

## HUMAN SERVICES

Tribal Council Monthly Report

December 2020

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### Jennifer Kirby

Interim Executive Director

Email: [jennifer-kirby@cherokee.org](mailto:jennifer-kirby@cherokee.org)

Phone Number: 918-453-5150

Number of Employees	412
Number of Vacancies	38
Number of Volunteers	43

Kara Pasqua

Director of Child Support Services

Email: [kara-whitworth@cherokee.org](mailto:kara-whitworth@cherokee.org)

Phone Number: (918) 453-4127

Jennifer Kirby

Interim Director of Family Assistance

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Phone Number: (918) 453-5150

Jennifer Kirby

Director of Youth Services & Special Projects

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Phone Number: (918) 453-5150

Tricia Peoples

Director of Child Care Development Centers

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Phone Number: (918) 453-5045

Penny Norseworthy

Director of Finance

Email: [penny-norseworthy@cherokee.org](mailto:penny-norseworthy@cherokee.org)

Phone Number: (918) 453-5375

Lou Stretch

Interim Director of Indian Child Welfare

Email: [lou-stretch@cherokee.org](mailto:lou-stretch@cherokee.org)

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Shawn Duch

Operations Manager of ONE FIRE

Email: [shawna-duch@cherokee.org](mailto:shawna-duch@cherokee.org)

Phone Number: (918) 453-4257

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Tribal Council Monthly Report

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## HUMAN SERVICES

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#### **Office of Child Support**

**20-22**

#### **Human Services Announcements:**

We would like to announce the Angel Tree had 2,575 children on it and the Elder Angel Tree had 183 pelder participants this year. We gave gift cards in lieu of wrapped presents this year due to the pandemic. We would like to wish everyone a safe and happy holiday season! Merry Christmas and Happy New Year!



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## YOUTH SERVICES & SPECIAL PROJECTS

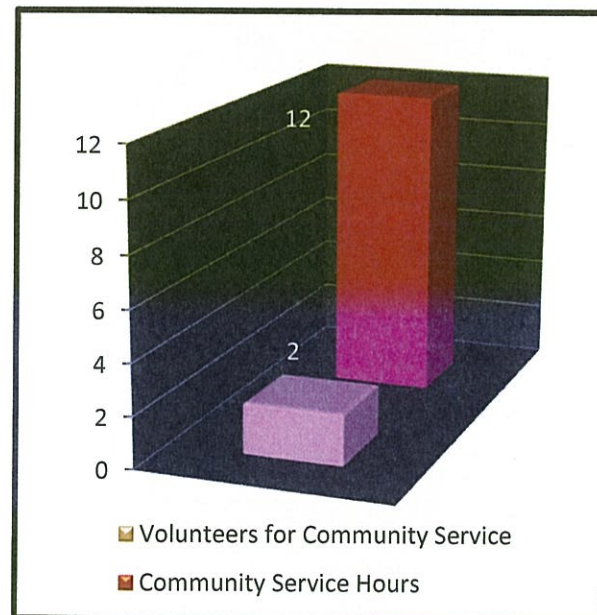
Director - Jennifer Kirby

Number of Employees	18
Number of Vacancies	2
Number of Volunteers	0

Programs
John A. Ketcher Youth Services Center
Youth Services

### John A. Ketcher Youth Services Center :

Young people served	3
Admissions	3





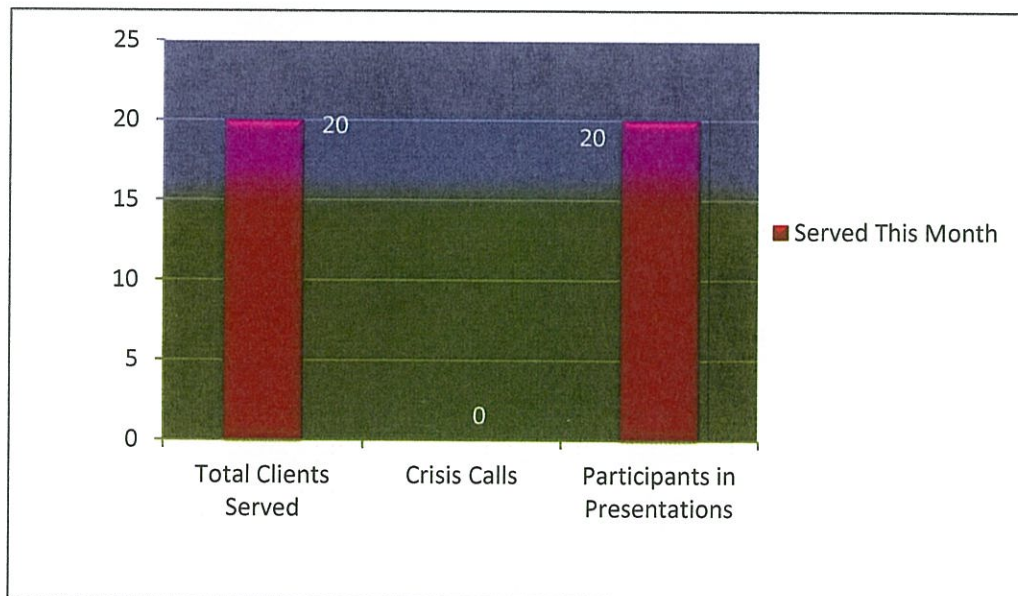
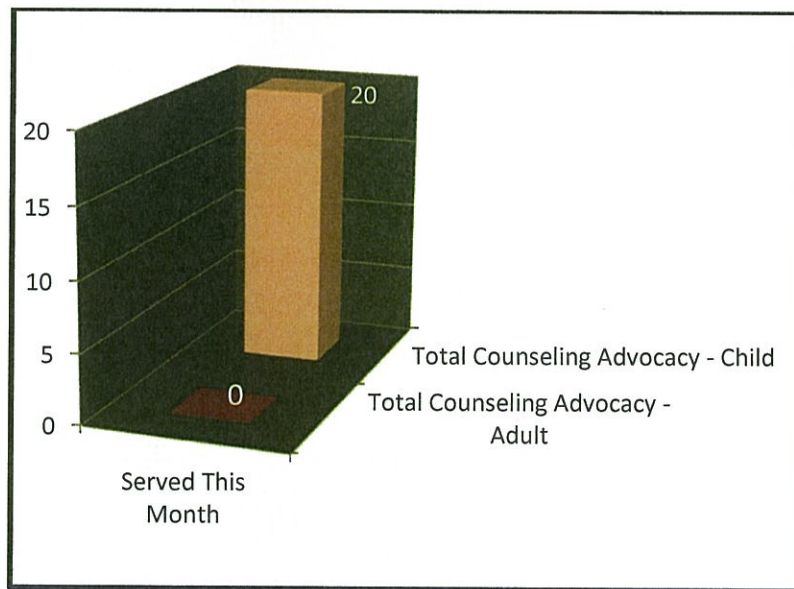
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# CHEROKEE NATION®

