 475 individuals from the Tahlequah office.

Objective 3C 6: \$161,200 will be used to provide services to promote self sufficiency to 165 families.

Objective 3G: Provide HADT \$38,500 to assist up to 100 eligible youth through the Boys and Girls club.

Objective 3E: None established for this period.

Objective 3A: \$3,500,000 will be used to assist 1,471 eligible recipients with rental assistance.

Objective 3F: \$1,100,000 will be available to subsidize the Nation's Title VI loan repayment as needed.

Objective 4A: \$2,185,000 in IHBG funds and \$1,000,000 in program income will be utilized to manage NAHASDA units, including Title VI, and the RAP, MAP, and insurance programs.

Objective 4B: Provide HADT \$50,000 to assist in managing its NAHASDA units.

Objective 5A: Utilize \$1,195,000 to provide prevention and public safety to affordable housing residents, including housing patrols to 913 Cherokee affordable housing residents on a regular basis and provide prevention, education, and awareness presentations every month to occupants of Cherokee affordable housing.

Objective 6A: Administration and planning expenditures shall be within the percentage specified in the IHP (as determined cumulatively).

Provide HADT \$91,500 for planning/administration of its programs.



(Double-Click button to return to top)

**TABLE 1
STATEMENT OF NEEDS**

Name of Tribe: **Cherokee Nation**
 Name of TDHE (if applicable):
 Federal Fiscal Year: 2011
 Tribal/TDHE Program Year: 2011
 Indian Area: Cherokee Nation



(Double-Click button to return to top)

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	177735		
2. Number of Indian Families	17419	21826	
3. Number of Elderly Indian Families	3483	4365	
4. Number of Near-Elderly Indian Families	1742	2183	
5. Number of Indian Families Living in Substandard Housing	1630	1630	
6. Number of Indian Families Living in Over-Crowded Conditions	1630	1630	
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	19622	10758	9887	
	b. Number of Units Needing Rehabilitation	900			
9. Homeowner Housing	a. Number of Units	19622	10758	9887	
	b. Number of Units Needing Rehabilitation	900			
10. Supportive Service Housing (# of units)		120	400	400	
11. College Housing (# of units)		125	601	540	
12. Transitional Housing (# of units)		0	178	178	
13. Homeless Housing (# of beds)		12	1320	1320	
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.			
----	--	--	--

Data Source: The Nation utilized the 2000 census data, 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, 2011 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.

Data was also taken from and extrapolated from domestic violence, homeless, and youth shelters in the TJSA.

TABLE 2
FINANCIAL RESOURCES

Name of Tribe: **Cherokee Nation**
 Name of TDHE (if applicable):
 Federal Fiscal Year: **2011**
 Tribal/TDHE Program Year: **2011**



(Double-Click button to return to top)

PART I: SOURCES OF FUNDS FOR NAHASDA ACTIVITIES	
Sources of Funds	Planned Amount
column a	column b
1. HUD Resources	
a. NAHASDA Block Grant	\$29,131,832.00
b. NAHASDA Program Income	\$2,718,168.00
c. NAHASDA Title VI	
d. Section 184 Loan Guarantee	
e. Indian Community Development Block Grant	\$0.00
f. Drug Elimination Grants and Drug Technical Assistance	\$0.00
g. Prior Year Funds	
h. Other	\$0.00
2. Existing Program Resources	
a. 1937 Housing Act Programs	\$0.00
b. Other HUD Programs	\$0.00
3. Other Federal or State Resources	
a. BIA Home Improvement Program	\$0.00
b. Other	\$0.00
4. Private Resources	
a. Tribal Contributions for affordable housing	\$0.00
b. Financial Institution	\$0.00
c. Other	
5. Other	\$0.00
6. Total Resources	\$31,850,000.00

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)		\$839,000.00	244	244
b. Operating (1937 Housing Act)		\$2,776,147.00	1054	1054
8. Development				
a. Rental	1. Construction of new units	\$0.00		
	2. Acquisition	\$0.00		
	3. Rehabilitation	\$0.00		
b. Homeownership	1. Construction of new units	\$200,000.00	0	0
	2. Acquisition	\$4,605,000.00	288	288
	3. Rehabilitation	\$4,400,000.00	160	160
9. Housing Services		\$10,549,700.00		7542
10. Housing Management Services		\$4,160,276.00		542
11. Crime Prevention and Safety		\$1,195,000.00		913
12. Model Activities (specify below)				
a.		\$0.00	0	0
13. Planning and Administration		\$3,124,877.00		
14. Reserves		\$0.00		
15. Other		\$0.00	0	0
16. Total		\$31,850,000.00	1746	10743

**TABLE 3
HOUSING PROFILE**

Name of Tribe: Cherokee Nation
 Name of TDHE (if applicable):
 Federal Fiscal Year: 2011
 Tribal/TDHE Program Year: 2011



(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	909	
2. Low Rent Units Under Management as of September 30	1054	
3. Turnkey III Units Under Management as of September 30	0	
4. Total Beginning 1937 Housing Act Inventory		1963
5. Units Planned to be Demolished or Disposed of During Plan Period	a. Mutual Help	
	b. Low Rent	0
	c. Turnkey III	0
	d. Total	
6. Units Planned to be Conveyed During Plan Period	a. Mutual Help	80
	b. Low Rent	0
	c. Turnkey III	0
	d. Total	
7. Total Planned Ending 1937 Housing Act Inventory as of September 30		1883
PART II: 1937 HOUSING ACT INVENTORY IN THE DEVELOPMENT PIPELINE		

8. Mutual Help Units in the Pipeline as of September 30	0	
9. Low Rent Units in the Pipeline as of September 30		
10. Total Units in Pipeline as of September 30		0
PART III: SECTION 8 VOUCHERS AND CERTIFICATES		
11. Section 8 Vouchers and Certificates as of September 30		0
PART IV: NAHASDA UNITS		
12. Total NAHASDA Units as of September 30	542	

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. The HADT shall utilize its own preferences for any funding subgranted it.

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 ~~11.94%~~ **10.73%** of the grant amount for planning and administrative activities. The percentage based on the amount budgeted and IHBG amount is \$3,124,877 divided by ~~\$26,171,552~~ **\$29,131,832**.

5. Minimal Funding

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

Please enter your minimal funding here:

N/A

6. Method of Payment

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

Please enter your method of payment here:

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



(Double-Click button to return to top)

WAIVER REQUESTS

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

Please enter your Waiver Request Comments here:

No



(Double-Click button to return to top)

<u>Main Section</u>	<u>Sub-Section</u>	<u>Waiver Request?</u>
5-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:

