

CHEROKEE NATION TRIBAL COUNCIL

COMMUNITY SERVICES COMMITTEE REPORT

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

Executive Director: Ron Qualls

Phone:

E-mail:

I. Budget Highlights

1. IHS FY14 Scattered Housing Funds 100% expended. I spoke with IHS Area SFC Director about 2015 funding award letter. He was still uncertain of 2015 funds status as they have not been notified by IHS HQ.
2. Tribal Individual Water/Sewer Funds 45% expended
3. Tribal Community Water/Sewer Funds 66% expended

II. Program Highlights

a.) Balanced Scorecard Measures

1. Trained 46 food handlers
2. Repaired sewer and/or water facilities for 25 homes
3. Installed sewer and/or water facilities for 36 homes

b.) Accomplishments

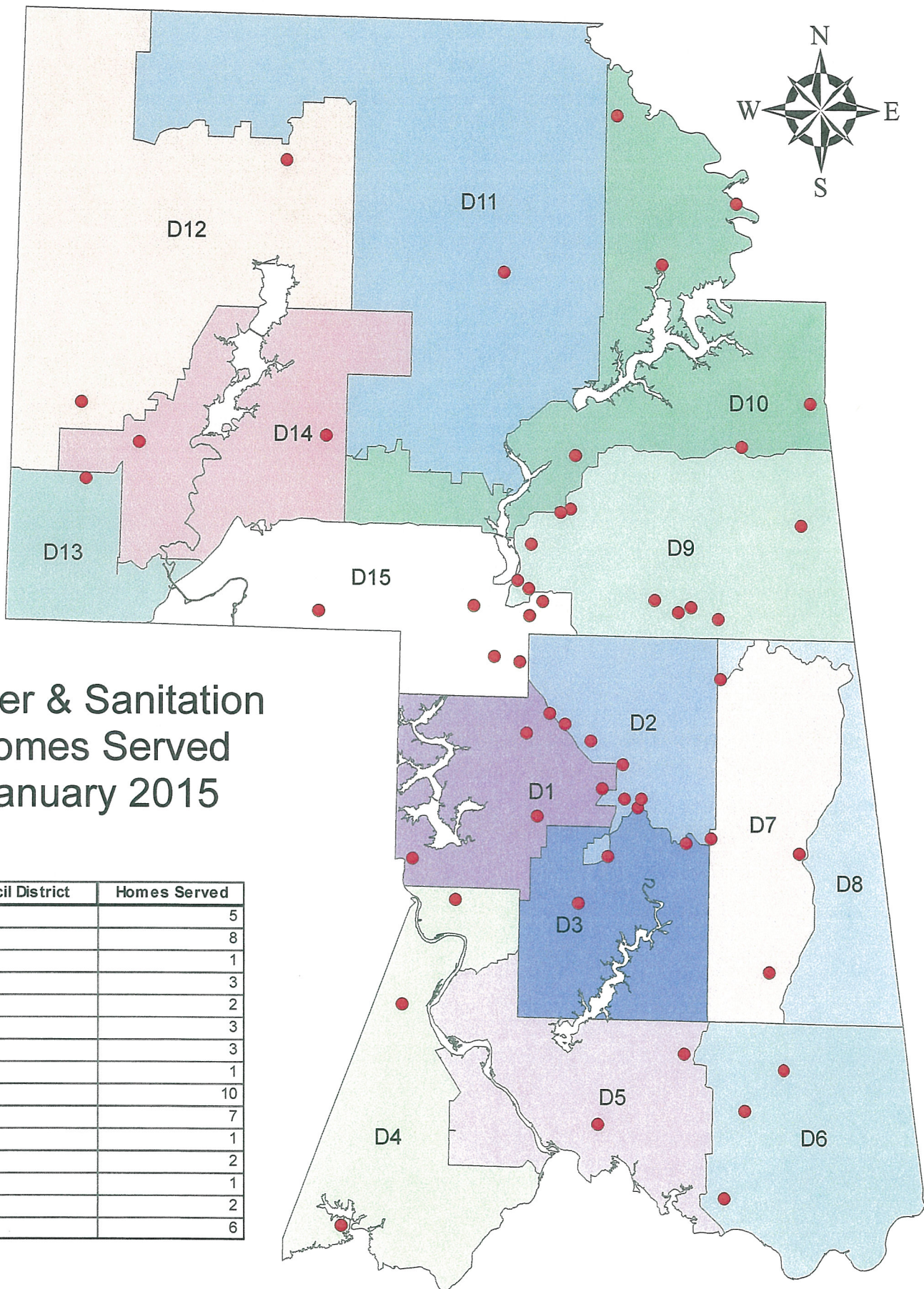
1. Ochelata WWTP project is underway.
2. Held Final Inspection of Oaks WWTP with USDA and other funding agencies
3. Colcord WL contractor approx. 90% done. Estimated completion April 1
4. Hungry Mtn WL complete
5. Inspected Sewer Lift Station for new South Coffeyville Casino.

c.) Future Plans

1. WL for WEB community building
2. 600 RD WL Extension
3. Will be hosting IHS Spring Meeting at WSS Casino sometime in late March, early April.

Water & Sanitation Homes Served January 2015

Council District	Homes Served
D1	5
D2	8
D3	1
D4	3
D5	2
D6	3
D7	3
D8	1
D9	10
D10	7
D11	1
D12	2
D13	1
D14	2
D15	6



0 4 8 16 24 32 Miles

Rehab/Emergency/Handicap Accessibility/LBP				
Month/Year of Report: October 01, 2014 Thru March 03, 2015				
County	Incomplete Application Submitted	Completed Applications Submitted	Completed Jobs this Month	Total Jobs Completed FY 2014
Adair	9	13	7	55
Cherokee	8	15	14	54
Craig	2	2	1	4
Delaware	4	3	2	23
Mayes	3	2	6	21
McIntosh	0	0	0	0
Muskogee	0	3	4	12
Nowata	0	7	1	4
Ottawa	1	2	1	3
Rogers	2	2	1	7
Sequoyah	8	15	8	39
Tulsa	1	1	0	6
Wagoner	0	0	0	0
Washington	0	1	0	2
Total	38	66	45	230

Force Account currently is working on 6 jobs and has 18 open work orders.

CHEROKEE NATION TRIBAL COUNCIL
COMMUNITY SERVICES COMMITTEE REPORT

Group: Housing Authority Month/Year of Report: March, 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
None to report					

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.

Ashley Hunsaker, aunt is Genita Frazier of HACN

Trent Johnston, employee of HACN

Trent Johnston, son of Junior Johnston of HACN

Jacob Bark, sister is Monica Flynn of HACN

Jacob Bark, mother is Dorothy Bark of CN Human Services

Jacob Bark, father is Floyd Bark of CN Community Services

Erica Cheater, father is Eric Cheater of HACN

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.

None to report



Keys to a brighter future

Announcements

The following offices are now open daily, M-F:

Adair County:

Stilwell - Hogner Heights
Westville - Bushyhead Heights

Cherokee County:

Tahlequah Housing Offices
Hulbert - Proctor Heights

Craig/Ottawa Counties:

Vinita- Buffington Heights

Delaware County:

Jay Housing Office
Grove - Chopper Heights

Mayes County:

Locust Grove - Johnny Chopper Heights
Pryor - Cherokee Heights

Muskogee/McIntosh Counties:

Warner - Houston Johnson Heights

Nowata County:

Nowata - Wauhilla Heights

Rogers/Tulsa County:

Catoosa - Cherokee Village
Claremore Housing Office (Hwy 66)

Sequoyah County:

Sallisaw Housing Office

Washington County:

Bartlesville - Keeler Heights

918-456-5482 or 800-837-2869

Option

Department or Office

- 1 Community Shield Insurance Program
- 2 Land Development Offices
- 3 New Home Construction
- 4 Tahlequah Housing Management
- 5 Stilwell Office
- 6 Sallisaw Office
- 7 Jay Office
- 8 Locust Grove Office
- 9 Claremore Office
- 0 Operator

www.hacn.org

Housing Authority of the Cherokee Nation
Month Ending: January, 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 Mortgage Program	% of Participants
Adair	468	149	122	4	11	126	20	18	0	15%
Cherokee	533	175	286	14	31	292	48	63	3	23%
Craig	36	55	44	0	1	13	6	2	0	3%
Delaware	339	114	19	3	22	85	25	21	0	10%
McIntosh	11	N/A	0	0	0	6	0	0	0	0%
Mayes	231	128	69	3	16	69	15	15	0	9%
Muskogee	123	51	57	5	6	54	10	18	0	5%
Nowata	28	43	23	0	0	10	8	2	0	2%
Ottawa	24	N/A	1	0	2	7	2	5	0	1%
Rogers	122	73	166	9	9	89	4	44	5	8%
Sequoyah	533	N/A	189	28	22	193	5	75	3	17%
Tulsa	62	N/A	80	3	4	25	0	3	0	3%
Wagoner	13	N/A	6	0	2	63	0	2	0	1%
Washington	28	38	28	0	0	28	5	3	0	2%
Total:	2,551	826	1,090	69	126	1,060	148	271	11	100%
				1,285		1,208		282		