## YOUTH SERVICES & SPECIAL PROJECTS

### Youth Services :

Total Community Events & Presentations	1
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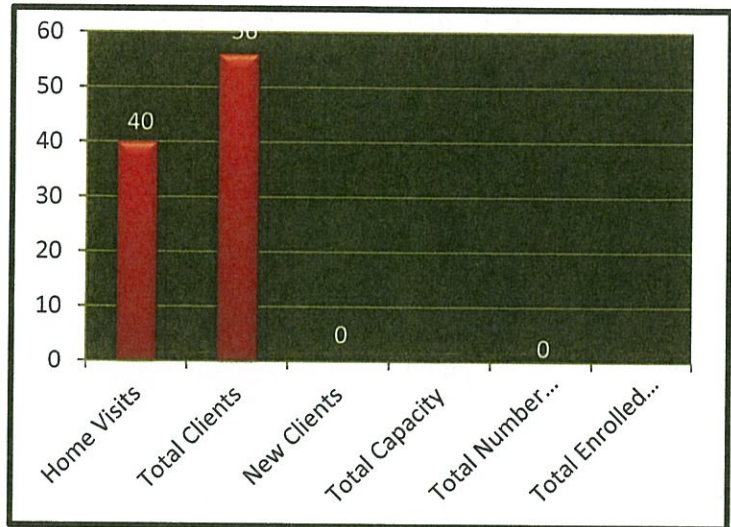
# CHEROKEE NATION®

## YOUTH SERVICES & SPECIAL PROJECTS

### Cherokee PARENTS :

Total Clients 56

Our majority focus for March shifted to COVID-19 starting March 16th. We were not able to go into homes because of COVID-19, but we kept in touch with our clients via phone and email.



### Child Care Development Centers :

\*Stilwell Child Development Center's Christmas looked very different this year each room celebrated individually. There were no outside participants. The children were given a stocking full of treats and a \$50.00 Visa gift card. During the shut down, staff was able to complete the required 20 plus hours of training. Extensive room sanitizing was done as well as restocking and arranging rooms. All drills were conducted including a relocation and lock-down.

\*Tahlequah Child Development Center continue to operate with staff staggering shifts due to COVID.

\*Subsidy had 105 applications, 1622 contacts with clients, providers, and other agencies by email, phone, or office, 5 provider orientations conducted over the phone and 11 referrals. \*Resource & Referral continues to attend and offer on-line meetings, webinars, practice based coaching while conducting virtual TA visits and provider trainings. Homevisiting is providing virtual visits to clients and giving out materials/supplies by leaving bags on porches.





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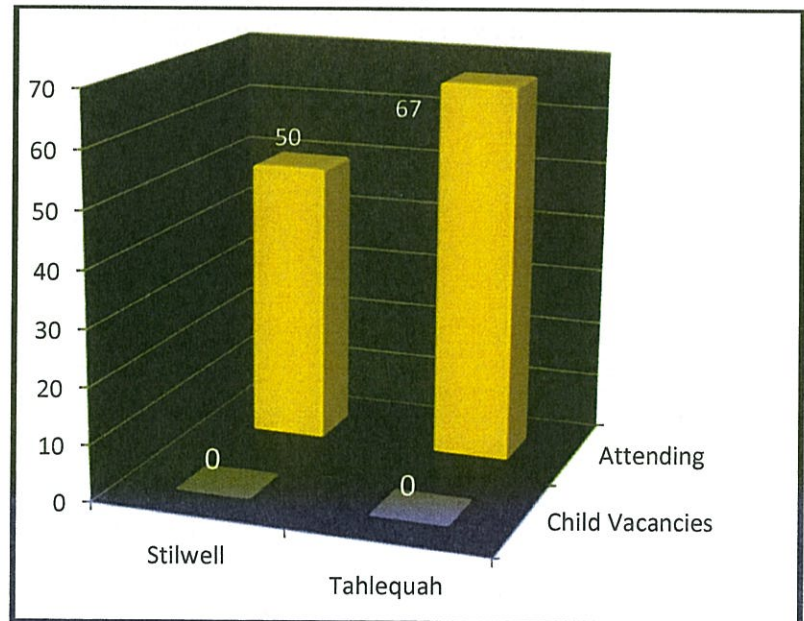
## CHILD CARE & CHILD DEVELOPMENT

Director - Tricia Peoples

Number of Employees	121
Number of Vacancies	16
Number of Volunteers	0

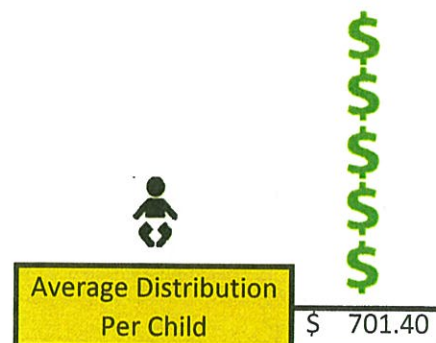
Programs
Child Care Development Centers
Subsidy & Cherokee PARENTS
Resource & Referral
Licensing & Monitoring

### Child Care Development Centers :



### Subsidy :

Children Receiving	1,786
Amount Distributed	\$ 1,252,706.00

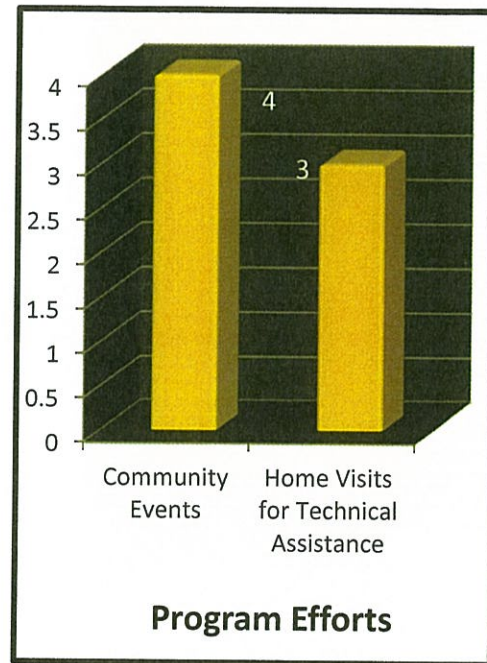
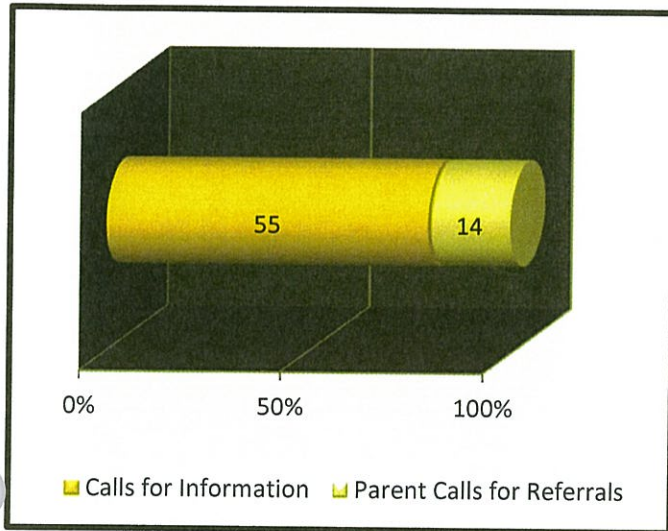


