

HUMAN SERVICES

Tribal Council Monthly Report

January 2020

Marsha Lamb

Executive Director

Email: marsha-lamb@cherokee.org

Phone Number: 918-453-5355

Number of Employees	381
Number of Vacancies	85
Number of Volunteers	35

Kara Whitworth

Director of Child Support Services

Email: kara-whitworth@cherokee.org

Phone Number: (918) 453-4127

Jennifer Kirby

Interim Director of Family Assistance

Email: jennifer-kirby@cherokee.org

Phone Number: (918) 453-5150

Jennifer Kirby

Director of Youth Services & Special Projects

Email: jennifer-kirby@cherokee.org

Phone Number: (918) 453-5150

Tricia Peoples

Director of Child Care Development Centers

Email: tricia-peoples@cherokee.org

Phone Number: (918) 453-5045

Penny Norseworthy

Director of Finance

Email: penny-norseworthy@cherokee.org

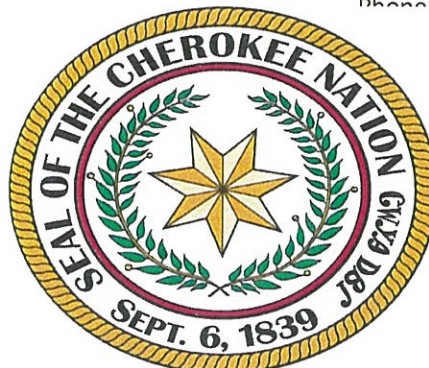
Phone Number: (918) 453-5375

Lou Stretch

Interim Director of Indian Child Welfare

Email: lou-stretch@cherokee.org

Phone Number: (918) 453-7480



Shawn Duch

Interim Director of ONE FIRE

Email: shawna-duch@cherokee.org

Phone Number: (918) 453-4257

HUMAN SERVICES

Tribal Council Monthly Report

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HUMAN SERVICES

Tribal Council Monthly Report

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YOUTH SERVICES & SPECIAL PROJECTS

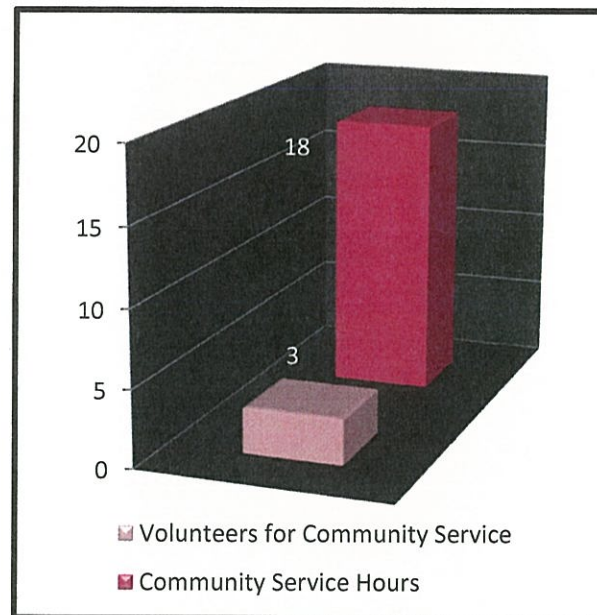
Director - Jennifer Kirby

Number of Employees	20
Number of Vacancies	1
Number of Volunteers	0

Programs
John A. Ketcher Youth Services Center
Youth Services
Cherokee PARENTS
Veteran's Center

John A. Ketcher Youth Services Center :

Young people served	16
Admissions	13



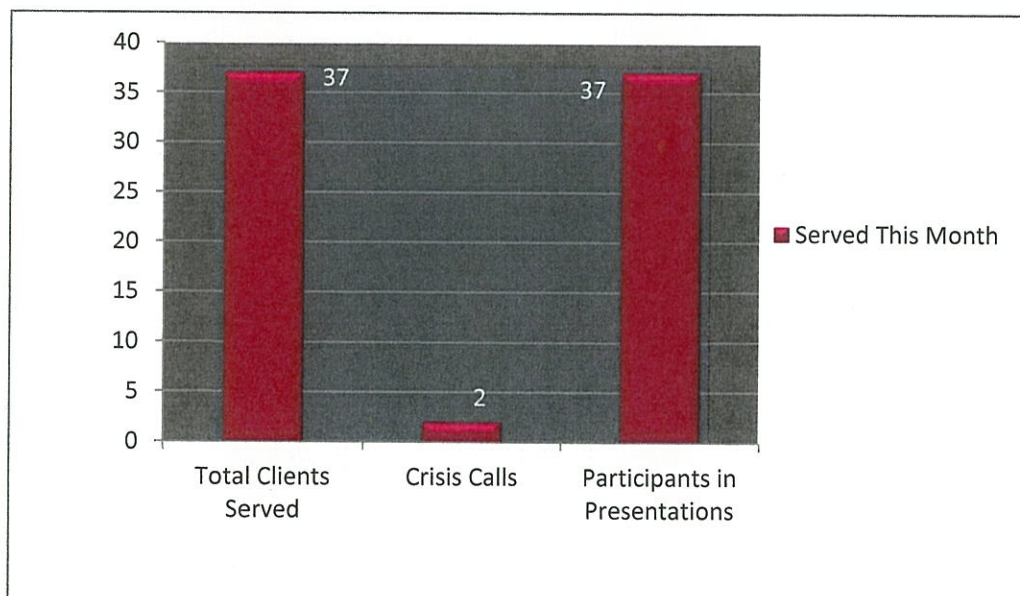
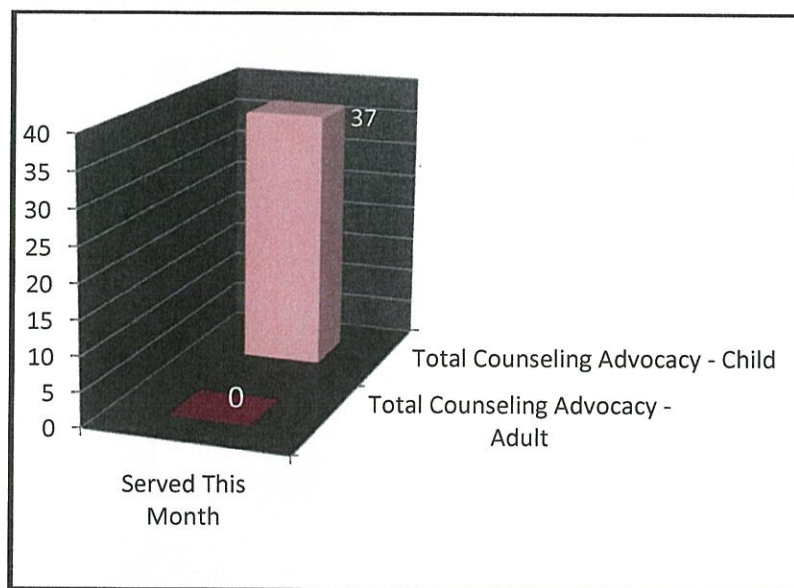
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YOUTH SERVICES & SPECIAL PROJECTS

Youth Services :

Total Community Events & Presentations 4



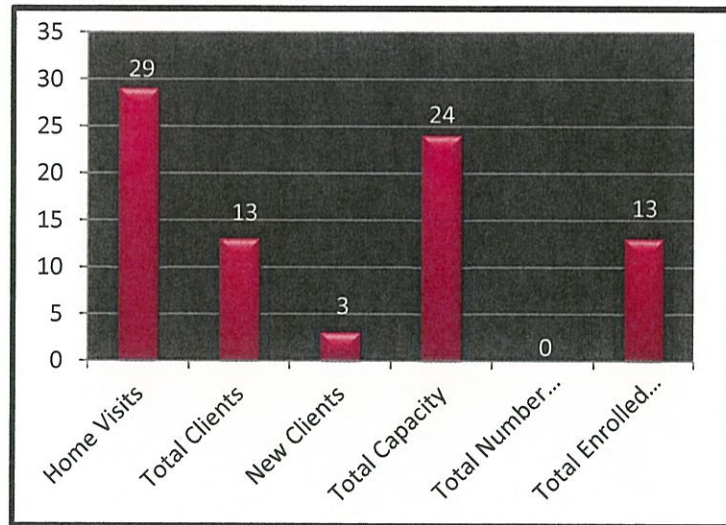
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YOUTH SERVICES & SPECIAL PROJECTS

Cherokee PARENTS :

Total Clients	13
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Child Care Development Centers :

- Stilwell



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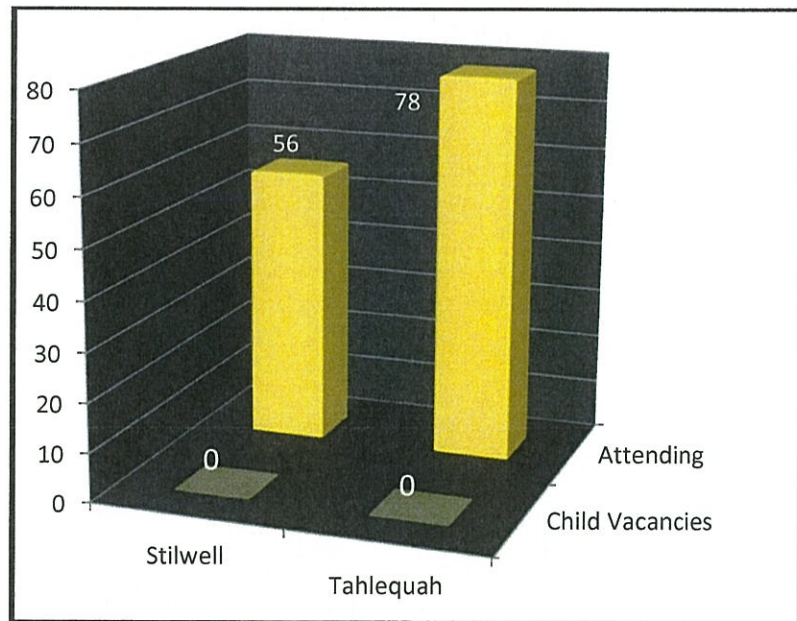
CHILD CARE & CHILD DEVELOPMENT

Director - Tricia Peoples

Number of Employees	107
Number of Vacancies	28
Number of Volunteers	0

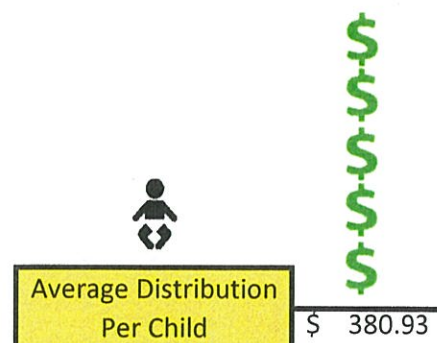
Programs
Child Care Development Center
Subsidy
Resource & Referral
Licensing & Monitoring

Child Care Development Centers :



Subsidy :

Children Receiving	1,788
Amount Distributed	\$ 681,095.00

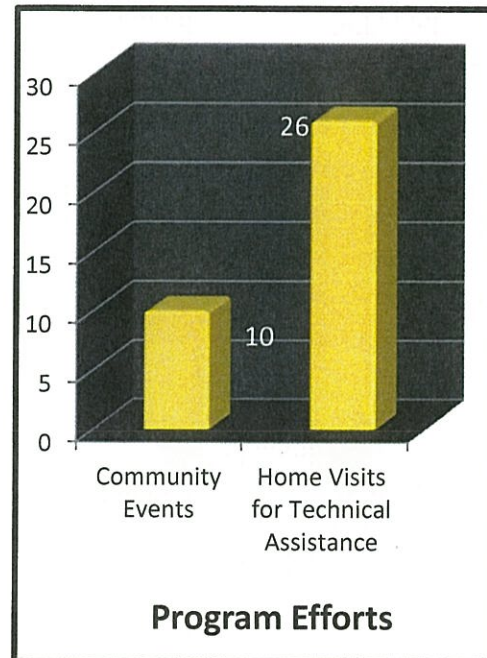
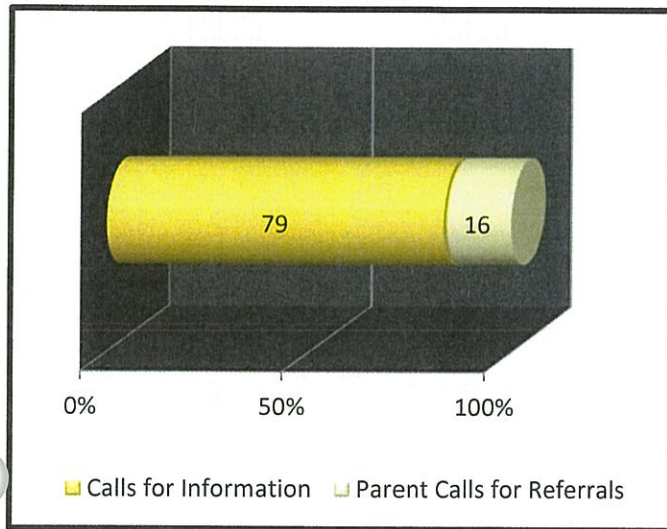


CHILD CARE & CHILD DEVELOPMENT

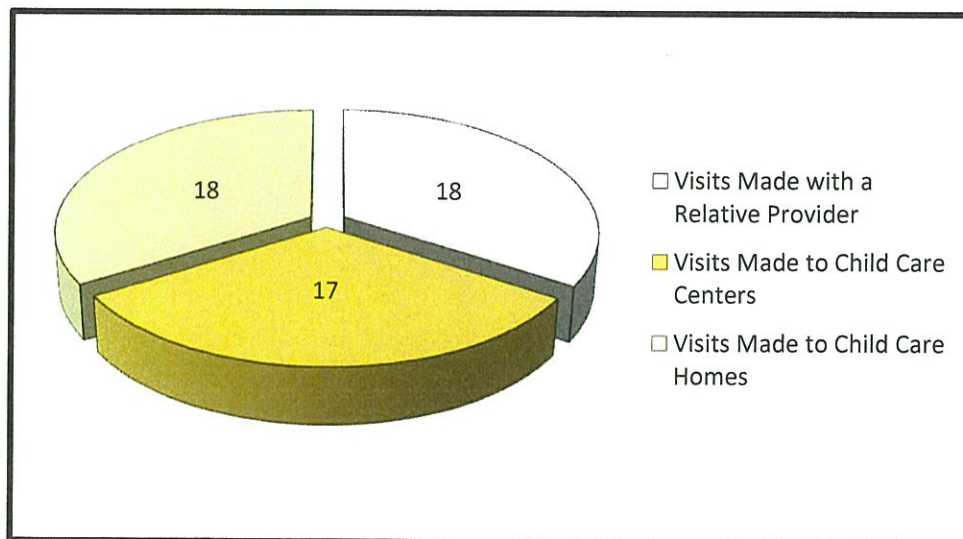
Resource & Referral :