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	39	8	141	145	203	10%	536	12%
Cherokee	0	27	15	212	307	538	26%	1,099	25%
Craig	0	4	0	31	16	33	2%	84	2%
Delaware	0	21	5	87	68	209	10%	390	9%
McIntosh	0	0	0	0	0	16	1%	16	0%
Mayes	0	7	2	62	69	153	7%	293	7%
Muskogee	0	28	4	32	60	171	8%	295	7%
Nowata	0	1	1	19	7	29	1%	57	1%
Ottawa	0	1	0	0	16	31	1%	48	1%
Rogers	0	18	8	120	147	151	7%	444	10%
Sequoyah	0	14	14	0	174	290	14%	492	11%
Tulsa	0	3	2	0	150	158	8%	313	7%
Wagoner	0	4	0	0	18	43	2%	65	2%
Washington	0	2	1	77	43	58	3%	181	4%
Total:	0	169	60	781	1,220	2,083	100%	4,313	100%

Mortgage Assistance applications transferred to CN Commerce in April, 2014

**New Construction Homeownership Program
Development Files Processing**

Month of:
Jan, 2015

County	Waiting List	Applications		Processing							Construction		In Processing	Land Development	Under Construction	Construction Complete
		App Problem	App Processing	Stg I	Stg II		Stg III		Stg IV		Under / Ready Const	Construction Complete				
Adair	141	1	9	11	3	1	1	4	17	45	21	20	10	37	21	20
Cherokee	413	3	13	6	2	3	6	3	3	45	41	48	16	65	41	48
Craig	20	0	8	0	0	0	0	0	3	3	1	6	8	3	1	6
Delaware	138	0	14	13	5	0	1	1	19	19	14	25	14	39	14	25
McIntosh	12	0	1	1	0	0	0	0	1	1	2	0	1	2	2	0
Mayes	112	3	5	10	1	0	2	0	12	12	7	15	8	25	7	15
Muskogee	132	0	2	1	1	0	1	3	14	14	20	10	2	20	20	10
Nowata	3	0	12	2	0	1	1	0	4	4	8	8	12	8	8	8
Ottawa	23	0	1	5	1	0	0	1	4	4	0	2	1	11	0	2
Rogers	113	0	16	1	0	0	0	0	4	4	20	4	16	5	20	4
Sequoyah	213	0	7	10	1	1	0	0	15	15	37	5	7	27	37	5
Tulsa	147	0	7	0	0	0	0	0	1	1	2	0	7	1	2	0
Wagoner	39	0	0	1	0	0	1	0	0	0	3	0	0	2	3	0
Washington	50	0	2	0	0	0	0	0	2	2	2	5	2	2	2	5
Total:	1,556	7	97	61	14	6	13	12	141	141	178	148	104	247	178	148
		104		247							326		677			

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

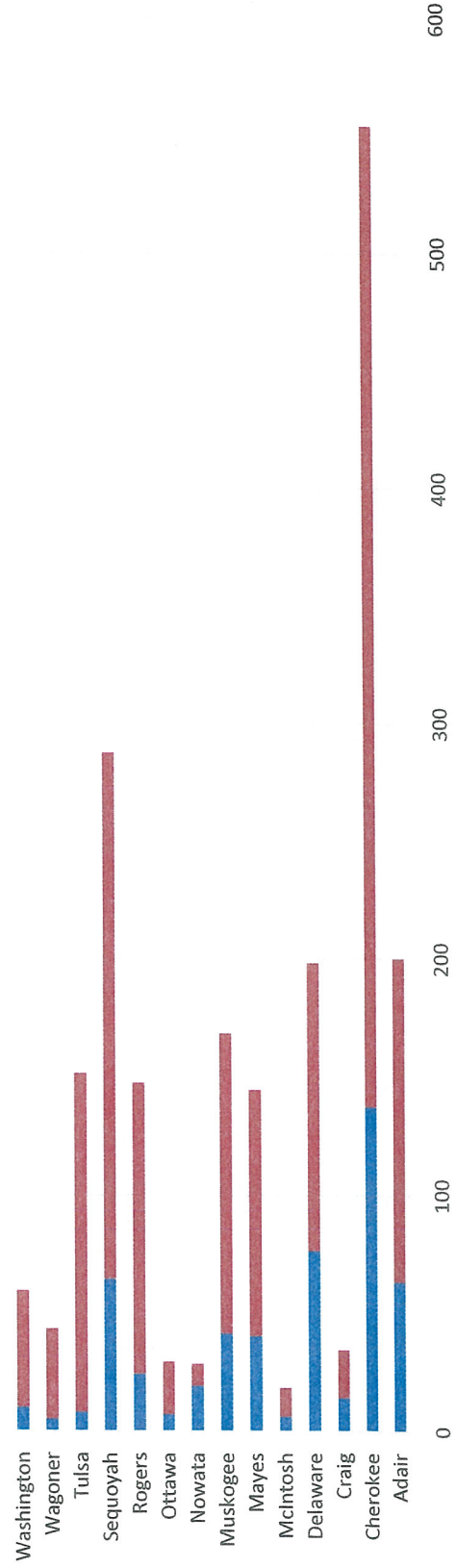
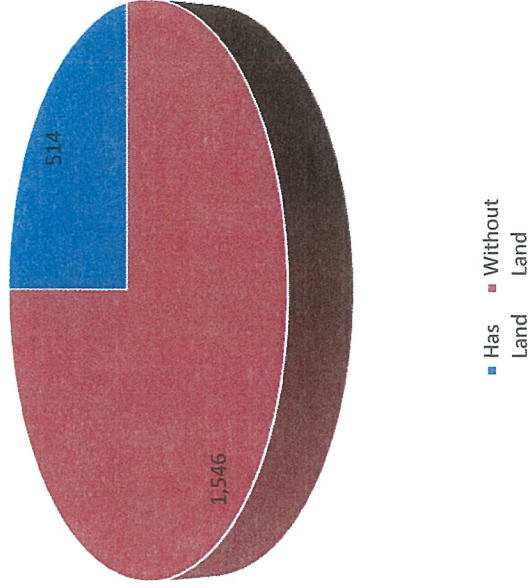
STAGE III:
Order/Receive Survey
Order/Receive Perc Test
Receive Utility Assurance
Receive Abstract from participant