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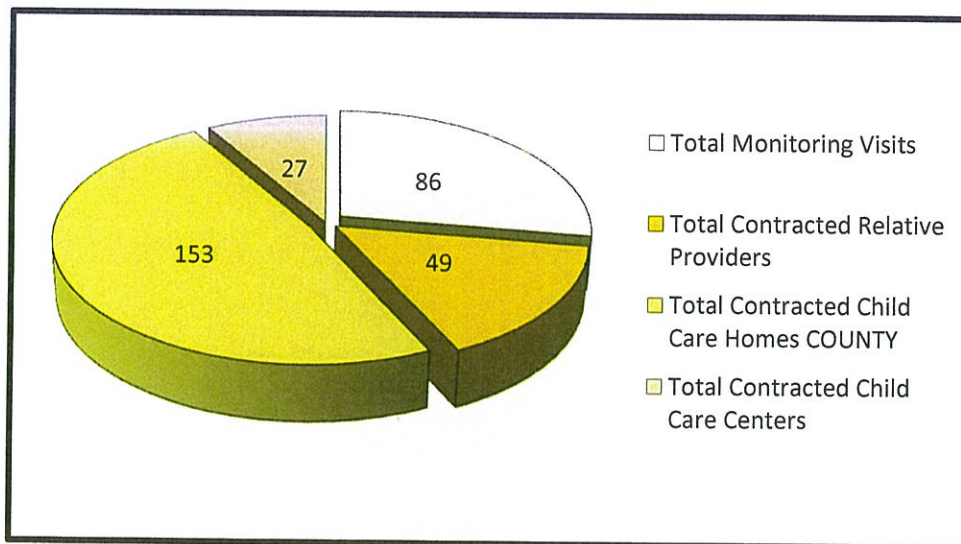
## CHILD CARE & CHILD DEVELOPMENT

### Resource & Referral :

Trainings for the Month	1
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### Licensing & Monitoring :





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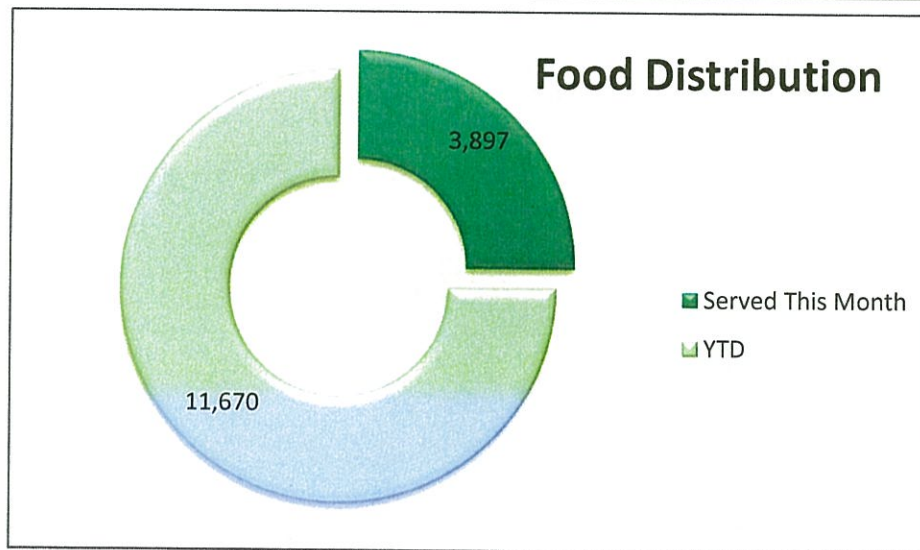
## FAMILY ASSISTANCE DEPARTMENT

Interim Director - Jennifer Kirby

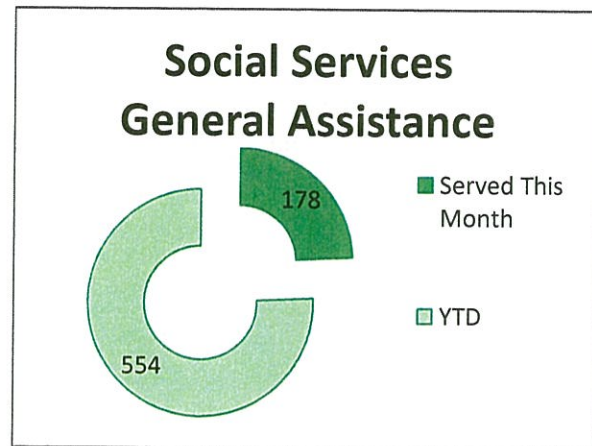
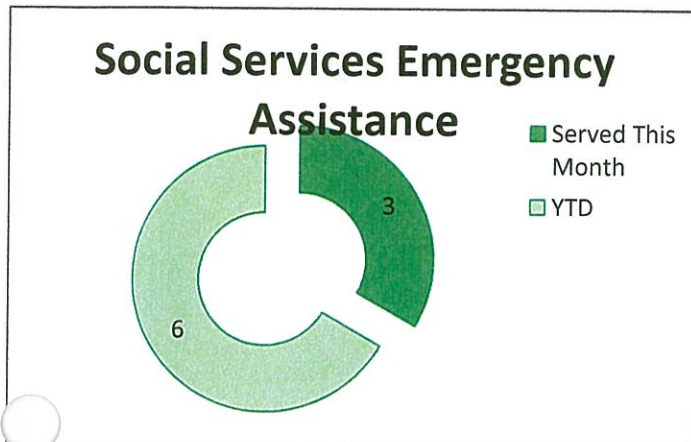
Number of Employees	131
Number of Vacancies	5
Number of Volunteers	43