Trainings for the Month

4



Licensing & Monitoring :



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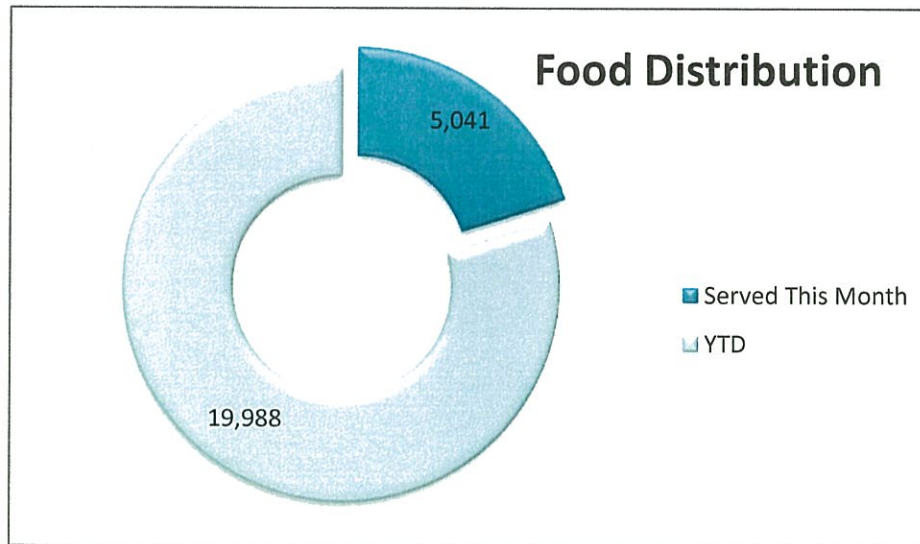
FAMILY ASSISTANCE DEPARTMENT

Interim Director - Jennifer Kirby

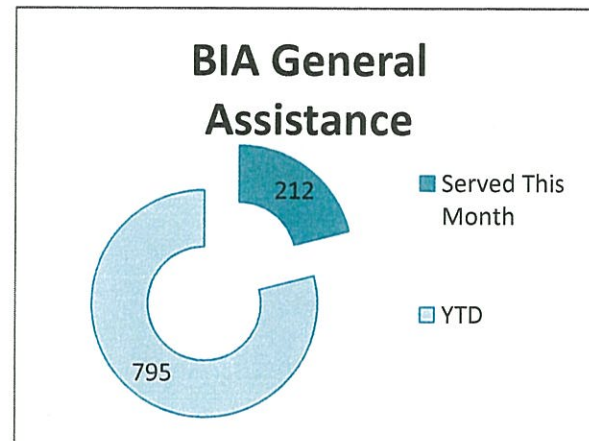
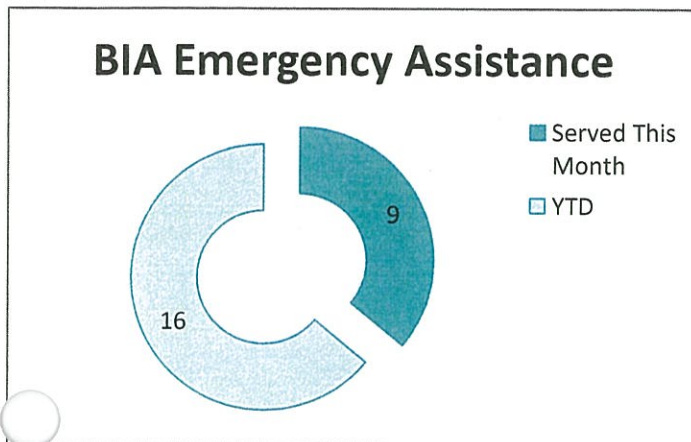
Number of Employees	114
Number of Vacancies	5
Number of Volunteers	35

Programs
Food Distribution
Social Services
Burial Assistance
Elder Care
Family Assistance
LIHEAP
NAHASDA
CITGO

Food Distribution :



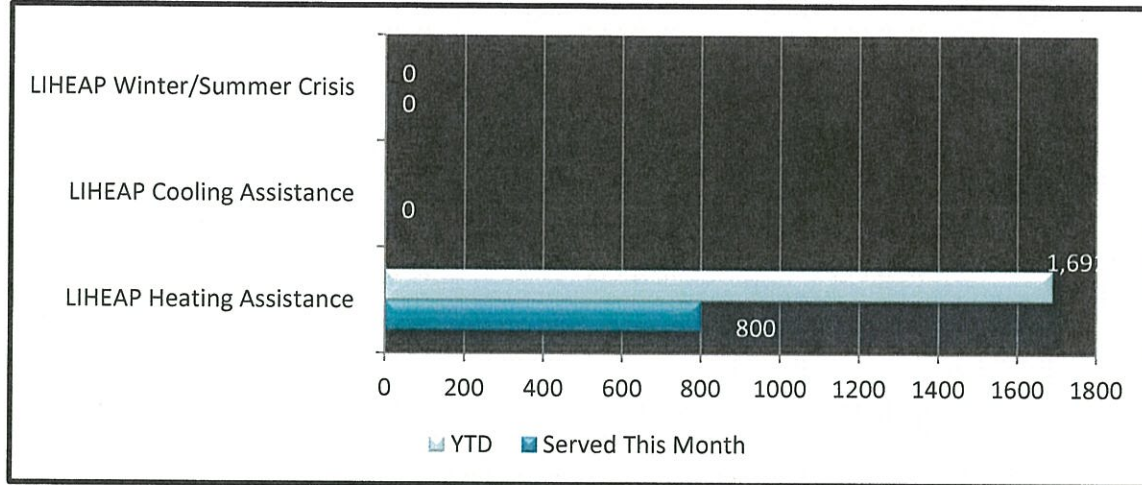
BIA Social Services :



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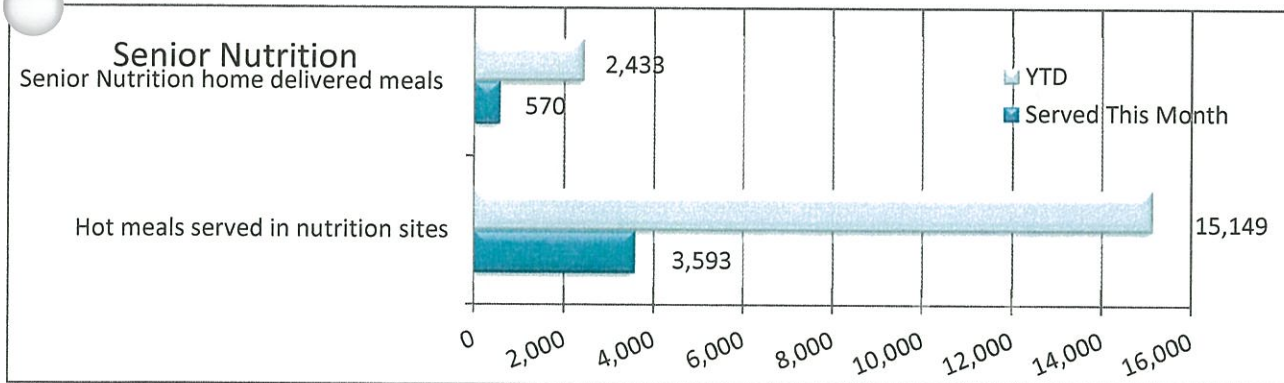
FAMILY ASSISTANCE DEPARTMENT

LIHEAP:

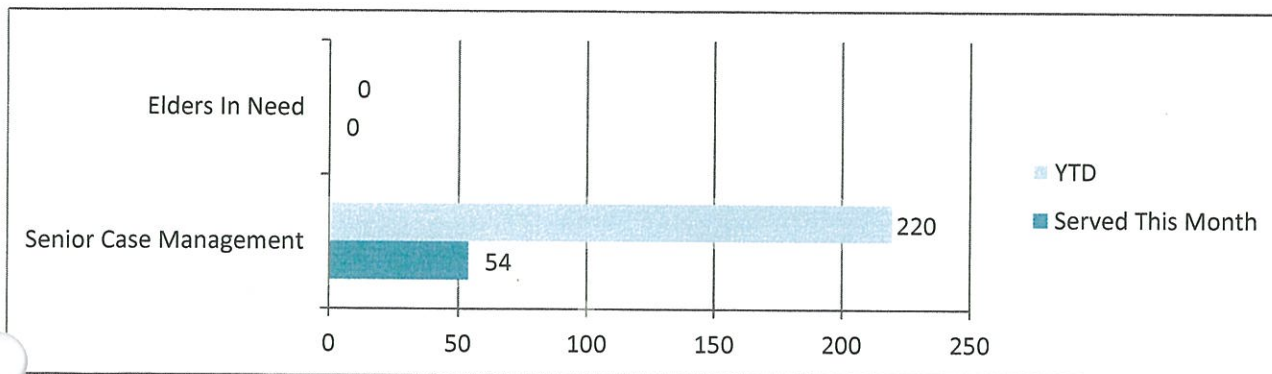


*(LIHEAP COOLING ASSISTANCE) Program starts in December and ends in February

Elder Services :



*Program starts in April

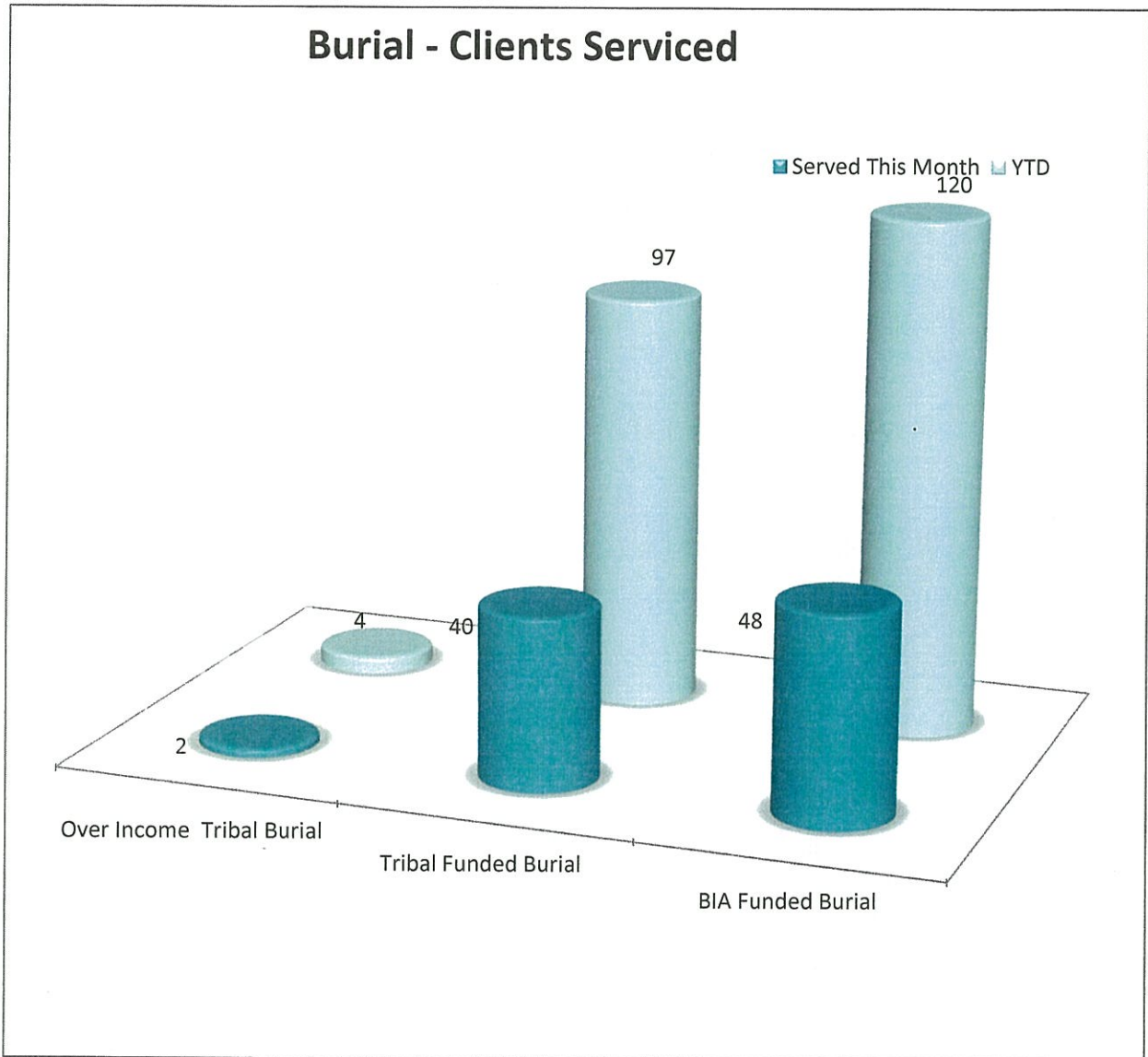


*Elders In Need Monies are dispersed in February and August.