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	63	137	32%	69%	200
Cherokee	137	417	25%	75%	554
Craig	14	20	41%	59%	34
Delaware	76	122	38%	62%	198
McIntosh	6	12	33%	67%	18
Mayes	40	104	28%	72%	144
Muskogee	41	127	24%	76%	168
Nowata	19	9	68%	32%	28
Ottawa	7	22	24%	76%	29
Rogers	24	123	16%	84%	147
Sequoyah	64	223	22%	78%	287
Tulsa	8	143	5%	95%	151
Wagoner	5	38	12%	88%	43
Washington	10	49	17%	83%	59
Total:	514	1,546	25%	75%	2,060



Statistics as of: December 29, 2014

New Construction Homeownership Program
Application Data - Date Ranges
(Inception to December 29, 2014)

County	Self-Help		April '12		May-Jun '12		Jul-Dec '12		Jan-Jun '13		Jul-Dec '13		Jan-Jun '14		Jul-Dec '14	
	Has Land	No Land	Has Land	No Land	Has Land	No Land	Has Land	No Land	Has Land	No Land	Has Land	No Land	Has Land	No Land	Has Land	No Land
Adair	5	6	3	23	5	17	8	29	4	22	4	13	12	16	21	11
Cherokee	8	26	16	92	10	53	16	83	12	46	22	43	19	32	31	39
Craig	0	1	0	1	1	2	1	9	0	1	2	2	2	2	7	2
Delaware	5	2	11	33	4	22	7	22	6	10	7	8	12	16	23	8
McIntosh	0	0	0	1	0	1	2	3	0	0	0	2	2	3	2	2
Mayes	2	0	3	22	4	15	10	24	3	15	2	10	11	9	5	9
Muskogee	2	0	5	15	4	27	6	31	2	16	7	10	5	10	9	18
Nowata	2	0	1	0	1	0	1	1	4	1	2	1	4	0	4	5
Ottawa	0	0	0	0	0	1	0	3	0	2	2	4	3	7	2	4
Rogers	0	4	2	11	4	4	4	27	4	22	6	38	2	16	6	23
Sequoyah	0	1	10	43	7	24	14	45	11	28	2	24	11	23	9	34
Tulsa	0	0	0	5	0	16	0	36	1	29	1	18	2	22	4	16
Wagoner	0	0	0	2	1	2	1	7	0	4	0	7	0	6	3	10
Washington	0	2	0	5	4	4	1	7	1	7	3	4	0	10	1	10
Total:	24	42	51	253	45	188	71	327	48	203	60	184	85	172	127	191
% of Total:	36%	64%	17%	83%	19%	81%	18%	82%	19%	81%	25%	75%	33%	67%	40%	60%
Combined	66		304		233		398		251		244		257		318	
Combined %	3%		15%		11%		19%		12%		12%		12%		15%	