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

### Food Distribution :



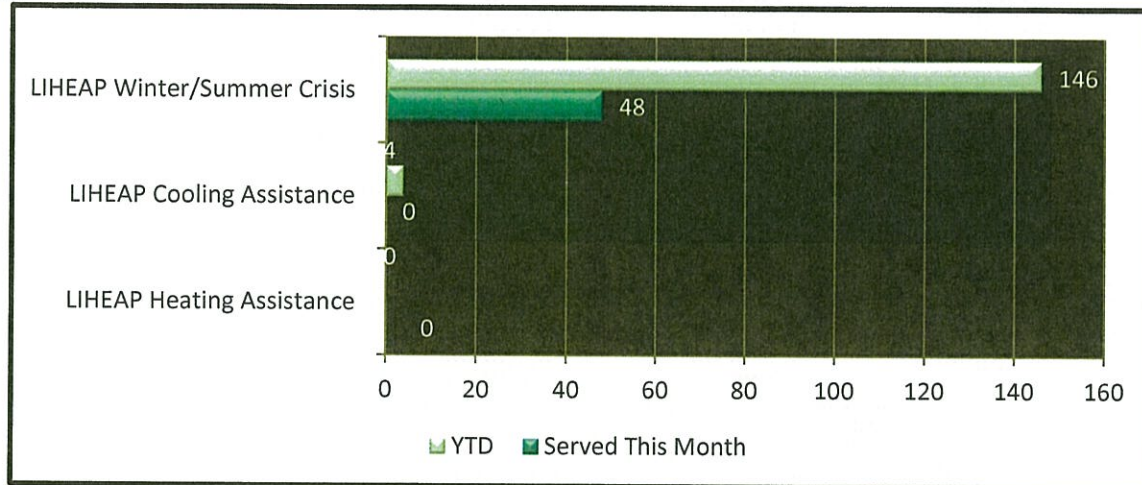
### BIA Social Services :



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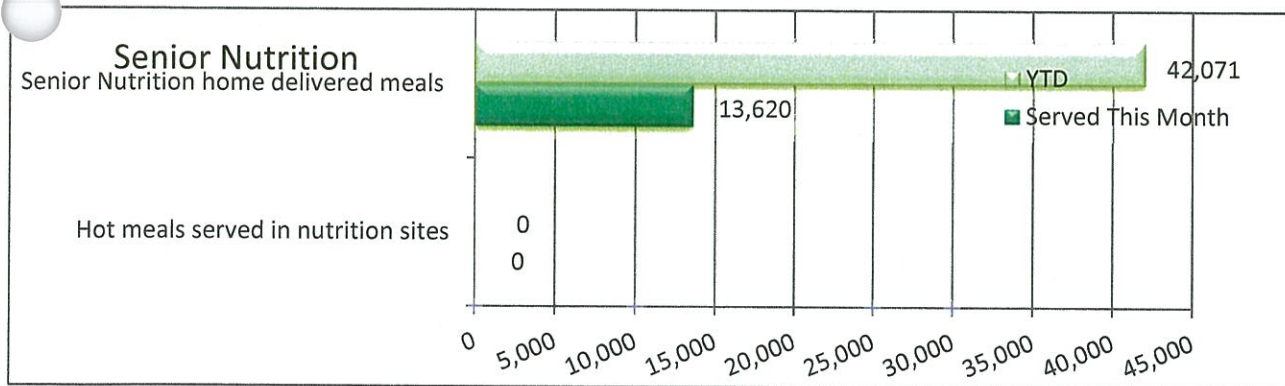
## FAMILY ASSISTANCE DEPARTMENT