FAMILY ASSISTANCE DEPARTMENT

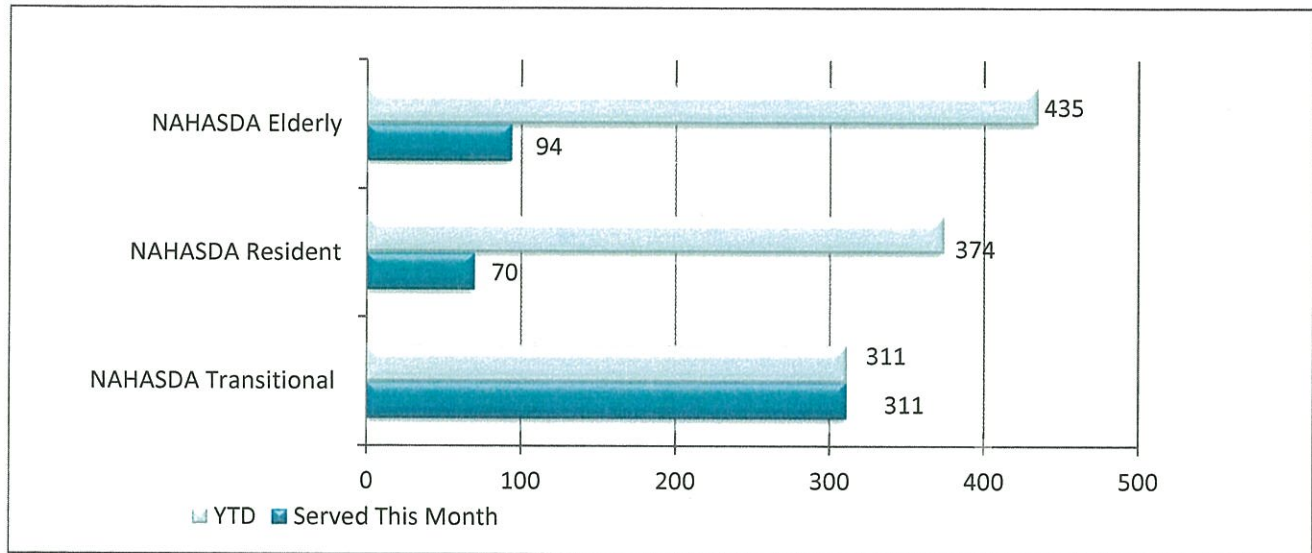
Burial Assistance :



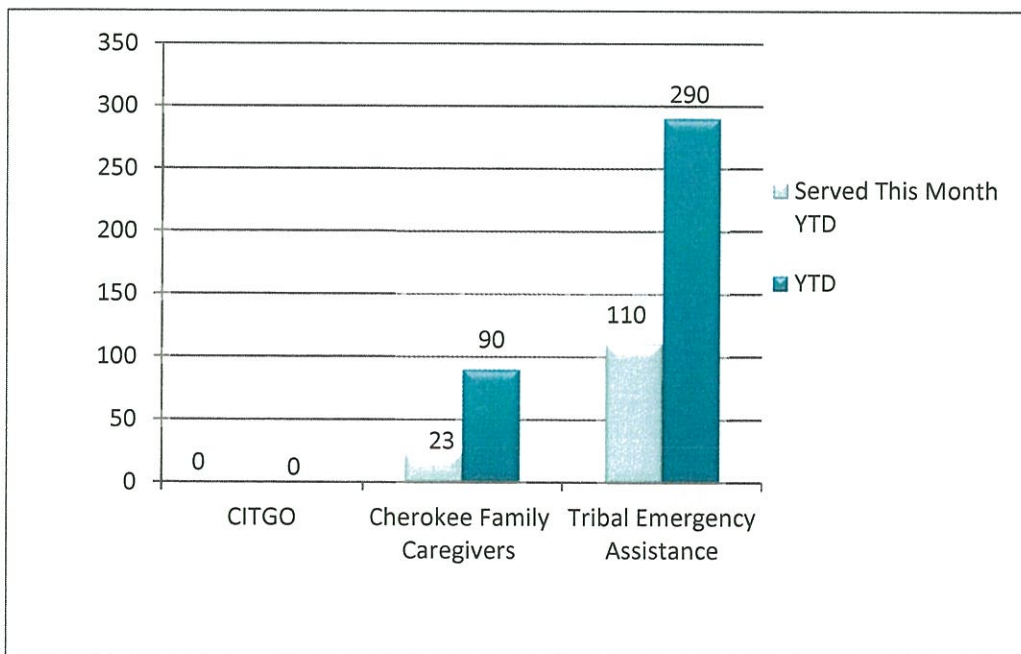
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FAMILY ASSISTANCE DEPARTMENT

NAHASDA :

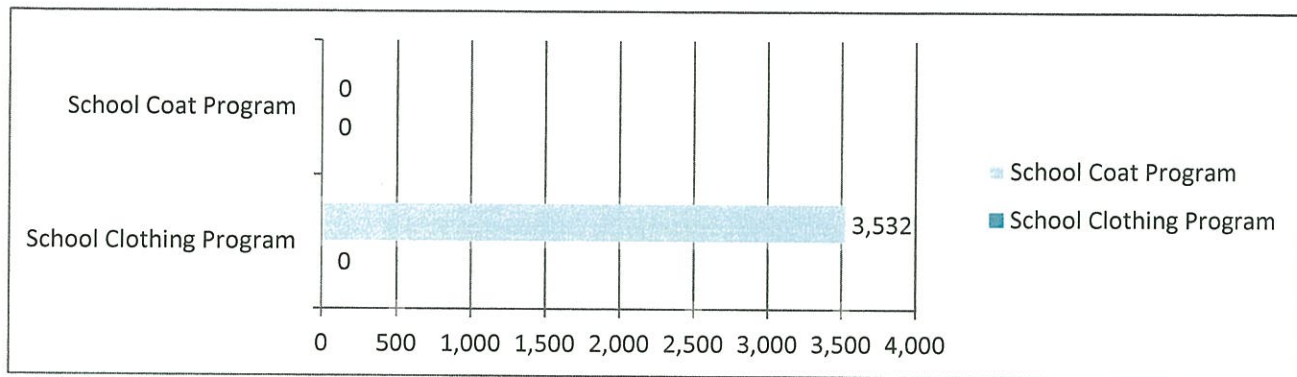


Family Assistance :



FAMILY ASSISTANCE DEPARTMENT

School Clothing Assistance Programs :



*School Clothing Program starts in July, before the school year begins.

Family Assistance:



CHEROKEE FIRST

Administrative Officer - Janelle Smith

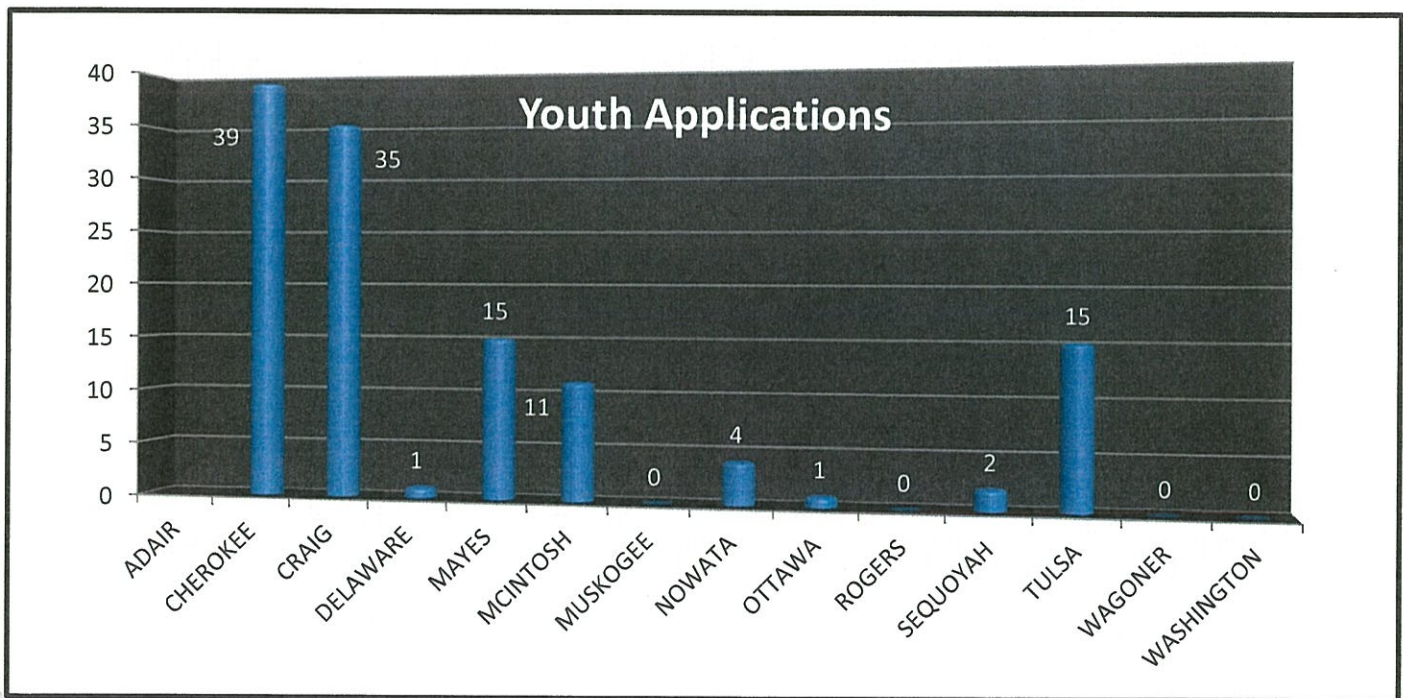
Number of Employees	3
Number of Vacancies	0
Number of Volunteers	0

Programs
Reception
Community Youth

Reception :

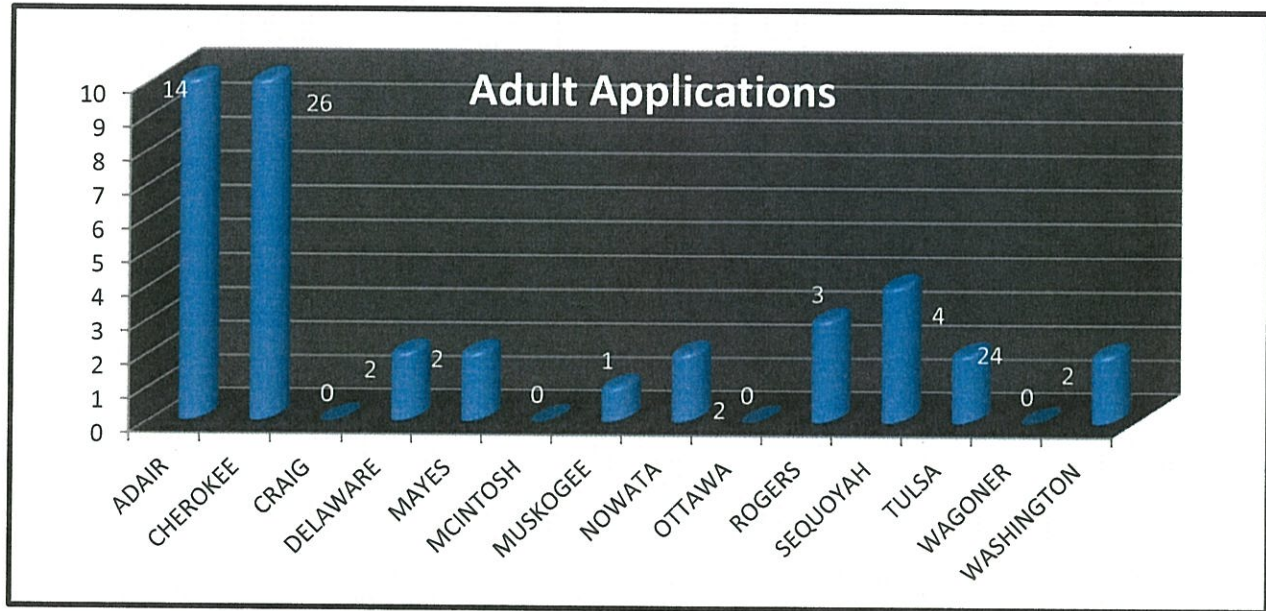
Total Walk Ins/Phone Calls Taken	795
Total Applications Taken	187

Community Youth :



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Overview of Community Leadership Program Applications

Total Youth	129
Total Adult	58

Monthly Total Amount Distributed

January	\$ 37,400.00
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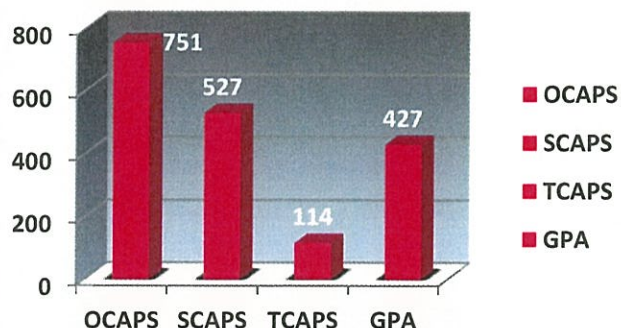
INDIAN CHILD WELFARE

Interim Director - Lou Stretch

Month of January:
1,819 Children
with Assigned ICW Workers

Programs With Court Interaction:

Programs With Court Interaction



OCAPS: Out-Of-District Court Advocacy and Permanency Services

Involved in child welfare cases in non-jurisdiction counties in Oklahoma and all 50 states.

Most work is done telephonically or electronically.

Emphasis on education about the Indian Child Welfare Act and ensuring States comply with it.

SCAPS: State Court Advocacy and Permanency Services

Involved in child welfare cases inside the 14 counties of which all or part are within the jurisdiction of the Nation.

Emphasis on education about the Indian Child Welfare Act and ensuring OKDHS compliance, and sometimes provide Tribal Foster Homes.

Provides services to the families when OKDHS fails to do so or as an alternative to OK DHS services.

TCAPS: Tribal Court Advocacy and Permanency Services

Involved in child welfare cases which are wholly under the jurisdiction of the Nation and OKDHS is not involved.

These cases originate on Indian Country or are transferred in from State district courts. Hearings are held at our Tribal Court House. Tribal Foster Homes are fully utilized.

GPA: Guardianships and Private Adoptions

Involved in civil adoption cases to include voluntary adoption, involuntary adoption and birth parent adoptions.

Monitors Guardianships and Private Adoptions for compliance with the Indian Child Welfare Act and the best interests of children.

Serves Cherokee children and their families in Tribal Courts and State Courts throughout the United States.

CPS: Child Protective Services

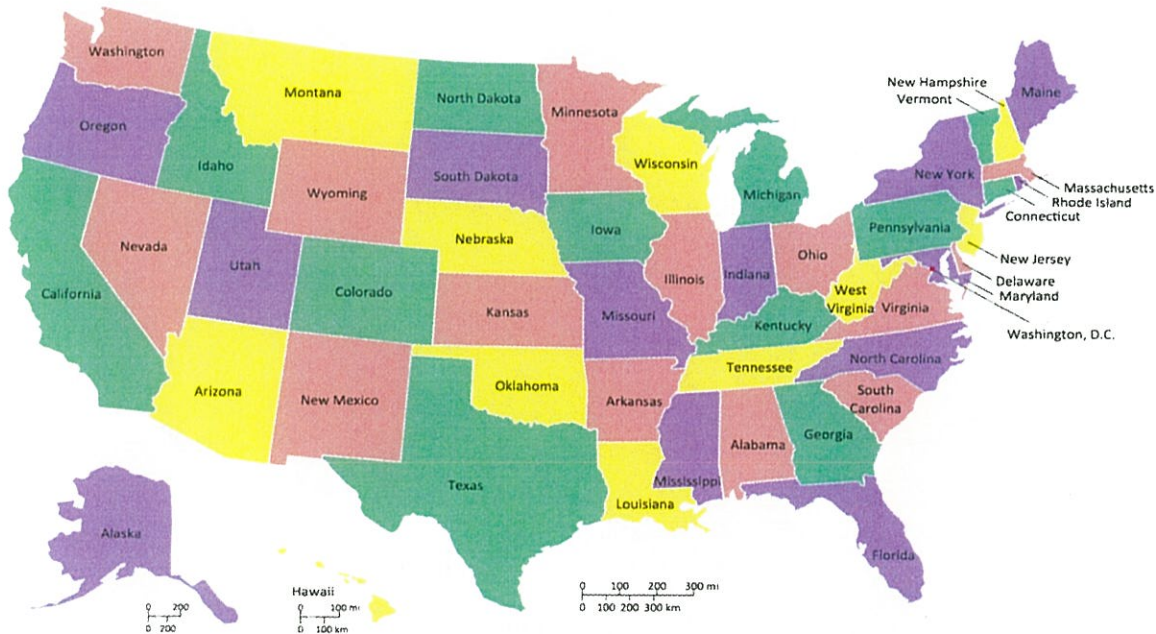
Receives referrals involving allegations of maltreatment of Cherokee children.