CHEROKEE NATION TRIBAL COUNCIL

COMMUNITY SERVICES COMMITTEE REPORT

Group: Community Services/Road and Transit Dept. **Month/Year of Report:** February 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. Had meeting with Red Plains to review project status on 1/21/05.
- 2.
3. Dahlenegah South – Designer: Holloway Updike & Bellen HUB. 90% checked plans were returned for revisions on 5/14/14. Adair County Commissioner Dale Dandridge will perform the acquisition of nine Fee properties for this project with the assistance of Roads R/W staff to get the commissioner started.
4. Bell North – Designer: Red Plains Engineering. RP working on 90% plans. Had meeting with Red Plains to review project status on 1/21/05.
5. CNI Industrial Access – Designer: D. Moore Designer Bid opening was held December 9, 2014 at 10:00 a.m. Glover & Associates has been selected as contractor for this project. Pre-Construction meeting was held February 3, 2015. Construction proposed to start on March 23, 2015.
6. Dahlenegah West- Designer: Holloway Updike & Bellen. R/W is complete with research of ownership. Awaiting 30% set of plans.
7. Lyon Switch – Designer: J. Shehi. HUB Engineering submitted 30% review on 11/19/14. HUB Engineering to submit task order for hydrology.
8. Malloy Hollow– Designer: D. Moore. HUB Engineering submitted 60% Review on 11/19/14.
9. North Salem (Bethel Road) – Designer: Red Plains. RP are working on 90% Plans. Had meeting with Red Plains to review project status on 1/21/05.

CHEROKEE NATION TRIBAL COUNCIL
COMMUNITY SERVICES COMMITTEE REPORT

10. Smith Hollow – Designer: Red Plains Engineering. RP are working on 90% Plans. R/W will submit for appraisals as needed. Had meeting with Red Plains to review project status on 1/21/05.
11. 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.
12. 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.
13. Honey Hill Phase I – Designer: HUB Engineering – Design plans are complete. The condemnation monies of \$16,310.00 have been paid to every party in the condemnation. Awaiting word from ADA Jacob Howell about what is the next step for us to proceed to construction. Next court docket is set for March 31, 2015 at the Adair County Courthouse. Utility letters were sent out for estimates for relocation.
14. 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.
15. 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. Plans are in the process of being checked.
16. 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.
17. 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.
2. Hulbert-Lost City – Designer: A. Harris. Coordination with utility companies are underway. Final revisions of design are being made.

CHEROKEE NATION TRIBAL COUNCIL
COMMUNITY SERVICES COMMITTEE REPORT

3. Lost City Road – Designer: Holloway Updike & Bellen. Right of way research is complete. Plans are 60% complete. County Commissioner approved Design Certification and certification was sent to FHWA for final approval on 8/20/14.
4. Northeast Fort Gibson- Designer: Holloway Updike & Bellen. Sent 90% check to HUB for revisions and final plans. ABB survey was positive. Construction will be postponed until we get a negative test. R/W started acquisition 7/8/14, out of 129 parcels. 58 parcels have been acquired, 11 Parcels needs contacted and 60 parcels needs follow ups.
5. Tenkiller School –Designer: Red Plains. Plans are complete. Completed acquisition as of June 18, 2013. Ozark Electric, NOPFA, and Windstream have completed relocation. RWD#7 began relocations October 6, 2014. ATT plan to have relocation plans approved next week. Begin relocations by April and completed by May 15, 2015.
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. Public comments are due from land owners March 15, 2015.
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. Received Geotechnical Report on 8/4/14. Project design 60% complete.
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. Meeting with engineers on September 10th, 2014. Submitted 30% plans, hydrology, and geotechnical report.
2. Jay/Kenwood Bridges (Bridges 53, 67, 68, and 71) - Designer: Rose & McCrary, P.C. Project was bid and three bids were received March 4, 2014.

CHEROKEE NATION TRIBAL COUNCIL

COMMUNITY SERVICES COMMITTEE REPORT

Paradigm was the lowest responsible bid at \$5,592,242.85. Construction began June 9 2014 project 45%

3. Kansas-Bull Hollow – Designer: Scott & Associates. 60% revisions were submitted on 12/3/2013. Design and Right of Way meeting June 18, 2014 to discuss alignment and Right of Way issues. R/W is in the process of checking the exhibits and easements.
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 work began 7-9-14 project 30%
2. Chimney Rock Hollow I & II – Designer: Guy Engineering (Contracted through the county). Received 30% plans on 3/10/14. Plan in Hand was conducted on May 15, 2014.
3. Murphy Bridge (Bridge 108) – Final Inspection to be held 2/25/15.

MUSKOGEE COUNTY PROJECTS:

1. Northeast Fort Gibson- Designer: Holloway Updike & Bellen. Sent 90% check to HUB for revisions and final plans. ABB survey was positive. Construction will be postponed until we get a negative test. R/W started acquisition 7/8/14, out of 129 parcels. 58 parcels have been acquired, 11 Parcels needs contacted and 60 parcels needs follow ups.
2. Ross Road Rehab – Designer: D. Moore. Redesigned project for minimal impact on ABB since survey tested positive. Plans signed and stamped. Bid Opening was held on December 9, 2014 at 10:00 am. Glover & Associates was awarded the project. Pre-Construction meeting was held on February 3, 2015. Construction proposed start date is March 9, 2015.
3. Texanna Road – Designer: TBD

ROGERS COYNTY PROJECTS:

1. Sequoyah West I & II – Designer: TBD

SEQUOYAH COUNTY PROJECTS:

CHEROKEE NATION TRIBAL COUNCIL
COMMUNITY SERVICES COMMITTEE REPORT

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. Nicut South Rehab- Designer: D. Moore. Construction is complete and a final inspection has been scheduled for June 25, 2014.
3. Dwight Mission/Sequoyah Landing Road – Designer: TBD

d) CHEROKEE TRANSIT SYSTEM:

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

1. Sallisaw to Tahlequah – 149 rides
2. Pryor to Catoosa – 1,541 rides
3. Salina to Tahlequah – 244 rides
4. Stilwell to Tahlequah – 140 rides
5. Muskogee to Tahlequah – 91 rides
6. Tahlequah to Claremore – 166 rides
7. Jay to Tahlequah – 148 rides
8. Tahlequah to Catoosa – 846 rides
9. Stilwell to West Siloam Springs – 216 rides
10. Individual Demand Response Trips: 6,095

Note: Ridership reports run 1 month behind.

Commerce Group: Commerce

Month/Year of Report: March 2015

Executive Director: Anna Knight

Phone: 453-5532

Email: aknight@cherokee.org

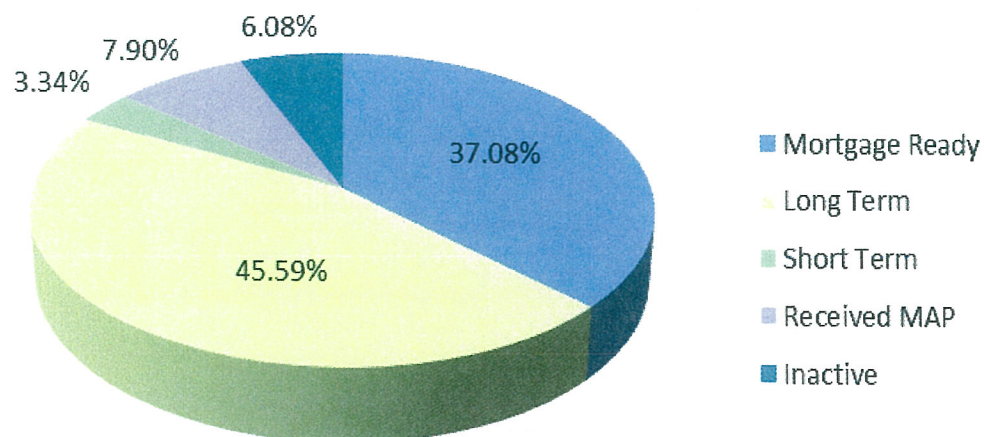
a. Program highlights

1. Mortgage Assistance Program applications:

MAP Applications – May 1, 2014 thru February 15, 2014	
Applications Received	833
Applications Pending Eligibility	127
Applications Ineligible or determined inactive due to lack of client response to questions	377
Applications Eligible for MAP Funding	329

MAP Eligible Applications – May 1, 2014 thru February 15, 2014	
Applications Eligible for MAP Funding	329
Applications that have Received MAP and Purchased a Home	26
Applications Mortgage Ready (Applicants may still be negotiating for a home, looking for an affordable home, seeking affordable financing, attending homebuyers training, or waiting to purchase for personal reasons)	122
Applications Referred to Long-Term Credit Counseling (Applicants working on significant credit issues and/or major debt reduction; projected counseling more than 1 year and less than 3 years)	150
Applications Referred to Short-Term Credit Counseling (Applicants working on minor credit issues and/or short term debt reduction; projected counseling less than 12 months)	11
Applicants voluntarily withdrawing from MAP (Applicants may have found a home that for some reason will not meet HUD inspection guidelines or have decided homeownership was not for them at this time)	20

Applicant Status



2. The **Volunteer Income Tax Assistance Program** kicked off February 2nd. Tax preparation and filing services are provided at no cost through April 15th in locations throughout the Cherokee Nation's jurisdiction.

392 taxpayers had used Cherokee Nation VITA services as of February 16th.

Tax Year	2010	2011	2012	2013	2014	2015 YTD
Returns Filed	2,118	2,681	1,553	1,577	1,270	392
Total Refunds	\$2,650,028	\$3,574,658	\$2,251,918	\$2,046,317	\$2,116,837	\$903,115