### LIHEAP:

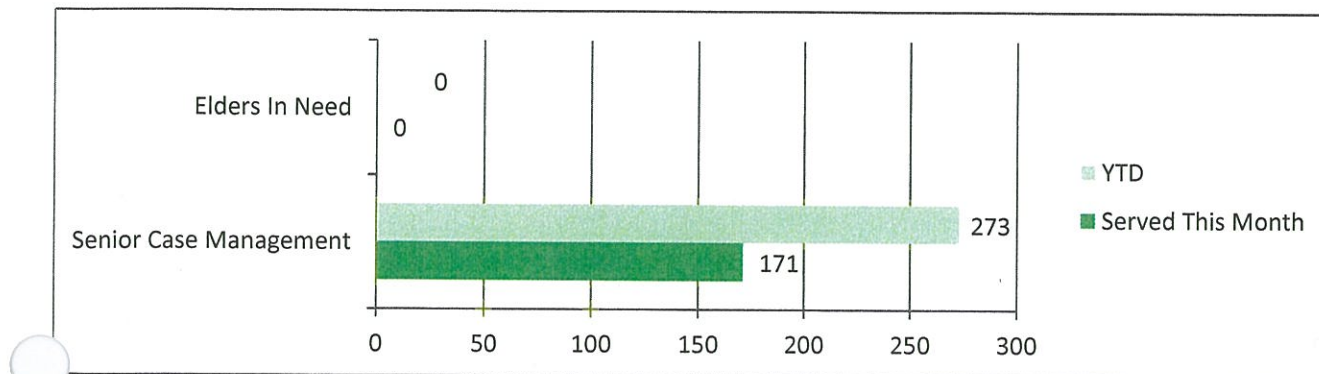


\*(LIHEAP COOLING ASSISTANCE) Program starts in December and ends in February

### Elder Services :



\*Program starts in April



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



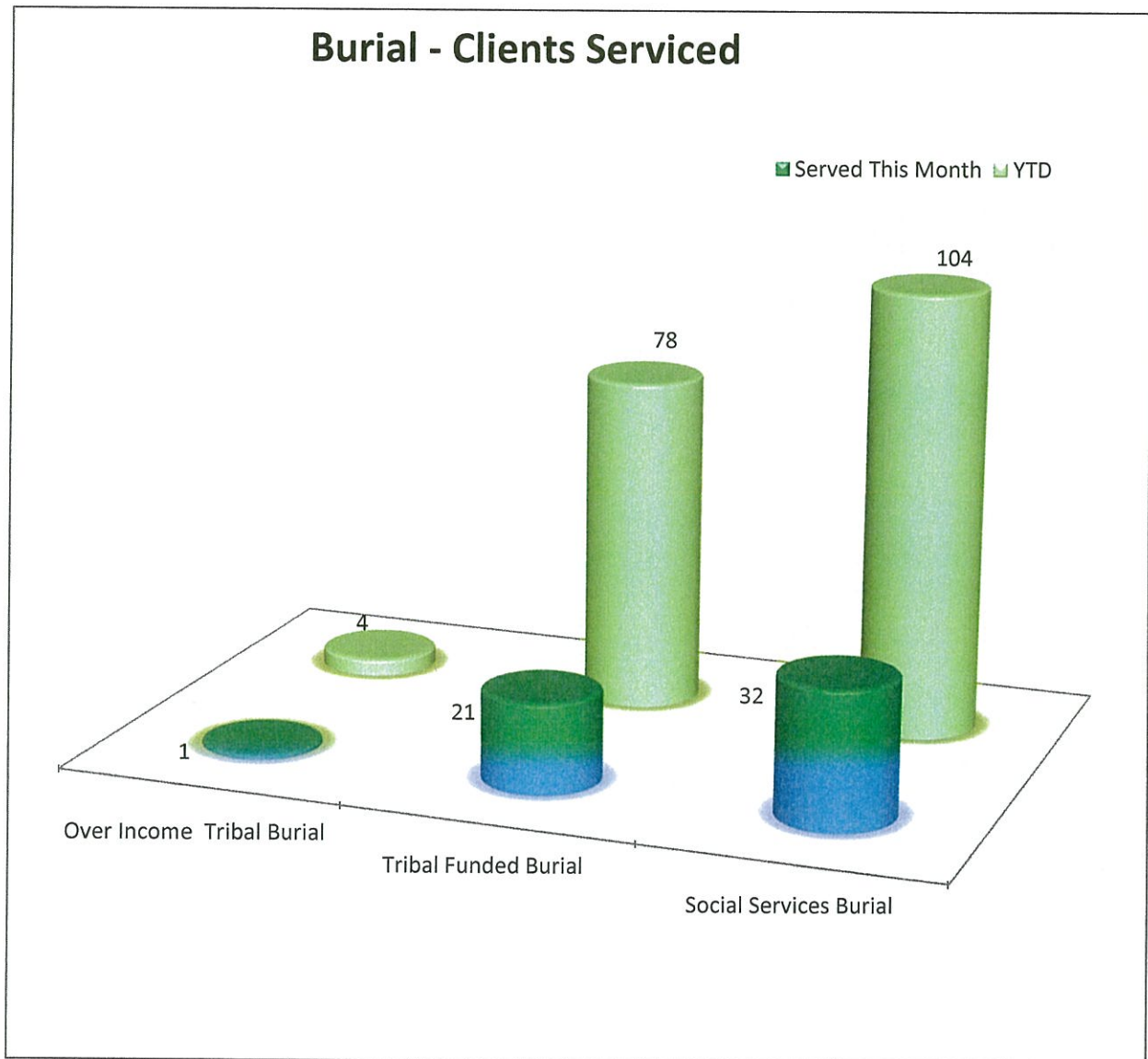


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## FAMILY ASSISTANCE DEPARTMENT

### Burial Assistance :

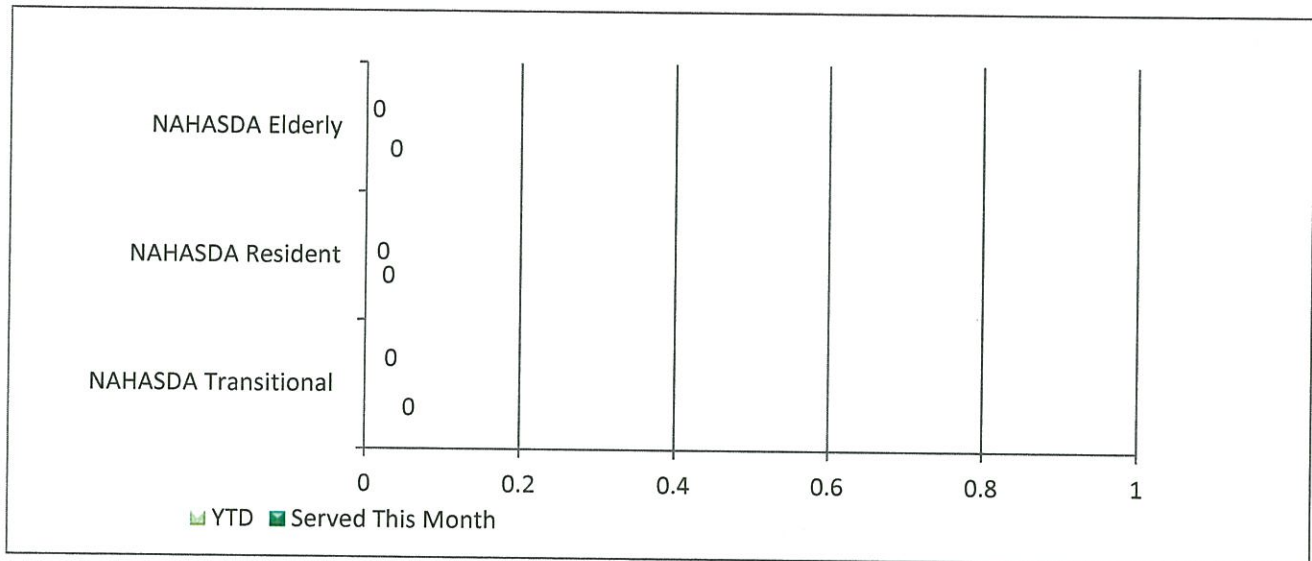


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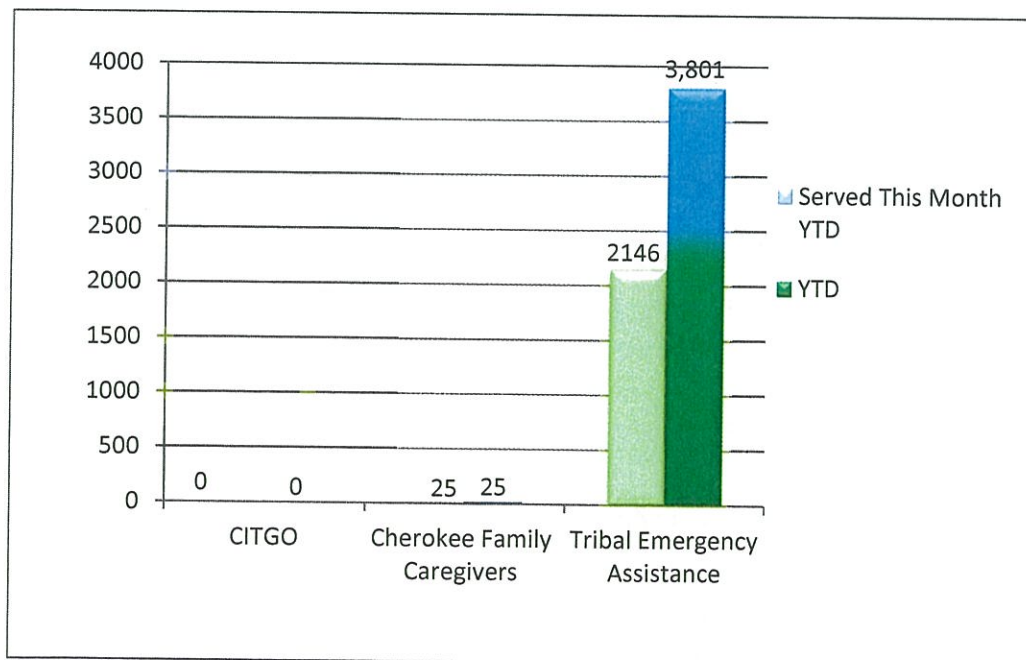
# CHEROKEE NATION®