Investigates allegations of child maltreatment in Indian Country and co-investigates with DHS in

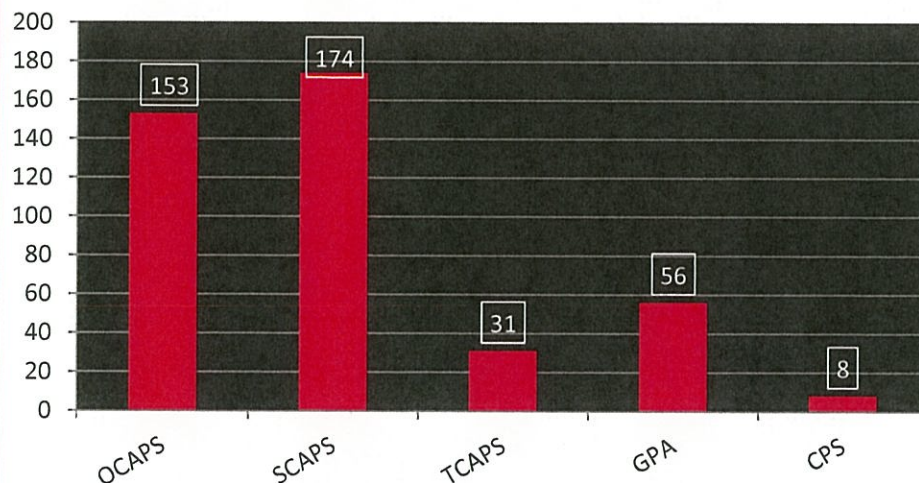


INDIAN CHILD WELFARE

In January: ICW worked on cases in 26 States and appeared in court 422 times on behalf of Cherokee Children and families.



Court Appearances



INDIAN CHILD WELFARE

Efficient & Effective Work

Eligibility Notices

When a County or State's child welfare agency gets involved in the life of a family that they suspect to be Cherokee, they're required by the Indian Child Welfare Act (ICWA) to send Notice to the tribe. The tribe must then reply to confirm or deny whether the children are members of (or eligible to become members of) the tribe. Currently, with six case workers processing approximately 200-300 pieces of mail, per month, response times may vary due to vacancies and depending on amount of mail received. The tribe has a goal of responding between 45-60 days.

Month of January

Cherokee Nation received:

- State of Oklahoma – 567 notices involving 1,018 children.
- Outside of Oklahoma – 658 notices for 1,021 children.
- Totaling – 1,225 notices and 2,039 children.
- The average Response-to-Notice time

Prevention and Intervention

Indian Child Welfare Family Protection Services Unit (FPS) assists families in need of hands-on training to correct the conditions that lead to children being removed from their home. These services often include completing a 28 week parenting program that discusses topics like discipline, nutrition, budgeting, and housekeeping. We primarily assist all our tribal CAPS cases but can assist in State cases when a request is made. This helps insure that families have the tools they need to be reunited. We have also added Triple P Parenting curriculum to our program this year.

Month of January

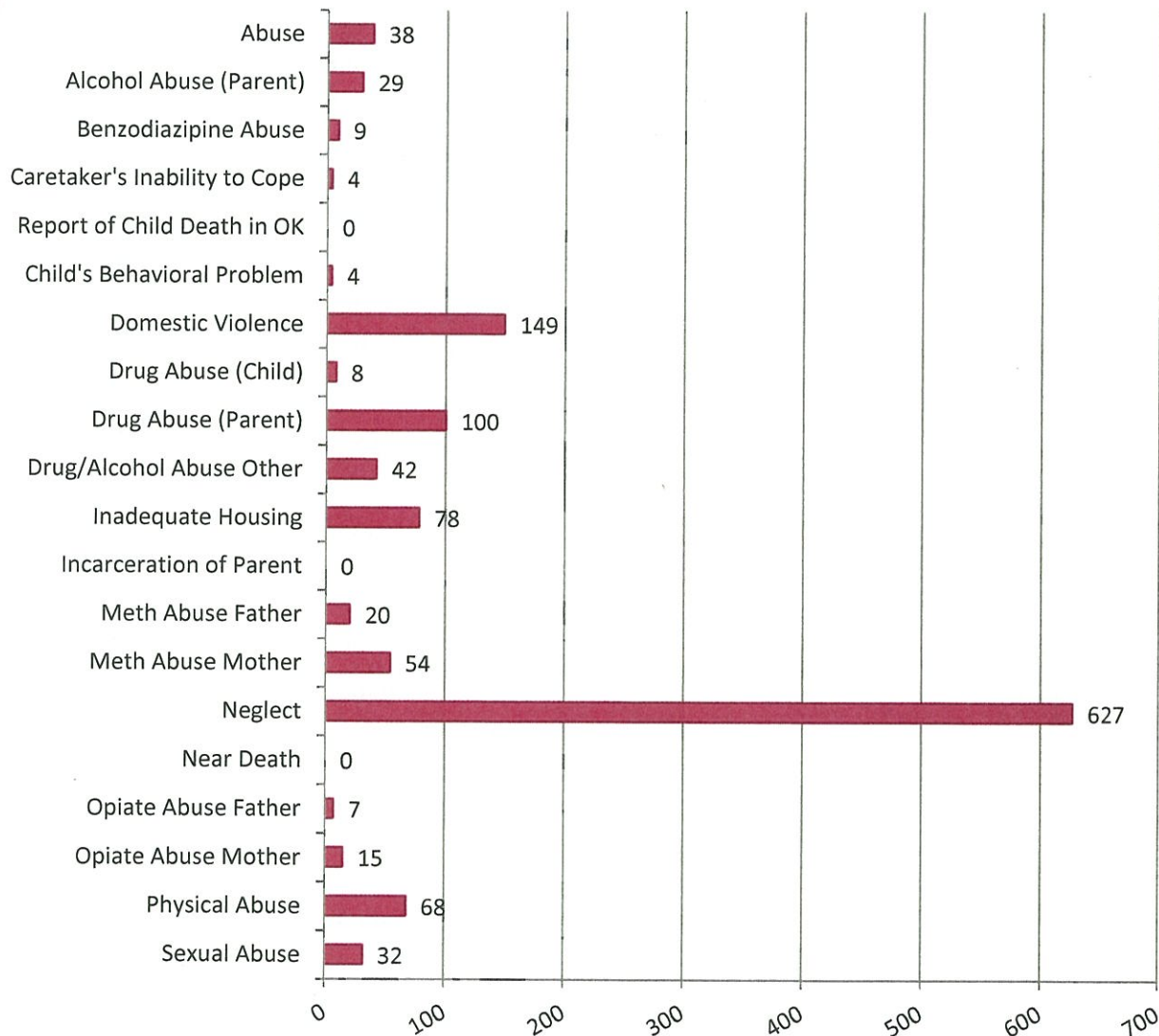
FPS served 37 children and 28 families.



INDIAN CHILD WELFARE

Child Protective Services

Types of Abuse/Neglect Reported:



***Almost all referrals are for a primary reason as well as neglect.**



INDIAN CHILD WELFARE

Child Protective Services

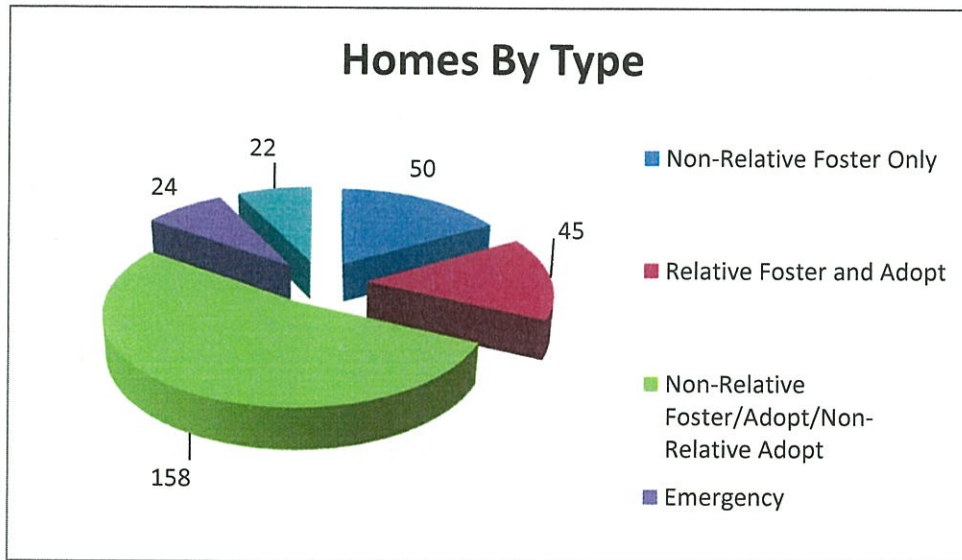
Month of January:

- **Child Protective Services (CPS) received 377 referrals of child abuse/neglect.**
- **377 referrals involved 631 children**
 - 0 of the 377 were co-investigated by OKDHS and CPS
 - 4 of the 377 cases were investigated by CPS on Indian Country
- **6 Cherokee child(ren) were removed from Tribal land due to confirmed abuse/neglect.**



INDIAN CHILD WELFARE

Certification & Placement *(Foster & Adoptive Homes)*



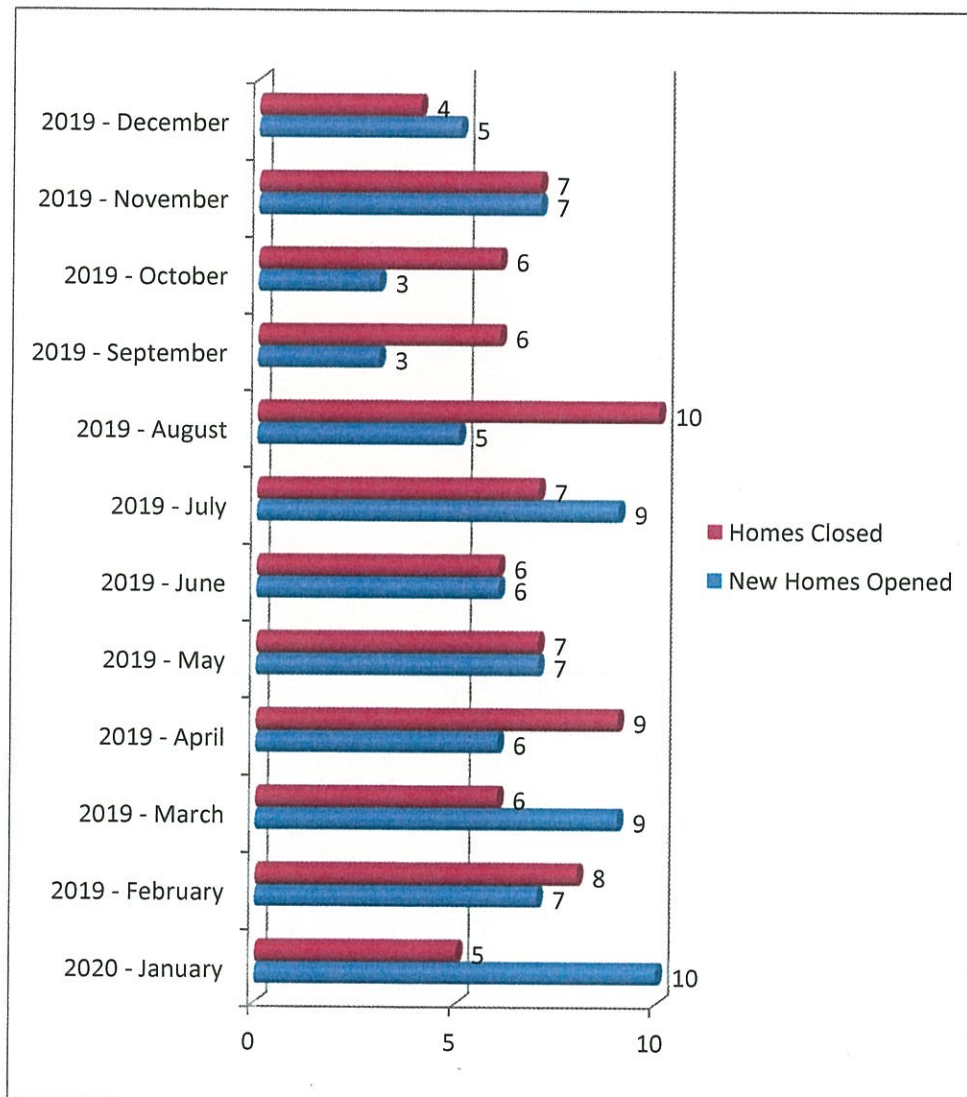
Types of Certified Placement Resource Homes

- **Non-Relative Adoptive:** Families who hope to adopt children when the children's parents' rights are terminated. These homes do not take foster placements.
- **Non-Relative Fost/Adopt:** Families who take foster placement of children knowing their parental rights are not terminated and they could return home, but if they don't the placement family will have the first chance to adopt them.
- **Non-Relative Foster:** Families who are willing to take in children they do not know on a temporary basis, but may last years. These families usually do not adopt children.
- **Relative Adoptive/Foster:** Families who are related to the children and are fostering them or planning to adopt them. They do not take in children they are not related to.
- **Emergency/Respite:** Families that take very short-term placement of children while more permanent placements are sought or when only a short-term placement is needed.