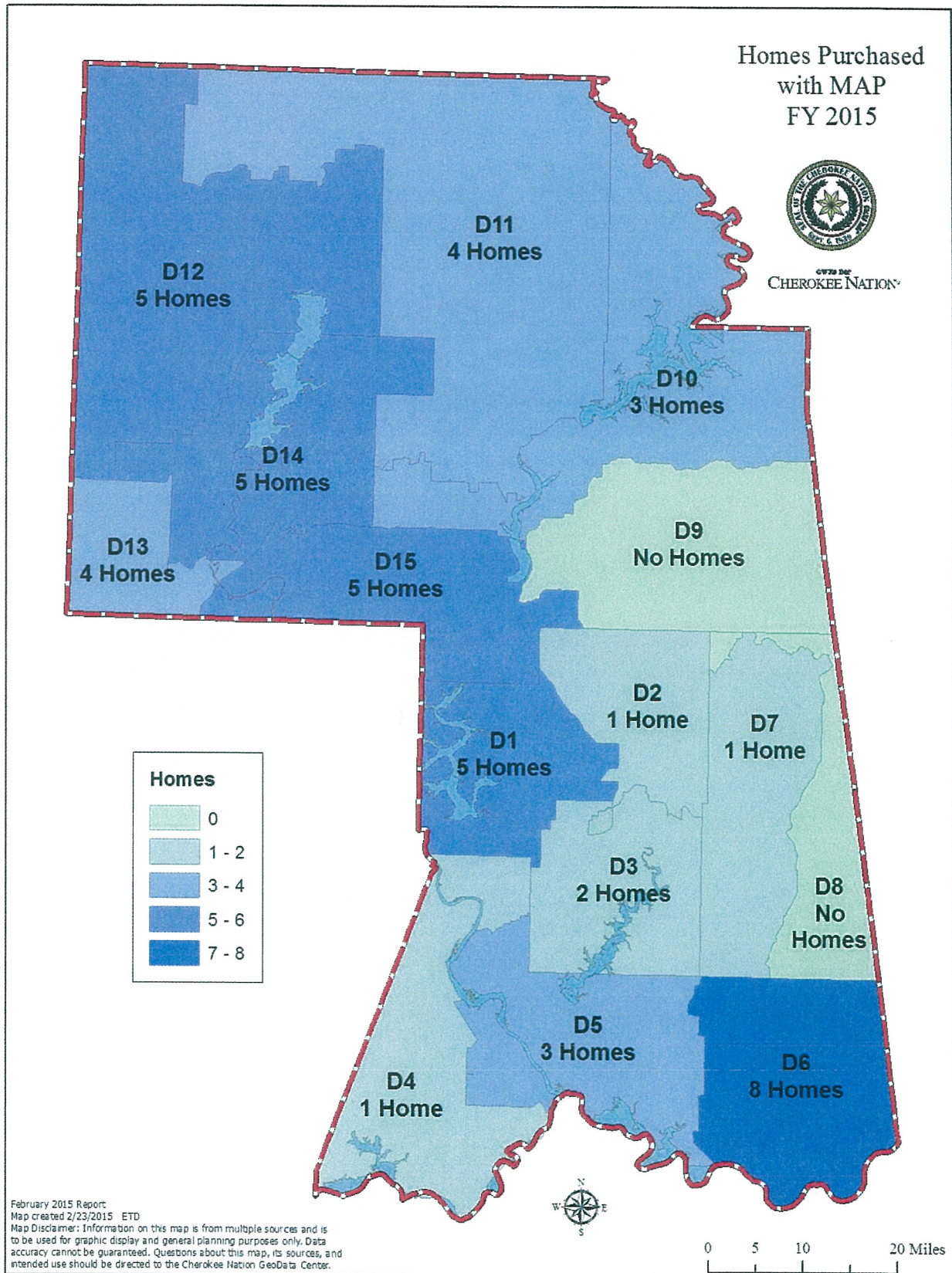
3. Since FY07, **587 families unable to obtain a non-predatory mortgage on their own** have completed self-sufficiency counseling and obtained a non-predatory mortgage.
4. YTD, Self Sufficiency staff members have worked with **4 families facing foreclosure**. 3 families have stopped attending the program and 1 family received a modification and saved their home.
5. **636 consumer loans totaling \$698,554.37** have been made through the Small Business Assistance Center as of February 20th.
6. **Mortgage Assistance Program Usage:**

MAP Usage – October 1, 2014 thru February 15, 2014	
Stick built homes purchased	47
Stick built homes purchased with HUD 184 financing	35
Mobile homes purchased	0
Mobile homes purchased with HUD 184 financing	0
Homes purchased with Mortgage Assistance	47

7. **MAP household statistics:**

Average household income	\$32,411
Average increase in Self Sufficiency Client credit score	46 points
Average debt to income including mortgage	28.9%
Average home price	\$89,092
8. **Average debt to income ratio of MAP clients is reduced by 5%** from the time the family enters the program to the time they complete it.