## FAMILY ASSISTANCE DEPARTMENT

### NAHASDA :



### Family Assistance :

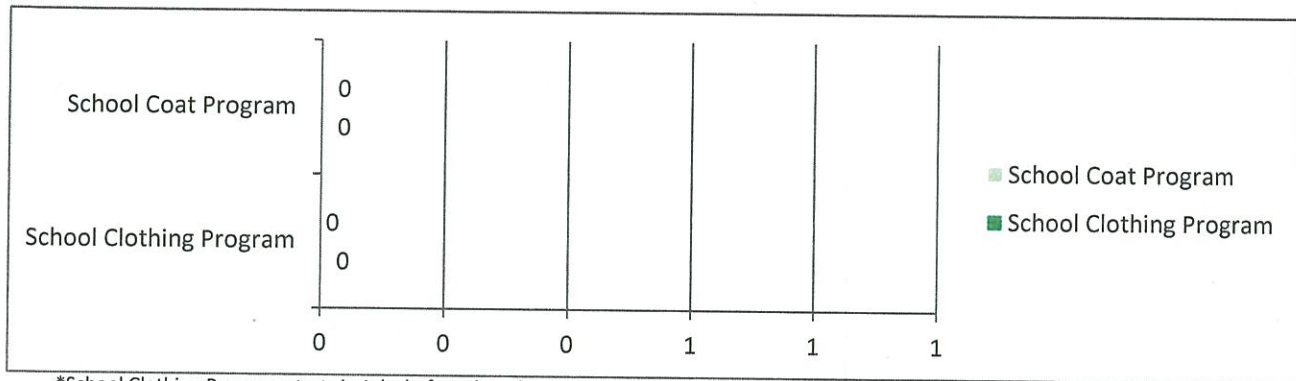




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**FAMILY ASSISTANCE DEPARTMENT**

**School Clothing Assistance Programs :**



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

**Family Assistance:**

Majority of the focus shifted to COVID 19 starting on March 16th. Elder Nutrition did not serve any meals during June 2020. All Elder Nutrition Centers were closed due to the pandemic.



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## CHEROKEE FIRST

Administrative Officer - Janelle Smith

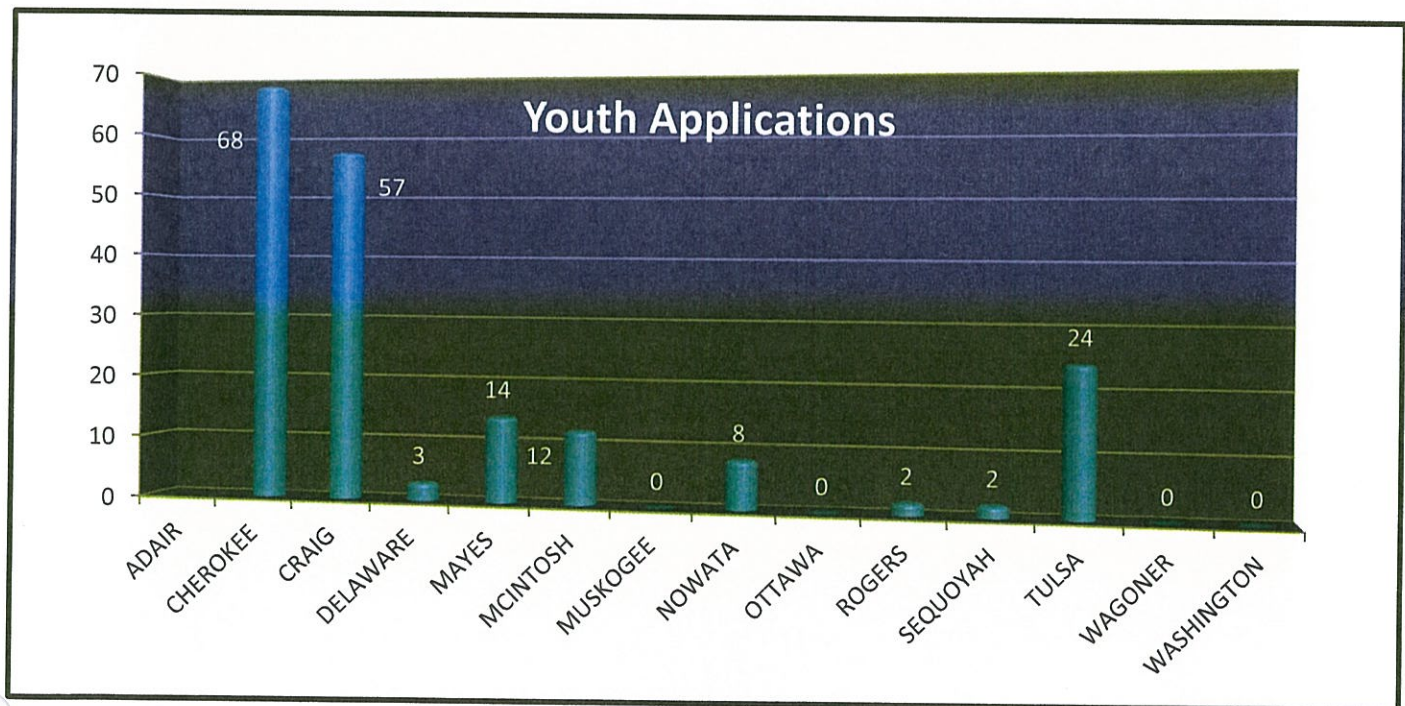
Number of Employees	3
Number of Vacancies	0
Number of Volunteers	0