INDIAN CHILD WELFARE

Certification & Placement (Foster & Adoptive Homes)



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OFFICE OF CHILD SUPPORT

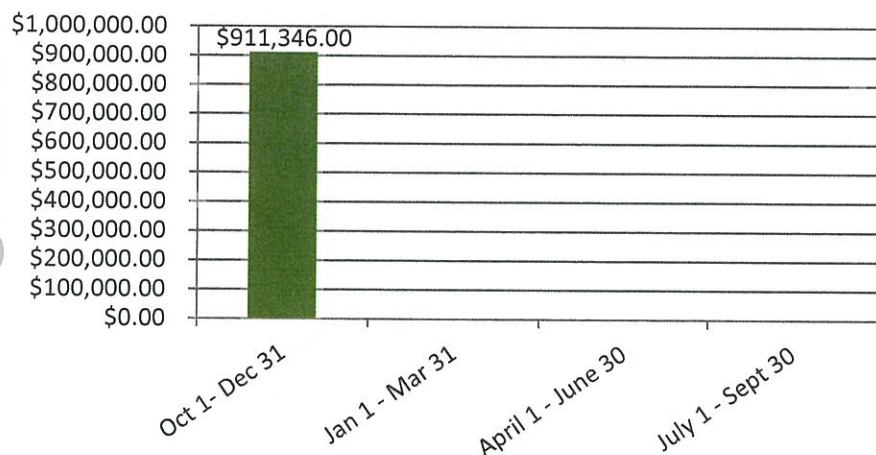
Director - Kara Whitworth

Number of Employees	35
Number of Vacancies	2
Number of Volunteers	0

Jan. Collections-CN Payment Center only:	\$ 350,256.00
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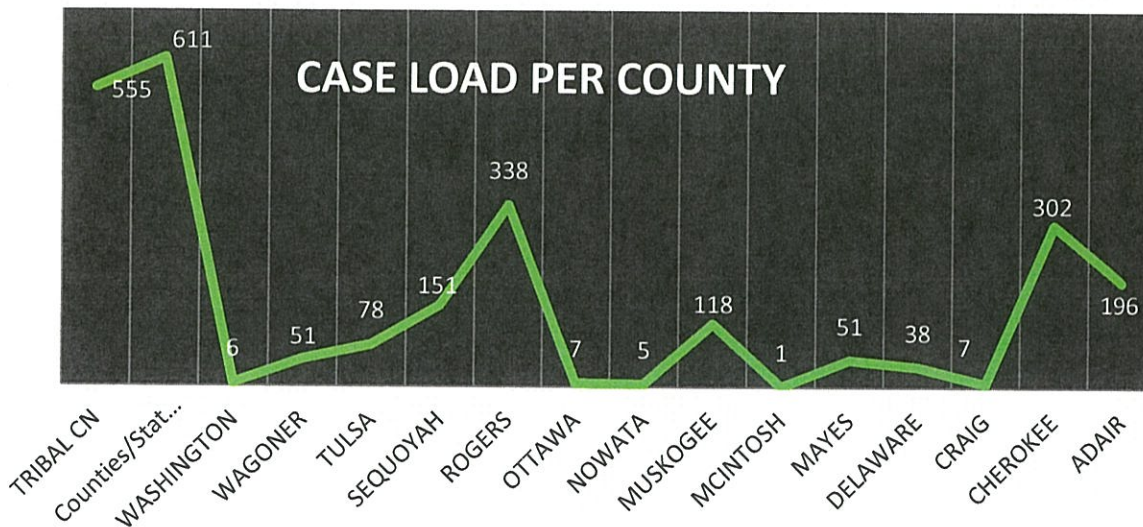
Total Client Contacts	3,150
Total Court Hearings	58
Total Active Efforts Case	1,966
Total Case Assessments for Service	3
Total Applications Distributed	76

Total Quarterly Collections

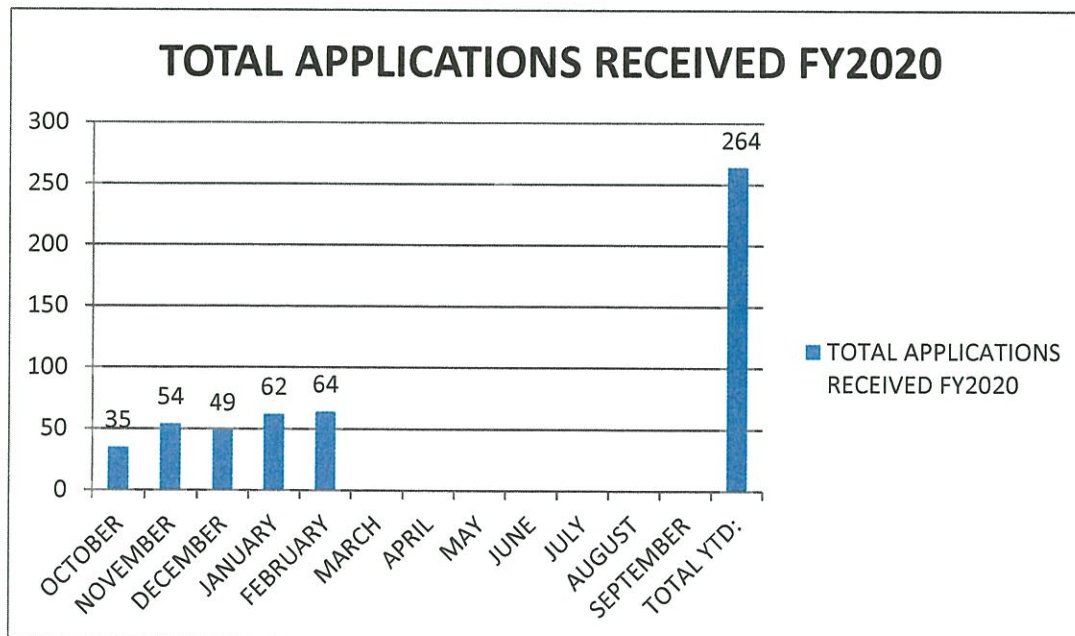
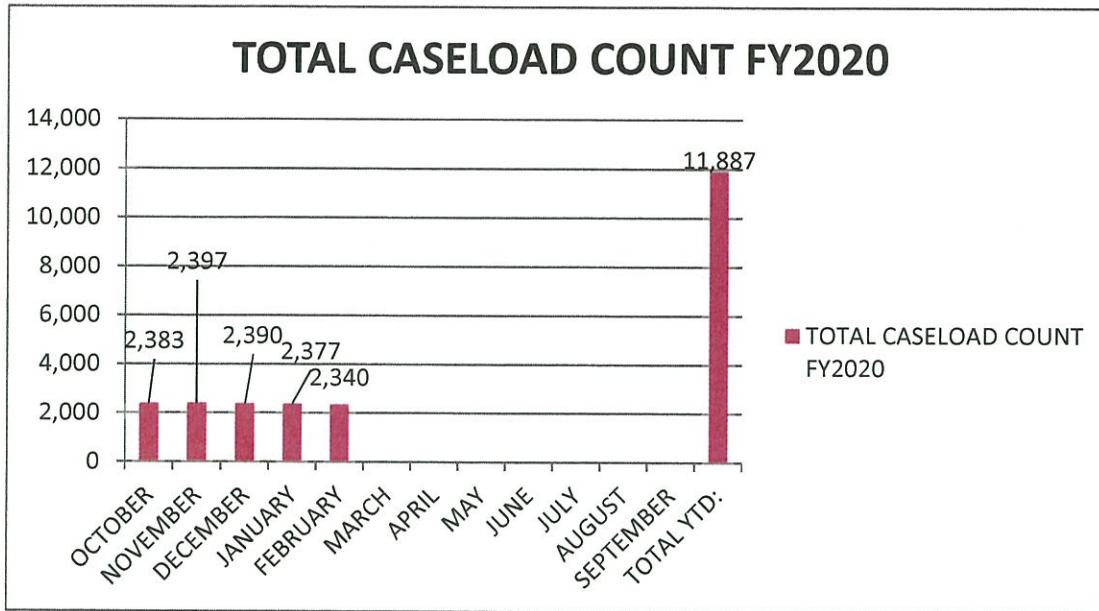


*Includes payment center collections, tax intercepts, and other special collections

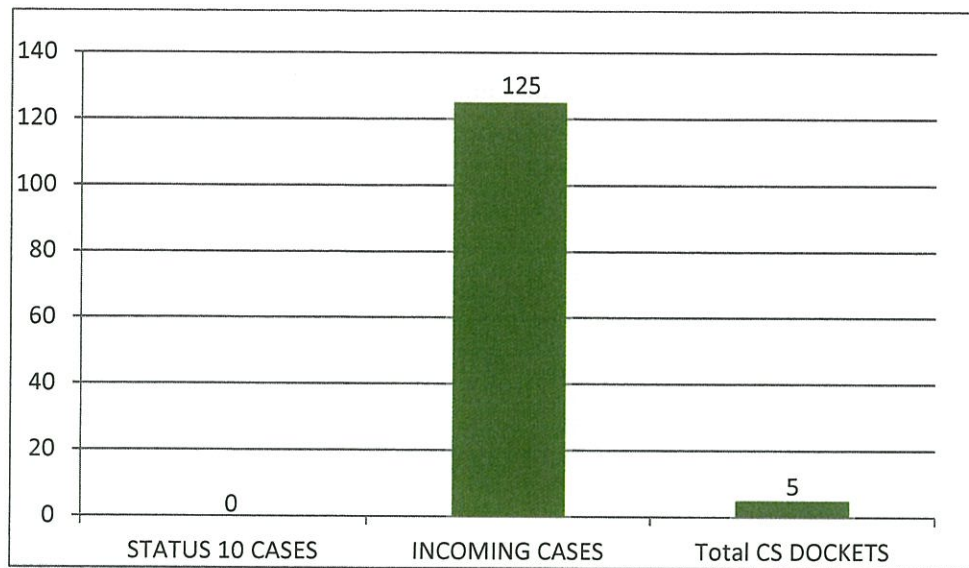
CASE LOAD PER COUNTY



OFFICE OF CHILD SUPPORT



OFFICE OF CHILD SUPPORT



Child Support:

The Office of Child Support services appreciates being able to report the following: The program distributed 76 requested applications via walk in's mail outs, email, or downloaded through our new child support website and received 62 applications for new cases. The program's website address: <https://childsupport.cherokee.org> has continued to see regular activity on website page. For the month of January 2020, there were 2,154 views. Current active cases as of February 14, 2020- 2,340. The program is in the second month of a media campaign which is highlighting 3 separate videos regarding child support matters. The first video - CS 101- was played on the Cherokee Nation Facebook page and specifically targeted northern counties and McIntosh county. The northern counties were identified as having the fewest cases on our current active caseload. The CS 101 video was highlighted in January and ran the entire month of January on the CN Facebook page. As a result this advertisement reached 26,032 people. The overall goal of these ads are to bring a public awareness to the program as part of the Digital Media grant the program is working on through September 2020. The program recently interviewed for 2 child support specialists to join our team! Hope to report next month who will be joining our program.



ONE FIRE

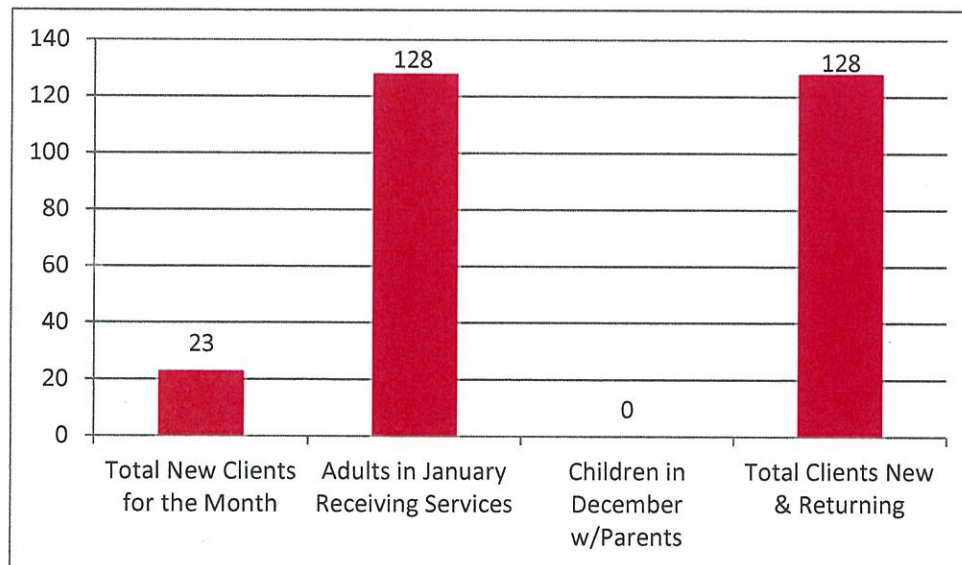
Interim Director - Shawna Duch

ONE FIRE - Our Nation Ending Fear, Intimidation, Rape, and Endangerment.

Cherokee Nation ONE FIRE is a victim services unit now under Human Services. It has been in place since 2013 and has served over 700 victims in just the last three years.

Funded through Federal Grants, ONE FIRE offers a variety of support services for victims of domestic violence, sexual assault and stalking that including, rental assistance, utility assistance, emergency food, referrals for housing and emergency shelter, legal referrals and advocacy assistance. To adults who are victims of other crimes, ONE FIRE offers court advocacy and referrals for all previously listed services. The program does not discriminate and offers assistance to those who qualify (victims of crime) and reside within the tribe's 14 county jurisdiction.

Physical Locations – Tahlequah and Sallisaw



CHEROKEE NATION TRIBAL COUNCIL

COMMUNITY SERVICES COMMITTEE REPORT

Group : Community Services **Month/Year of Report:** March 2020 (Data for Jan 2020 Activities)
Executive Director: Michael Lynn **Phone:** 453-5396 **E-mail:** michael-lynn@cherokee.org

I. Budget Highlights

- Prepared budget mods to include actual carryover amounts to IHS budgets

II. Program Highlights

a.) Balanced Scorecard Measures

- 30 new water & septic installs
- 30 water & septic repairs
- 29 water analyses performed
- 34 site evaluations
- 29 soil tests
- 88 food handlers trained
- 89 facility inspections, technical assistance and investigations
- 1 indoor air quality investigations

• Accomplishments

- Signed MOA's with City of Catoosa for an Advanced Water Metering project, Delaware RWD # 11 for an engineering study for Oaks, and Muskogee Co RWD # 7 for an Engineering Report to connect Cherokee Co RWD # 1.
- Met with Town of Lenapah to discuss needs for their water system and plan going forward. CN will be engaging an engineering firm on Lenapah's behalf to update engineering report and include costs for distribution system replacement and upgrades.
- Met with water stakeholders and Grand Gateway staff to discuss potential regionalization project in Craig Co.
- Attended a meeting in OKC with IHS Area, HQ staff, and other SG tribes to discuss the new SDS guidance and process going forward.
- Attended the final inspection of the Webbers Falls Arkansas River crossing project.
- Attended a TERO construction outreach meeting with Career Services and other CN and CNB partners.
- Met with Delaware RWD # 10 manager concerning system issues and needs
- Met with TPWA and engineer to discuss Indian Meadows SS extension project.
- Cherokee Co RWD # 7 System Improvement project is approx. 90% complete with the final paint coating being applied to the new water storage tank. We have been invited to attend the annual meeting on 3/10/2020. Cherokee Co RWD # 7 has been selected by the Oklahoma Rural Water Association as the system of the year and would like us to be in attendance due to all the assistance we have provided over the years.
- Completed the emergency creek crossing replacement project at Kirk Mountain, Cherry Tree RWD, Adair Co.