9. Mortgage Assistance usage by district:



b. Balanced Scorecard Measures

Objective	Metric	2015 Goal	Year to Date Achievement Notes/Comments
Families Housed	# of Families Obtaining Homeownership with MAP	153 families	47
Homeownership Training	a. # of Families Attending Homeownership Training b. % satisfaction	a. 800 b. 100%	a. 258 b. 100%
Families Increasing Financial Management Skills	a. # of Families Increasing Skills	a. 2,500 b. 100%	a. 386 b. 100%
Self Sufficiency Counseling – Household Budgeting, Debt Reduction, & Credit Coaching	# of Families Actively Pursuing Goals or Achieved Goals	750 Families a. Actively Pursuing b. Achieved Goals	534 Families a. 509 families actively pursuing goals <ul style="list-style-type: none"> • 29% mortgage ready • 7% short-term • 63% long-term • 2% AMP • 1% credit counseling 25 families have completed self-sufficiency counseling and obtained a non-predatory mortgage
Debt to Income Ratio Reduction	% of Families Reducing non-housing debt to income ratio	> 10%	38%
Families Housed	MAP Foreclosure Rate in Relation to CN Jurisdiction Foreclosure Rate	Within 3% of the low range based on Federal Reserve data	CN jurisdiction foreclosure rate range 2% – 8% (Q3 2014) MAP foreclosure rate 2.4% Foreclosure rate is based on the % of active foreclosure filings/proceedings for MAP distributions made after 05/01/08.
Match Savings Program	# Active Participants	240	270

c. Training Schedule

Workshops and Classes			
Date	Location	Time	Workshop
March 23, 24, & 25	Claremore HACN	2 pm to 9 pm	Homebuyer's Education
March 30	Hard Rock Casino	8 am to 5 pm	Credit Counseling
April 14	Vian Head Start	TBD	Financial Budget Class
April 16	West Siloam Springs Casino	TBD	Financial Budget Class
April 17 & 19	TBD	TBD	Annual COTTA Conference
April 20 & 27	Sequoyah High School	1 pm to 2 pm	Financial Literacy Class
April 21	PACE Elder Care	TBD	Budgeting
April 29	Will Rogers Down Casino	TBD	Financial Literacy Class
April 30	Hard Rock Casino	8 am to 5 pm	Credit Counseling
May 6	Cherokee County DHS	TBD	Financial Literacy Class
May 12	Webber Falls Head Start	TBD	Financial Literacy Class

May 14 & 21	Sequoyah High School	1 pm to 2 pm	Financial Literacy Class
May 27	Catoosa	TBD	ICW Foster Care Financial Literacy Class
May 28	Hard Rock Casino	8 am to 5 pm	Credit Counseling
June 3	Career Services	8 am to 5 pm	Financial Literacy Class
June 11	Stilwell Head Start	TBD	Financial Literacy Class
June 15 – 19	Tahlequah	TBD	Summer Youth Financial Literacy
June 26	Victory Cherokee	TBD	Couponing Class
June 29	Hard Rock Casino	8 am to 5 pm	Credit Counseling
July 6	Cherokee County Child Support Services	TBD	Financial Literacy Class
July 10	Career Services	TBD	Financial Literacy Class
July 16	Okay Senior Citizens	TBD	Budgeting
July 20 - 24	Tahlequah	TBD	Summer Youth Financial Literacy
July 30	Hard Rock Casino	8 am to 5 pm	Credit Counseling
August 6	Help In Crisis	TBD	Financial Literacy Class
August 12	Hard Rock Casino	TBD	Financial Literacy Class
August 13 & 27	Sequoyah High School	1 pm to 2 pm	Financial Literacy Class
August 26	Hard Rock Casino	8 am to 5 pm	Credit Counseling
August 27	Tahlequah CDC Parent	TBD	Financial Literacy Class
August 28	ECU Parent Meeting	TBD	Budgeting
September 3	Cherokee County DHS	TBD	Financial Literacy Class
September 10	TBD	TBD	COTTA Quarterly Meeting
September 11	Cherry Tree Head Start	TBD	Financial Literacy Class
September 17	ICTC	TBD	Financial Literacy Class
September 23	Tahlequah	TBD	ICW Foster Care Financial Literacy Class
September 24	Hard Rock Casino	8 am to 5 pm	Credit Counseling
September 30	Tahlequah	TBD	Health Fair Booth

d. Foreclosure information

1. The Federal Reserve periodically updates mortgage delinquency data by state and county; below is the most recent Serious Delinquency data, all mortgage types, available from the Federal Reserve.

Serious Delinquency (120 + days) rate by county Q3 2014			
County	Percentage Range	County	Percentage Range
Adair	6% - 8%	Nowata	6% - 8%
Cherokee	4% - 6%	Ottawa	4% - 6%
Craig	4% - 6%	Rogers	4% - 6%
Delaware	2% - 4%	Sequoyah	4% - 6%
Mayes	4% - 6%	Tulsa	2% - 4%
McIntosh	4% - 6%	Wagoner	4% - 6%
Muskogee	4% - 6%	Washington	4% - 6%