Programs
Reception
Community Youth

### Reception :

Total Walk Ins/Phone Calls Taken	2,033
Total Applications Taken	276

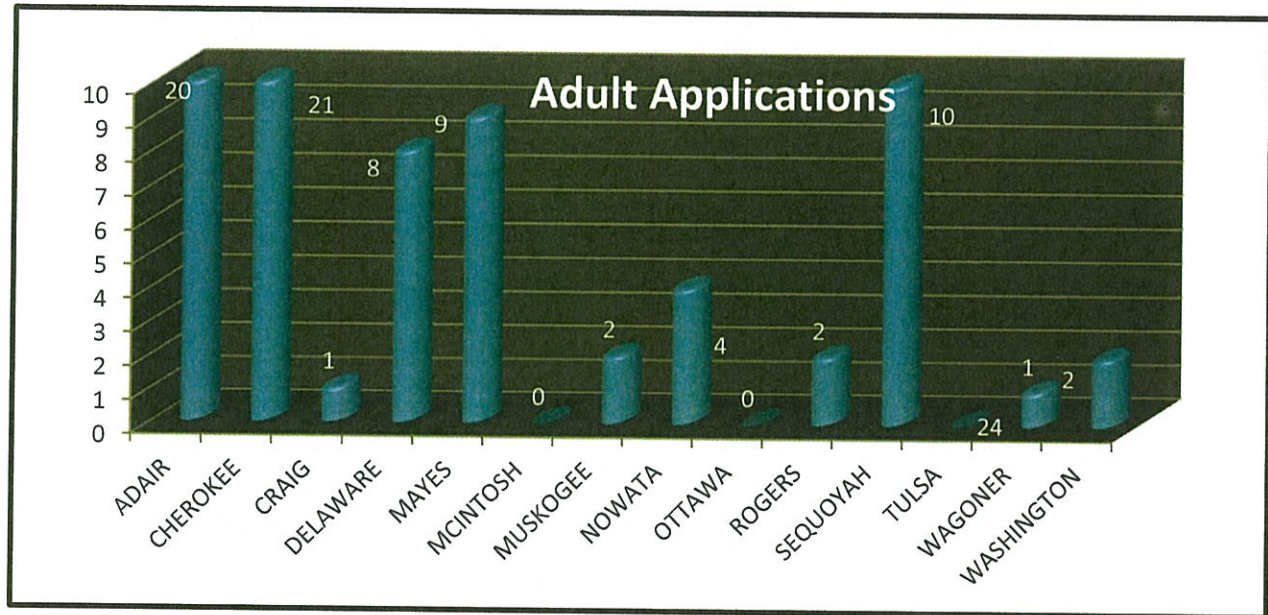
### Community Youth :





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## Overview of Community Leadership Program Applications

Total Youth	196
Total Adult	80

## Monthly Total Amount Distributed

December	\$ 5,520.00
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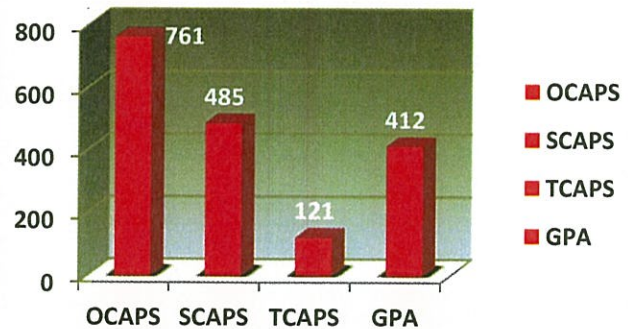
## INDIAN CHILD WELFARE

Interim Director - Lou Stretch

**Month of December:  
 1,779 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

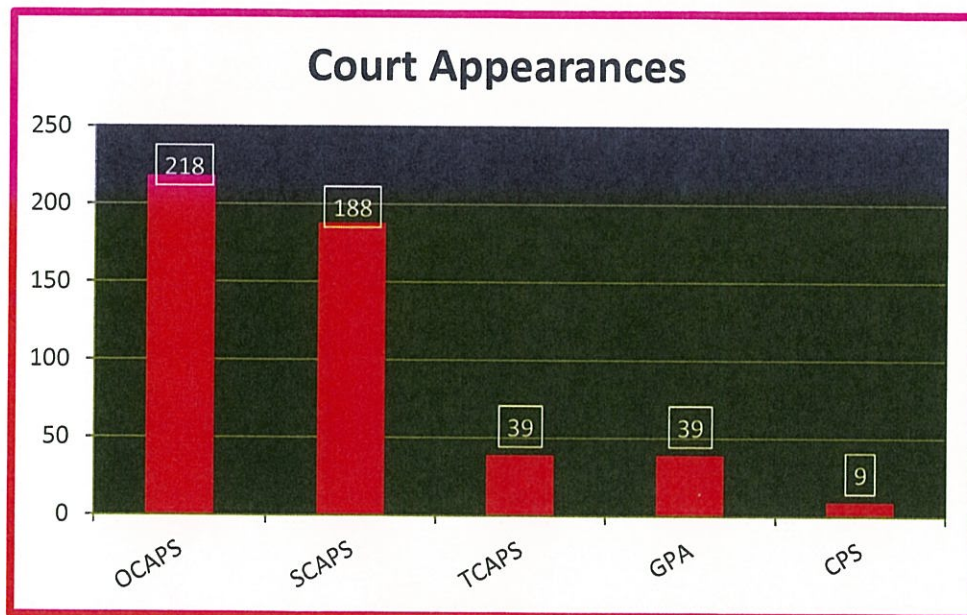
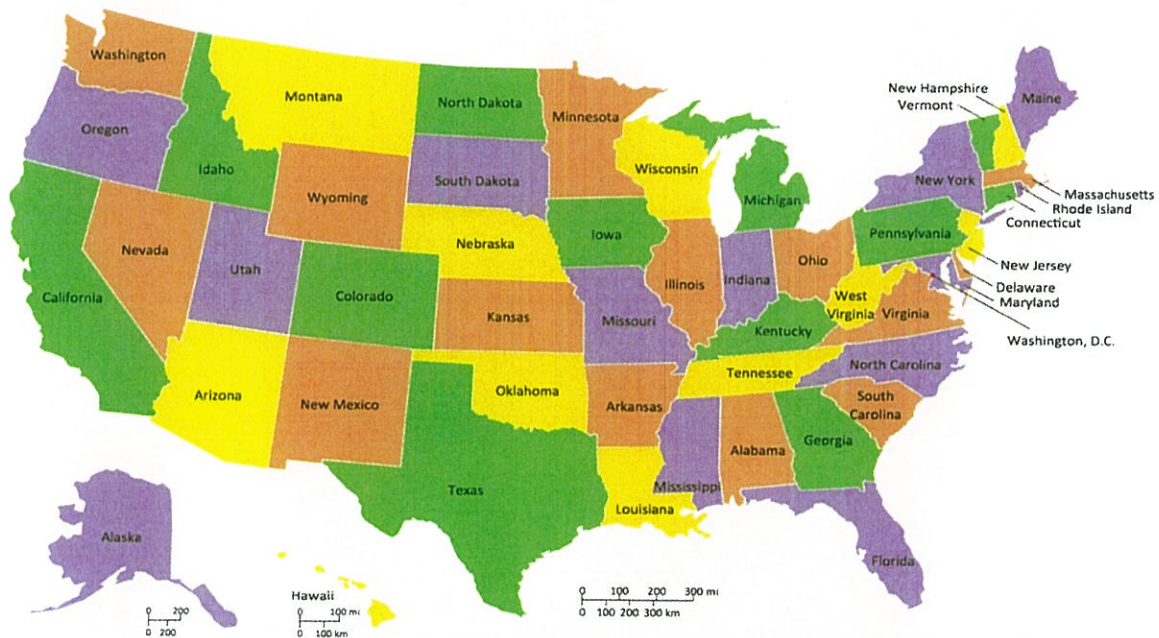




# GWYB DBP CHEROKEE NATION®

## INDIAN CHILD WELFARE

**In December:** ICW worked on cases in 30 States and appeared in court 493 times on behalf of Cherokee Children and families.