CHEROKEE NATION TRIBAL COUNCIL COMMUNITY SERVICES COMMITTEE REPORT

- **Future Plans**

- Attending the Rural Community Assistance Partnership meeting in Washington DC Feb 24-26.
- Funding Agency Coordinating Team meeting in OKC Feb 27
- IHS OCAO meeting Feb 26th
- Assisting Lenapah with a water loss/leak detection project date TBD
- IHS SDS Spring Meeting March 31st-April 2nd Shawnee, OK
- Attending a meeting with USDA State Director, Dr. Lee Denney and her staff on February 28th



Kirk Mountain Creek Bore

CHEROKEE NATION TRIBAL COUNCIL
COMMUNITY SERVICES COMMITTEE REPORT



Final Inspection – Webbers Falls (ECOWA) Arkansas River Crossing



New Water Storage Tank – Cherokee Co RWD # 7

CHEROKEE NATION TRIBAL COUNCIL
COMMUNITY SERVICES COMMITTEE REPORT



24" Water Main – Sequoyah Co Water Association

OFFICE OF ENVIRONMENTAL HEALTH
PERFORMANCE: JANUARY 2020

Director: Billy Hix

Phone: 453-5126

DISTRICT # & COUNTY	FACILITY DATA SYSTEM			Food Handlers Trng	INDOOR AIR QUALITY Sampling/TA	Water Test Completed BACT/Chemical	Primary Drinking Water Standards Violations	Well Assessments	Site Evals	Perc Tests	Soil Profiles	
	Inspections - Referrals	Investigations - Complaints	Technical Assistance									
1, 2 & 3 Cherokee/Wagoner	14		18	32	1	7	7		5		6	
4 - Muskogee/McIntosh	3								3		5	
5 & 6 Sequoyah	4		3			4	4		2		3	
7 & 8 Adair	2		2			4	2		1			
9 & 10 Delaware/Ottawa	11		5			9	5	1	9		3	
11 - Craig									4		2	
12 - Nowata/Washington									3		2	
13 - Tulsa	17		6	56					3			
14 - Rogers	3								2		3	
15 - Mayes			1			5	2		2		5	
MONTHLY TOTAL	54	0	35	88	1	29	20	1	34	0	29	15
YEAR TO DATE		265		496	7	90	52	1	96	98		38
ANNUAL GOAL		800		1300				50	230	175		110
% COMPLETE		33%		38%				2%	42%	56%		35%

HIGHLIGHTS:

Training - Webinar - Intro to Produce Safety

Meetings - Infection Prevention
Staff

Misc. - Organizing Food Safety Poster Contest for Cherokee County

PROGRAM DESCRIPTION:

This office helps to ensure that tribal facilities are operated in a safe and sanitary manner and provides Tribal members with services and information to lead environmentally healthy lifestyles through inspections and investigations related to food, vectors, water and waste water. This office further provides food service training for certification, environmental disease prevention training, injury prevention intervention, water sampling, and indoor air quality investigations.

CHEROKEE NATION
ENGINEERING & SANITATION FACILITIES CONSTRUCTION

MONTHLY REPORT FOR January 2020 – COMMUNITY WATER & WASTEWATER PROJECTS

PROJECT NAME: Cherokee Co. RWD #3 – N. 510 Road WL Extension
DESCRIPTION: Construction of approximately 5,000 l.f. of 2-inch water line along 510 Road.
TRIBAL HOMES: 10 +/-
FUNDING SOURCE(S): I.H.S. / Cherokee Nation
STATUS: In-Progress. Construction Phase.
CN DISTRICTS IMPACTED: DIST 2

PROJECT NAME: Cherokee RWD #7 System Improvements
DESCRIPTION: Installation of 2 Booster Pump Stations, 2 Water Storage Tanks and 23,500 l.f. of 6-inch and 2-inch water line.
TRIBAL HOMES: 351 +/-
FUNDING SOURCE(S): I.H.S. / USDA / Rural Water District #7
STATUS: In Progress. Construction Phase. Water Tower
CN DISTRICTS IMPACTED: DIST 2 / DIST 3

PROJECT NAME: Cherry Tree Wastewater Force Main to Stilwell
DESCRIPTION: Construction of 21,500 l.f. of 6-inch force main to City of Stilwell Wastewater Collection System. Develop Closeout plan for existing lagoons at Cherry Tree Industrial Park.
TRIBAL HOMES: 68 +/-
FUNDING SOURCE(S): I.H.S. / E.P.A.
STATUS: Preliminary Phase
CN DISTRICTS IMPACTED: DIST 7 / DIST 8

PROJECT NAME: Delaware County RWD #11 Phase II
DESCRIPTION: Installation of 8 miles of 8-inch, 6-inch, 4-inch and 2-inch waterline to serve tribal homes in the Leach/Rose/Teresita areas.
TRIBAL HOMES: 75 +/-
FUNDING SOURCE(S): I.H.S. / Cherokee Nation / DEQ DWSRF
STATUS: In Progress. Connecting Tribal Homes to Project.
CN DISTRICTS IMPACTED: DIST 9 / DIST 2

PROJECT NAME: Delaware PWA – Wastewater System Rehabilitation
DESCRIPTION: Replacement of approximately 4,000 l.f. of sewer main along with 14 manholes and service connections.
TRIBAL HOMES: 39 +/-
FUNDING SOURCE(S): I.H.S. / Cherokee Nation / Municipality
STATUS: Preliminary Phase
CN DISTRICTS IMPACTED: DIST 12

PROJECT NAME: Town of Inola AMR Installation
DESCRIPTION: Assist the Town of Inola with new water meters to help with water loss.
TRIBAL HOMES: 40+
FUNDING SOURCE(S): Town of Inola / CN Community Water & Sewer
STATUS: In-Progress
CN DISTRICTS IMPACTED: DIST 15

PROJECT NAME: Kenwood Water District – Water Loss Reduction Phase I
DESCRIPTION: Install route meters and additional valves to isolate leaks and prioritize worst areas for replacement projects.
TRIBAL HOMES: 174 +/-
FUNDING SOURCE(S): I.H.S. / EPA
STATUS: In-Progress
CN DISTRICT IMPACTED: DIST 9

PROJECT NAME: Locust Grove PWA – Distribution System Rehabilitation
DESCRIPTION: Replacement of 4,000+ l.f. of 4-inch, 6-inch and 8-inch water line in the Town of Locust Grove along with 176 meters.
TRIBAL HOMES: 307 +/-
FUNDING SOURCE(S): I.H.S. / Bureau of Reclamation / Locust Grove PWA / EPA SDWA
STATUS: Complete
CN DISTRICT IMPACTED: DIST 9 / DIST 15

PROJECT NAME: Ottawa County RWD #6 – New Tower and Well
DESCRIPTION: Installation of a new 120 ft. Water Storage Tower and new Community Well to address water availability issues during peak demand periods.
TRIBAL HOMES: 127 +/-
FUNDING SOURCE(S): I.H.S. / RWD
STATUS: In-Progress
CN DISTRICTS IMPACTED: DIST 10

PROJECT NAME: Pine Ridge WL Extension – Cherokee RWD #3
DESCRIPTION: Construction approximately 6,500 l.f. of 2-inch waterline along Pine Ridge Road and 525 Road in Cherokee County.
TRIBAL HOMES: 7 +/-
FUNDING SOURCE(S): I.H.S. / Cherokee Nation
STATUS: Preliminary Phase
CN DISTRICTS IMPACTED: DIST 2

PROJECT NAME: Sequoyah County Water Association / Water Main Replacement
DESCRIPTION: Replacement of SCWA 12-inch main distribution line with a new 24-inch main.
TRIBAL HOMES: 956 +/-
FUNDING SOURCES: I.H.S. / USDA
STATUS: In Progress.
CN DISTRICTS IMPACTED: DIST 5 / DIST 6

PROJECT NAME: Southern Delaware County Regional Water Authority
DESCRIPTION: Formation of Water Authority to serve Southern Delaware County.
TRIBAL HOMES: 617 +/-
FUNDING SOURCE(S): I.H.S. / Cherokee Nation
STATUS: Complete
CN DISTRICTS IMPACTED: DIST 2 / DIST 7 / DIST 8 / DIST 9

PROJECT NAME: Stilwell Area Development Authority – WWTP Improvements
DESCRIPTION: Upgrades and improvements to Stilwell's Wastewater Treatment Plant.
TRIBAL HOMES: 676 +/-
FUNDING SOURCE(S): EPA CWA Set-Aside / USDA - RD
STATUS: In Progress.
CN DISTRICTS IMPACTED: DIST 7 / DIST 8

PROJECT NAME: Webbers Falls Emergency Project
DESCRIPTION: Bore under river to restore full water service to town.
TRIBAL HOMES: 94 +/-
FUNDING SOURCE(S): I.H.S. / Other
STATUS: Complete
CN DISTRICTS IMPACTED: DIST 5

PROJECT NAME: North 586 Rd Waterline Extension
DESCRIPTION: 3,800' of 4", 1,300' of 2"
TRIBAL HOMES: 6 +/-
FUNDING SOURCE(S): I.H.S. / Other
STATUS: Preliminary Phase
CN DISTRICTS IMPACTED: DIST 9

Service Spotlight

This newsletter is intended to provide a spotlight on a service recently provided through the Cherokee Nation Engineering & Sanitation Facilities Construction program.

Ms. Kelley applied for water and septic services in late August 2019. Ms. Kelley provided a copy of a perc test for the property in October 2019. An environmental review was completed in late October 2019 and Ms. Kelley was placed on IHS project OK18V06. After measuring the lot and attempting to lay out the required drainfield it was determined that there wasn't enough property to support the drainfield required by the soil test. In early December a request was sent to Jerry's Excavation for a quote to install an aerobic system with drip irrigation. A PO was issued on December 17, 2019. Jerry's Excavation installed an aerobic system with drip irrigation and water service line on January 24, 2020.



Applicant:

Johnna Kelley

White Oak, OK

Funding Source:

IHS Scattered Regular project
OK18V06

Total Cost of Service:

\$12,822

Mitigating factors/challenges overcome:

Small lot

Limiting soils

Access to site required a fiberglass aerobic tank

CN Council District

District 11



Page 1 of 1

January 2020
Monthly Report

Youth Activities:

We held 8 youth activities in January due 1 the Martin Luther King Jr. holiday falling on one sites regularly scheduled date, 1 site having elections using the building on our regularly scheduled date and 1 site being on school winter break. Total attendance at January youth activities was 169 youth, 28 Parents/community members/B&G club staff/ & 6 CYD & ARS staff. Not all staff attended each site, 3 – 6 staff members went to each site.

Cherokee Heights had 2 youth activities on Tuesdays, January 7th & 21st, where they made Valentine's for Veterans, Beaded Hearts & Spinner Gourd Necklaces. There were 2-10 youth at each meeting for a total of 12 youth & 4 CYD & ARS staff in attendance.

Chewey had 1 youth activity scheduled for Tuesday, December 10th, which had to be canceled due to elections using their community building.

Maryetta Boys & Girls Club had 1 youth activity on Thursday, January 9th, where they made Valentine's for Veterans & Beaded Hearts. There were 13 youth, 2 B&G club staff, & 5 CYD & ARS staff in attendance.

Zion Boys & Girl Club had 1 youth activity on Thursday, January 23rd, where they made Valentine's for Veterans & Beaded Hearts. There were 17 youth, 2 B&G club staff & 4 CYD & ARS staff in attendance.

Briggs Boys & Girls Club had 1 youth activity on Wednesday, January 8th, where they made Beaded Hearts. There were 52 youth, 4 Boys & Girls Club staff & 6 CYD & ARS staff in attendance.

Rocky Mountain Boys & Girls Club had 1 youth activity scheduled for Monday, January 20th, which was canceled due to the Martin Luther King Jr. holiday.

Talking Leaves Job Corp had 1 youth activity on Tuesday, January 28th, where they made Valentine's Jars. There were 9 youth and 2 CYD & ARS staff in attendance.

Oaks Family Support Center had 1 youth activity on Thursday, January 16th where they made Valentine's for Veterans & Beaded Hearts. There were 5 youth, 18 parents/adult community members, & 5 CYD & ARS staff in attendance.

Youth MOVE, Sequoyah High School had 1 youth activity scheduled for Monday, January 6th, which was canceled due to no meeting because school was still out for Winter Break.

Partnered with Sequoyah High School to have 1 youth activity on Thursday, January 16th, where Choogie Kingfisher did Cherokee storytelling. There were 61 youth, 2 Sequoyah Dorm staff and 1 CYD & ARS staff in attendance.

Mailed & handed out 110 copies of flyers about February youth activities to residents, community organizations, & participants in Cherokee Heights, Oaks & Chewey and e-mailed flyers to Briggs Boys & Girls Club, Maryetta Boys & Girls Club, Rocky Mountain Boys & Girls Club, Cave Springs/Zion Boys & Girls Clubs, Youth MOVE and Talking Leaves Job Corp to post.

Adult Resident Activities:

We held 11 adult resident activities in January, due elections using the building at 1 site & no participants showing up at 1 site. Total attendance at December Adult Resident activities was 83 adult residents & 7 CYD & ARS staff. Not all staff attended activities at each site, 2-3 staff went to each site.

Tom Buffington Heights in Vinita held 1 Adult Resident Activity on Thursday, January 16th where residents painted Valentine's Jars. There were 4 adult residents and 3 CYD & ARS staff in attendance.

Will Rogers Senior Housing in Claremore had an Adult Resident Activity scheduled for Thursday, January 23rd, where they painted Valentine's Jars. There were 7 adult residents & 3 CYD & ARS staff in attendance.

Wisdom Keepers in Tahlequah held 1 Adult Resident Activity on Thursday, January 9th where residents painted Valentine's Jars. There were 7 adult residents and 3 CYD & ARS staff in attendance.

Jay Senior Housing held 1 Adult Resident Activity on Tuesday, January 14th where residents painted Valentine's Jars. There were 7 adult residents and 3 CYD & ARS staff in attendance.

Chewey Community had 1 Adult Resident Activity scheduled for Tuesday, January 14th which had to be canceled due to elections using the community building.

Stilwell Senior Housing had 1 Adult Resident Activity on Thursday, January 2nd where residents painted Valentine's Jars. There were 3 adult residents & 3 CYD & ARS staff in attendance.

Sallisaw/ Tsalagi Apartments had 1 Adult Resident Activity on Thursday, January 2nd, where residents painted Valentine's Jars. There were 17 adult residents & 3 CYD & ARS staff in attendance.

Tahlequah Housing had 1 Adult Resident Activity on Monday, January 13th at the Gregg Glass Community building, where residents painted Valentine's Jar. There were 2 adult residents & 4 CYD & ARS staff in attendance.

Lost City Community had 1 Adult Resident Activity on Tuesday, January 28th, where residents painted Valentine's Jars. There were 8 adult residents & 3 CYD & ARS staff in attendance.

Oaks Family Support Center had 1 Adult Resident Activity on Thursday, January 16th, where residents painted Valentine's Jars. There were 18 adult residents & 5 CYD & ARS staff in attendance.

Cherokee Heights had 1 Adult Resident Activity scheduled for Tuesday, January 7th, where residents were supposed to paint Valentine's Jars. But no adult residents showed up, there were 2 CYD & ARS staff in attendance.

Houston Johnson Heights in Warner had 1 Adult Resident Activity on Monday, January 27th, where residents painted Valentine's Jars. There were 2 adult residents & 4 CYD & ARS staff in attendance.

Porum Nutrition Center at Wheeler Estates in Porum had 1 Adult Resident Activity on Monday, January 6th, where residents painted Valentine's Jars. There were 8 adult residents & 2 CYD & ARS staff in attendance.

Mailed and handed out 446 copies of flyers about February adult resident activities to housing residents and housing offices in Porum, Warner, Stilwell, Claremore, Wisdom Keepers, Tahlequah (Leon Daniels, Ross Swimmer and Autumn Heights housing additions), Jay, Vinita, Tsalagi Apartments in Sallisaw, Oaks Community, Chewey Community Organization, Cherokee Heights residents and Lost City Community Organization and e-mailed flyers to Wisdom Keepers, Stilwell Senior Housing, Tahlequah Housing Office, Jay Senior Housing, Tom Buffington Heights in Vinita and Tsalagi apartments in Sallisaw to post.

Activities scheduled in the future:

○ We have 8 youth activities scheduled for February 2020 due to 1 school being out for President's Day on group having an alternate activity & elections using 1 site on our scheduled date.

We will have activities at:

Youth M.O.V.E., Sequoyah High School, Room 4, 1st Monday, February 3rd, 3:30 pm. – 5 pm., canceled due to group having an alternate activity;
Cherokee Heights on the 1st & 3rd Tuesdays, February 4th & 18th, 4:00 pm. – 6:00 pm.;
Chewey on the 2nd Tuesday, February 11th, 5:00 pm. – 7:00 pm., canceled due to elections using the building;
Briggs Boys & Girls Club on the second Wednesday, February 12th, 3:30 pm. – 5:15 pm.;
Maryetta Boys & Girls Club on the second Thursday, February 13th, 4 pm. – 5:30 pm.;
Rocky Mountain Boys & Girls Club on the 3rd Monday, February 17th, 4 pm. – 5:30 pm., canceled due to school being out for President's Day;
Oaks Community on the 3rd Thursday, February 20th, 5:30 pm. – 7:00 pm.;
Cave Springs/Zion Boys & Girls Club on the 4th Thursday, February 27th, 4 pm. – 5:30 pm.;
Talking Leaves Job Corp, on the 4th Tuesday, February 25th, 4:00 pm. – 5:30 pm.

We will also be partnering with:

Maryetta School to provide a youth activity at their schools cultural day on Thursday, February 27th, 9 am. – 2 pm.

We have 12 adult resident activities scheduled for February 2020, due to the elections using the building at 1 site.

We will have activities at:

○ Porum Senior Nutrition Site, Wheeler Estates, Porum, on the 1st Monday, February 3rd, 12:30 pm. – 2 pm.;
Cherokee Heights, Pryor, on the 1st Tuesday, February 4th, 4:00 pm. – 6:00 pm.;
Stilwell Senior Housing, on the 1st Thursday, February 6th, 10 am. – 11:30 am.;
Tsalagi Apartments, Sallisaw, on the 1st Thursday, February 6th, 2 pm. – 3:30 pm.;
Swimmer/Autumn Heights/Leon Daniels, Tahlequah at the Gregg Glass Building, on the 2nd Monday, February 10th, 1:30 pm. – 3 pm.;
Jay Senior Housing, on the 2nd Tuesday, February 11th, 10:00 am. – 11:30 am.;
Chewey, on the 2nd Tuesday, February 11th, 5:00 pm. – 7:00 pm., canceled due to elections using the building;
Wisdom Keepers, Tahlequah, on the 2nd Thursday, February 13th, 1:00 pm. – 3:00 pm.;
Tom Buffington Heights, Vinita, on the 3rd Thursday, February 20th, 1:00 pm. – 3:00 pm.;
Oaks Family Support Center, on the 3rd Thursday, February 20th, 5:30 pm. – 7:00 pm.;
Houston Johnson Heights, Warner, on the 4th Monday, February 24th, 1:30 pm. – 3 pm.;
Lost City, on the 4th Tuesday, February 25th, 1:30 pm. – 3:00 pm.;
Will Rogers Senior Housing, Claremore, on the 4th Thursday, February 27th, 2:00 pm. – 4:00 pm.

We are continually working on learning and putting together new projects, language lessons and leadership exercises to use at future youth and adult activities and teaching each other skills we have and making sure everyone is teaching the same way so we will not confuse the participants.

We are all working on getting projects ready and taking turns making sure all supplies and paperwork is ready for each activity.

Beginning March 2nd, we will be going to Houston Johnson Heights in Warner on the First Monday each month, 9:30 am. – 11 am., before we go to Porum Nutrition Center.

○ Beginning March 23rd, we will be going to the Greasy Community Building on the Fourth Monday each month, 1 pm.- 2:30 pm. for Adult Resident Activities.

CHEROKEE NATION TRIBAL COUNCIL
COMMUNITY SERVICES COMMITTEE REPORT

Group:	<u>Housing Authority</u>	Month/Year of Report:	<u>March, 2020</u>
Executive Director:	<u>Gary J. Cooper</u>		
Deputy Director:	<u>Erna Reeves</u>	Phone:	<u>918-456-5482</u>

Public Disclosures:

As required by 24 CFR Part 1000.30, services provided to Housing Authority of the Cherokee Nation / Cherokee Nation 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.

Sanders Mouse, brother is Sampson Mouse of HACN

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.

Rebecca Highers, brother is Stephen Highers of CN Commerce

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

HOUSING REHABILITATION PROGRAM

The following employee and/or relatives were approved to receive services from the Housing Rehabilitation program pursuant to guidelines set forth in the HACN Policy as approved by the Board of Commissioners.

Betty Foreman, granddaughter is LaRae Gillis of HACN



Keys to a brighter future

Announcements

Board of Commissioners Meeting:

Mar 24 March Regular BOC Meeting at 5:30 p.m.

Office Closures:

April 10 Good Friday

Other Info:

April Southern Plains Indian Housing Association
27-30 Annual Meeting

May National American Indian Housing Council / AMERIND Risk
5-7 Annual Conventions

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

918-456-5482

800-837-2869

Employee Email is:

firstname.lastname@hacn.org

www.hacn.org

Housing Authority of the Cherokee Nation
Month Ending: January, 2020

Current Program Participants:

County	Community Shield Insurance	Low Rent Apartments	Rental Assistance			Homeownership		Loans	Totals	
			Rental Assistance (RAP)	Temporary Assistance (TAP)	College Housing Programs	Home-ownership Programs Under Mgmt	New Construction Homes Under Mgmt		Total Housing Participants	% of Participants
Adair	300	147	105	1	6	97	76	19	751	14%
Cherokee	281	188	360	4	19	200	178	59	1,289	24%
Craig	25	51	27	0	0	8	28	2	141	3%
Delaware	195	115	70	0	17	52	111	25	585	11%
McIntosh	14	N/A	1	0	0	3	3	0	21	0%
Mayes	146	118	46	0	16	47	58	12	443	8%
Muskogee	80	49	30	0	5	44	55	14	277	5%
Nowata	23	37	12	0	1	10	27	1	111	2%
Ottawa	11	N/A	2	0	2	5	7	4	31	1%
Rogers	76	64	162	3	8	68	41	42	464	9%
Sequoyah	319	N/A	161	2	10	133	140	57	822	16%
Tulsa	30	N/A	92	0	3	25	9	3	162	3%
Wagoner	6	N/A	2	0	0	48	4	2	62	1%
Washington	19	39	30	1	2	27	11	3	132	2%
Total:	1,525	808	1,100	11	89	767	748	243	5,291	100%
			1,200			1,515		243		

Current Applications:

County	Rehab Programs	Rehab Replacement Homes	Rehab Replacement Mobile	NAHASDA Home-ownership	Community Shield Insurance	Rental Properties / Apartments	Rental Assistance	New Home Construction	% NHCP	Total Apps	% of Total
Adair	269	1	0	12	12	87	63	146	9%	590	11%
Cherokee	243	1	0	8	10	366	348	371	23%	1,347	26%
Craig	43	0	0	1	0	16	11	48	3%	119	2%
Delaware	142	1	0	6	6	18	70	168	11%	411	8%
McIntosh	5	0	0	0	0	N/A	6	13	1%	24	0%
Mayes	96	0	0	5	3	80	64	112	7%	360	7%
Muskogee	72	0	0	3	1	63	111	121	8%	371	7%
Nowata	27	0	0	10	1	32	8	37	2%	115	2%
Ottawa	14	0	0	0	0	N/A	6	18	1%	38	1%
Rogers	76	0	1	30	5	161	100	130	8%	503	10%
Sequoyah	220	1	2	23	10	N/A	386	236	15%	878	17%
Tulsa	69	0	0	22	3	N/A	94	128	8%	316	6%
Wagoner	10	0	0	2	0	N/A	7	27	2%	46	1%
Washington	23	0	0	9	0	73	26	29	2%	160	3%
Total:	1,309	4	3	131	51	896	1,300	1,584	100%	5,278	100%

Housing Authority of the Cherokee Nation
Month Ending: January, 2020



Tribal HUD - VASH

VA Supportive Housing Program

County	Applications			Assistance	Totals	
	Referrals Received / Applications Processing	Vouchers Issued	Waiting List	Housed Veteran	Total	% of Participants
Adair	0	0	0	0	0	0%
Cherokee	1	0	0	8	9	53%
Craig	0	0	0	0	0	0%
Delaware	0	0	0	1	1	6%
McIntosh	0	0	0	0	0	0%
Mayes	0	0	0	0	0	0%
Muskogee	0	0	0	1	1	6%
Nowata	0	0	0	0	0	0%
Ottawa	0	0	0	0	0	0%
Rogers	0	0	0	3	3	18%
Sequoyah	0	0	0	0	0	0%
Tulsa	0	0	0	2	2	12%
Wagoner	0	0	0	0	0	0%
Washington	0	0	0	1	1	6%
Total:	1	0	0	16	17	100%



TRIBAL HUD-VASH HOUSING VOUCHER PROGRAM

**THE HOUSING AUTHORITY OF THE CHEROKEE
NATION AND THE DEPARTMENT OF VETERAN
AFFAIRS ARE OFFERING A HOUSING VOUCHER
PROGRAM FOR NATIVE AMERICAN VETERANS WHO
ARE HOMELESS OR AT-RISK OF BECOMING
HOMELESS.**

**FOR MORE INFORMATION OR FOR AN
APPOINTMENT TO SEE IF YOU QUALIFY FOR THIS
PROGRAM, PLEASE CONTACT LISA LOOK AT THE
JACK C. MONTGOMERY VAMC.**

DEPARTMENT OF VETERAN AFFAIRS
Lisa Look, MSW, LCSW, LADAC
Tribal HUD/VASH Case Manager for Cherokee Nation
1011 Honor Heights Drive
Muskogee, Oklahoma 74401
Phone: (918) 616-8794 | Fax: (918) 577-3329
Lisa.Look@va.gov

**New Construction Homeownership Program
Development Files Processing**

Month of:
Jan, 2020

		Applications		Processing						Construction		In Processing	Land Development	Under Construction	Construction Complete	
				Stg I	Stg II		Stg III		Stg IV							
County	Waiting List	App Problem	App Processing	Prelim Review	Site Inspect	Problem Files	Survey Pending	Land Dev	Process Closing	Under / Ready Const	Construction Complete					
Adair	122	0	2	5	1	0	2	13	12	9	76	2	33	9	76	
Cherokee	342	0	4	3	0	0	0	12	4	17	184	4	19	17	184	
Craig	46	0	0	0	0	0	2	2	0	2	29	0	4	2	29	
Delaware	148	0	1	3	1	0	0	12	4	12	114	1	20	12	114	
McIntosh	12	0	0	0	0	0	0	1	0	1	3	0	1	1	3	
Mayes	99	0	0	3	0	0	0	9	3	9	57	0	15	9	57	
Muskogee	115	0	1	1	0	0	0	0	0	5	57	1	1	5	57	
Nowata	36	0	0	0	0	0	0	0	0	0	27	0	0	0	27	
Ottawa	18	0	0	0	0	0	0	0	0	0	7	0	0	0	7	
Rogers	127	0	0	0	0	0	0	1	0	2	37	0	1	2	37	
Sequoyah	216	0	5	0	0	0	0	10	3	11	140	5	13	11	140	
Tulsa	128	0	0	0	0	0	0	0	0	0	9	0	0	0	9	
Wagoner	22	0	0	0	0	0	0	4	1	3	4	0	5	3	4	
Washington	29	0	0	1	1	0	0	0	0	0	12	0	2	0	12	
Total:	1,460	0	13	16	3	0	4	64	27	71	756	13	114	71	756	
		13		114						827						

STAGE I:

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

STAGE III:

Order/Receive Survey
Order/Receive Perc Test
Receive Utility Assurance
Receive Abstract from participant

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 IV:

Survey Review / Identify Barriers / Process for Closing

Housing Rehabilitation Programs - Job Statistics

Month Ending:
January, 2020

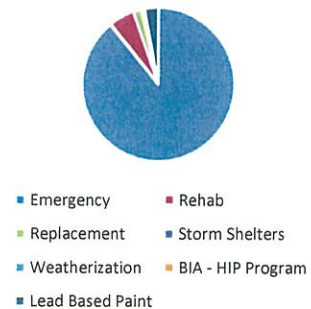
Replacement Homes	9
Out for Bid/Pending	122
Contracts Awarded	69
Contracts Completed	69



Rehab

Classification	Monthly Activity	Year to Date
Emergency	44	148
Rehab	3	9
Replacement	1	3
Storm Shelters	0	1
Weatherization	0	0
BIA - HIP Program	0	0
Lead Based Paint	0	5
All Rehab jobs	48	166

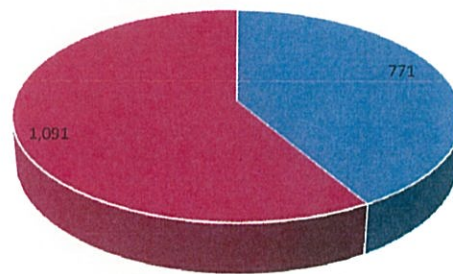
* started new fiscal year



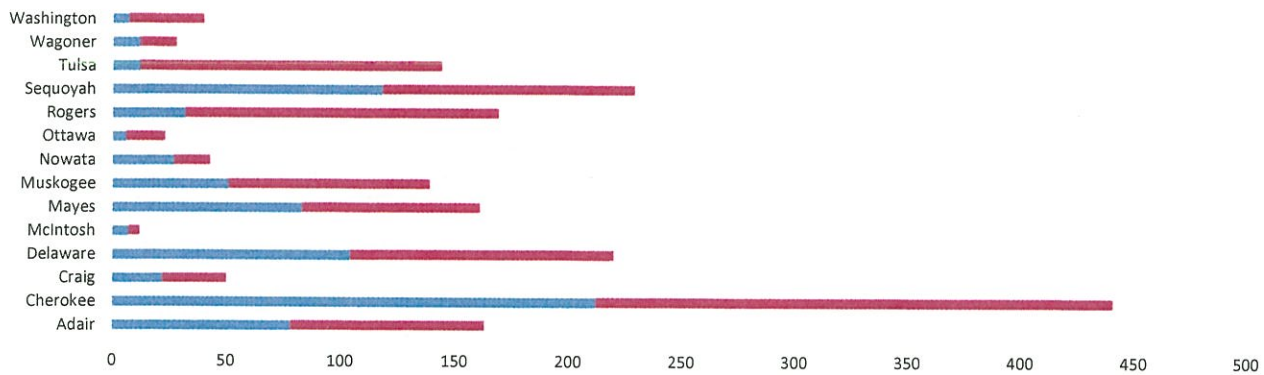
**New Construction Homeownership Program
Application Data**

By Has Land/Does not have land:

County	Has Land	Without Land	% With Land	% W/O Land	Total Apps
Adair	78	85	48%	52%	163
Cherokee	212	229	48%	52%	441
Craig	22	28	44%	56%	50
Delaware	104	116	47%	53%	220
McIntosh	7	5	58%	42%	12
Mayes	83	78	52%	48%	161
Muskogee	51	88	37%	63%	139
Nowata	27	16	63%	37%	43
Ottawa	6	17	26%	74%	23
Rogers	32	137	19%	81%	169
Sequoyah	118	111	52%	48%	229
Tulsa	12	132	8%	92%	144
Wagoner	12	16	43%	57%	28
Washington	7	33	18%	83%	40
Total:	771	1,091	41%	59%	1,862

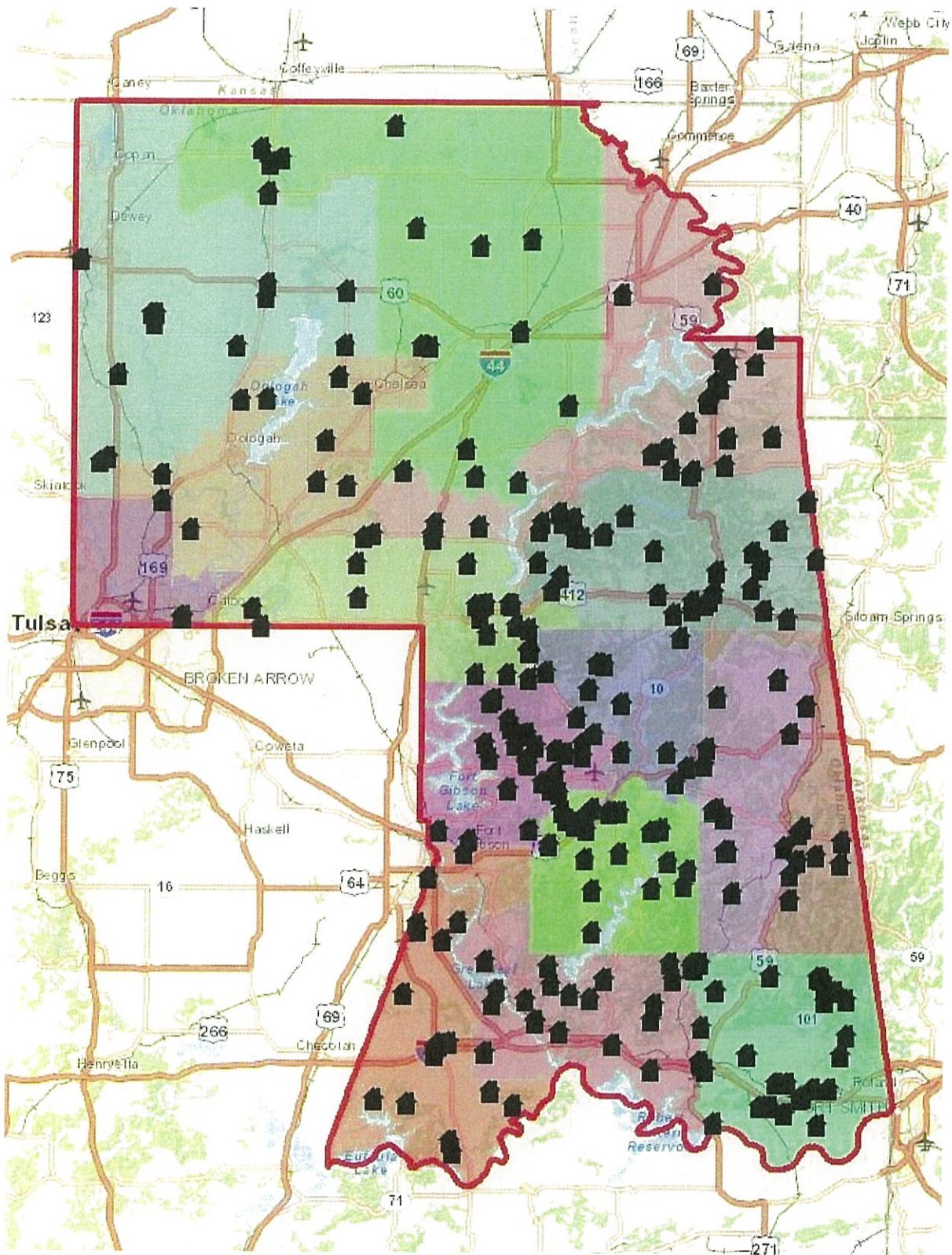


■ Has Land ■ Without Land



Statistics as of: May 30, 2017

HACN New Construction Program



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

1

54



54

27 Families became homeowners through financial counseling and down payment assistance.

6 families used the HUD 184 Loan Program.

54

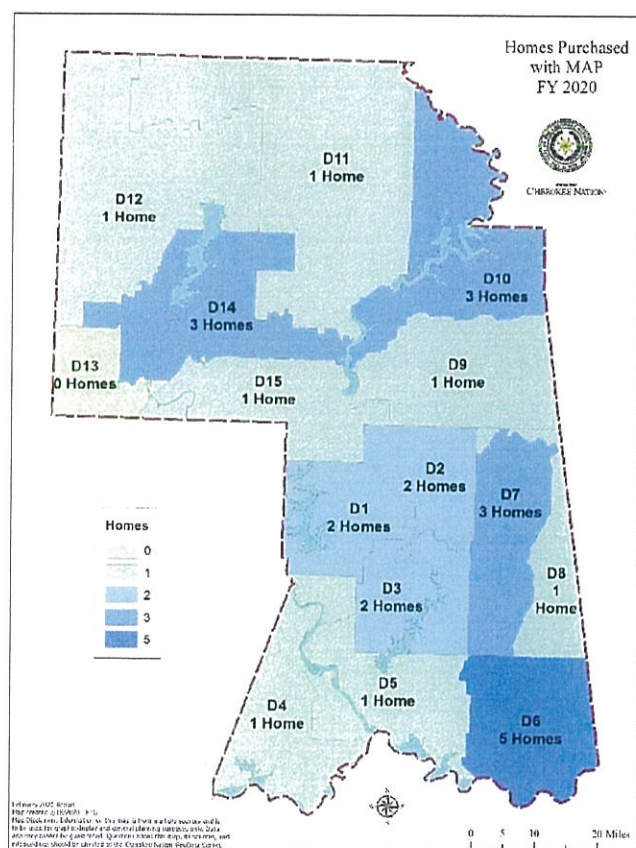
Household Income	\$39,928.11
Home Price	\$102,764.11
Equity Created	21.05%

Since FY2009, **1,824 households** have used the Mortgage Assistance Program to invest in their family's future and purchase a home.

iSave

iSave is a *matched savings program* wherein income eligible families save money over a period of time and the iSave program matches the families' savings to build financial assets. **113 families are actively saving in iSave** for home rehabilitation. **33 families have received matching funds** to make home repairs or improvements.

Matching funds can be used for anything that increases the value of the primary residence, for example, a storm shelter, flooring, fencing, sidewalks, major appliance replacement, roofing, plumbing, etc.



Financial Empowerment Program

Save the date, the Financial Empowerment Program hosted **Earned Income Tax Credit Awareness Day January 31st** and Chief Hoskin signed an EITC Awareness Day Proclamation February 17th.

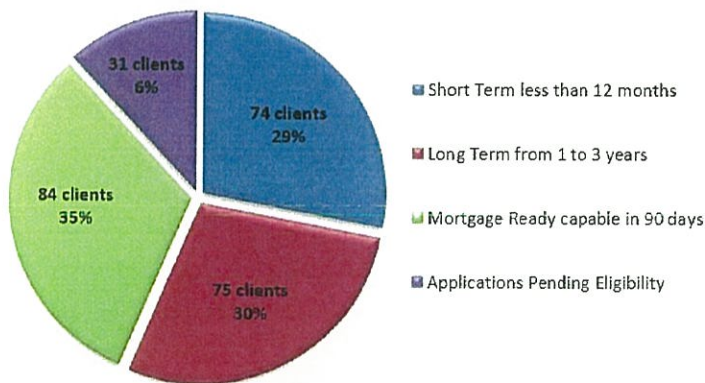
The Financial Empowerment Program is a three year grant targeted at increasing the self-sufficiency of Housing Authority of Cherokee Nation residents through financial coaching, financial education, and linkage to supportive services such as GED attainment, post- secondary education, access to state and tribal benefits, improving job prospects, and much more. Two counselors are on board to provide services to the 14 county area.

Sally Cummins, located in Tahlequah, 918-456-5482 ext. 1140, sally-cummins@cherokee.org

Amy Henry, located in Jay 918-456-5482 ext. 1145, amy-henry@cherokee.org

Financial Counseling

MAP Applications and Financial Counseling



264 families are in the home buyers' pipeline, either having completed or active in financial counseling.

Since FY07, **956 families unable to obtain a non-predatory mortgage on their own** have completed self-sufficiency counseling and obtained a non-predatory mortgage.

15 families this year have finished counseling to obtain a non-predatory mortgage.

519 families have participated in financial and credit coaching this year; 262 of them are still actively pursuing their goals.

Financial Counseling Impact

Debt to Income with Mortgage	31.9%
Debt to Income Reduction after Counseling	3.70%
Increase in Net Worth	\$33,202

909 consumer loans totaling \$996,213.52 have been made through the Small Business Assistance Center as of January 15th. Self Sufficiency staff members have helped **1 family facing foreclosure and are currently working with 1 family.**

Families purchasing a home must attend an intensive **homeownership training** class. Year to date **50 families have attended these classes**, which are held throughout the Cherokee Nation.

Financial education classes are offered at no cost. Employees and the public have the opportunity to attend financial education classes on topics ranging from creating spending plans to balancing checkbooks. Year to date, **257 people have attended community and work based financial education classes.**

Volunteer Income Tax Assistance (VITA)

The Volunteer Income Tax Assistance Program provides free tax preparation and filing services for families in Cherokee Nation.

Year	Number of Returns Prepared/Filed	\$ Amount of Tax Refunds Received
2020 YTD	597	Information unavailable
2019	1,966	\$2.5 M
2018	1,589	\$2.3 M
2017	1,609	\$2.4 M
2016	1,799	\$2.2 M
2015	1,652	\$1.9 M
2014	1,270	\$2.1 M
2013	1,577	\$2.0 M
2012	1,553	\$2.2 M
2011	2,681	\$3.6 M
2010	2,118	\$2.7 M

The more you know:

Unfortunately, reports of data breaches and identity theft seem to be common occurrences making it important for consumers to check their credit history on a regular basis (at least once a year). Every consumer is entitled to receive a free copy of their credit report from the three major credit bureaus (TransUnion, Equifax and Experian) each year. Credit reports can be obtained from www.annualcreditreport.com or by calling 1-877-322-8228.

For assistance obtaining your free credit report, reading the credit report or disputing inaccurate information, contact the Small Business Assistance Center at 918-453-5536.

Training Schedule

Interested in attending a class? Contact Susan Sharp at 918-453-5536 or susan-sharp@cherokee.org.

Workshops and Classes			
March 7	Claremore	9:00 am – 6:00 pm	Homebuyers Training
March 24	Tahlequah	11:00 am – 1:00 pm	Financial Empowerment
April 4	Tahlequah	9:00 am – 6:00 pm	Homebuyers Training
April 17	Tahlequah	11:00 am – 1:00 pm	Financial Empowerment
April 20-21	Claremore	5:30 pm – 9:30 pm	Homebuyers Training
May 2	Claremore	9:00 am – 6:00 pm	Homebuyers Training
May 4-5	Tahlequah	5:30 pm – 9:30 pm	Homebuyers Training
May 11-12	Sallisaw	5:30 pm – 9:30 pm	Homebuyers Training
May 15	Tahlequah	11:00 am – 1:00 pm	Financial Empowerment
June 6	Tahlequah	9:00 am – 6:00 pm	Homebuyers Training
June 8-9	Claremore	5:30 pm – 9:30 pm	Homebuyers Training
June 12	Tahlequah	11:00 am – 1:00 pm	Financial Empowerment
July 11	Claremore	9:00 am – 6:00 pm	Homebuyers Training
July 13-14	Tahlequah	5:30 pm – 9:30 pm	Homebuyers Training
July 17	Tahlequah	11:00 am – 1:00 pm	Financial Empowerment

The Mortgage Assistance Program was helpful and informative; we learned how to better manage our money and what to expect during the home buying process.

*J. Guinn, Mortgage Assistance Program Recipient,
Adair County*