## 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 December

Cherokee Nation received:

- State of Oklahoma – 514 notices involving 935 children.
- Outside of Oklahoma – 574 notices for 946 children.
- Totaling – 1,088 notices and 1,881 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 December

FPS served 31 children and 20 families.

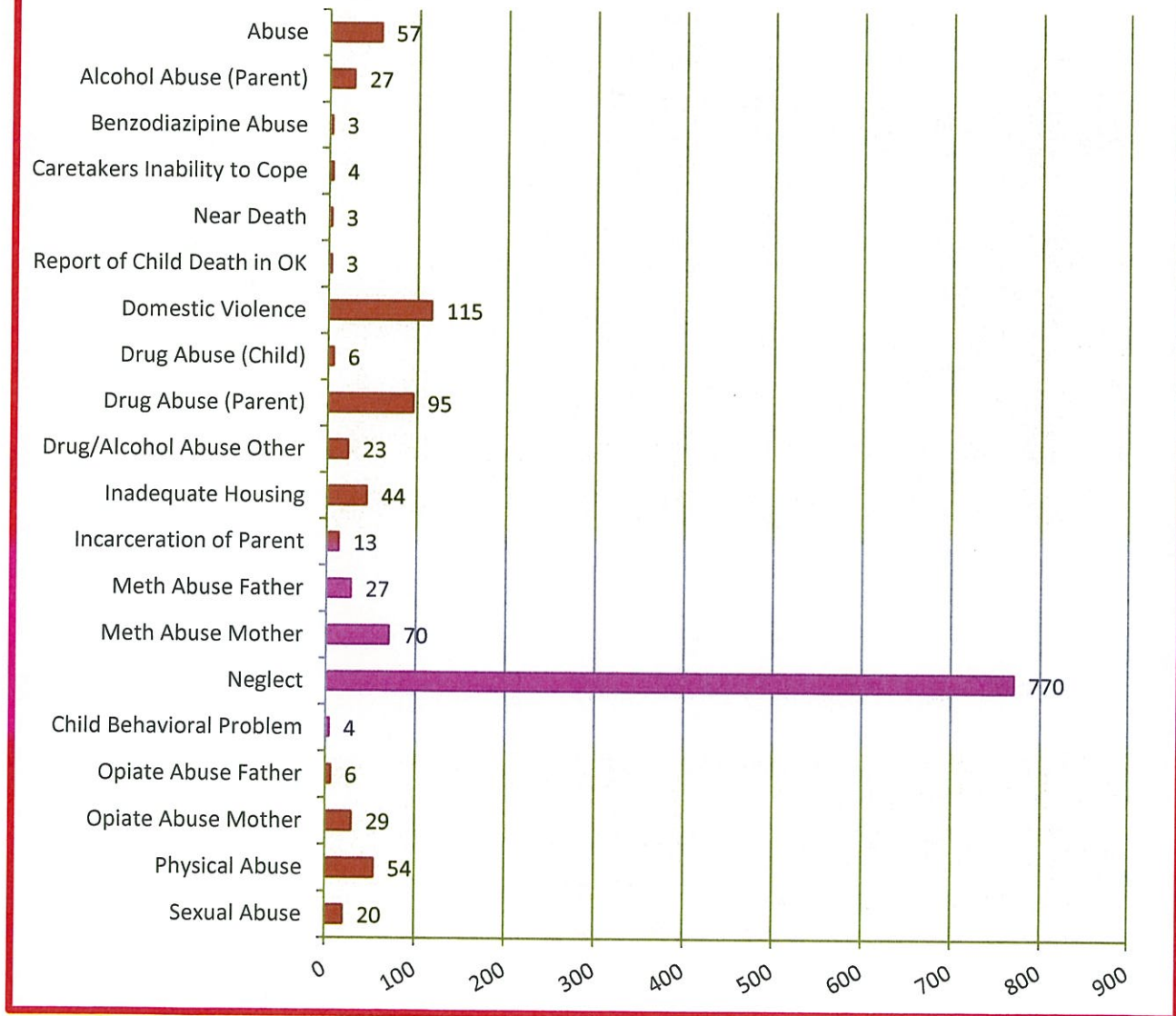




## INDIAN CHILD WELFARE

### 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 December:

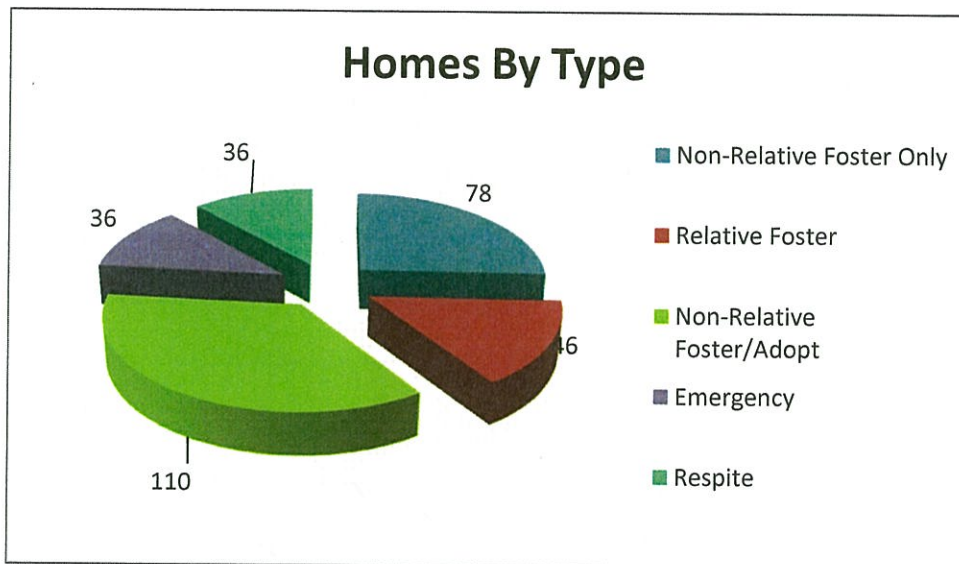
- **Child Protective Services (CPS) received 429 referrals of child abuse/neglect.**
- **429 referrals involved 740 children**
  - 1 of the 429 were co-investigated by OKDHS and CPS
  - 5 of the 429 cases were investigated by CPS on Indian Country
- **5 Cherokee child(ren) were removed from Tribal land due to confirmed abuse/neglect.**





## INDIAN CHILD WELFARE

### Certification & Placement *(Foster & Adoptive Homes)*



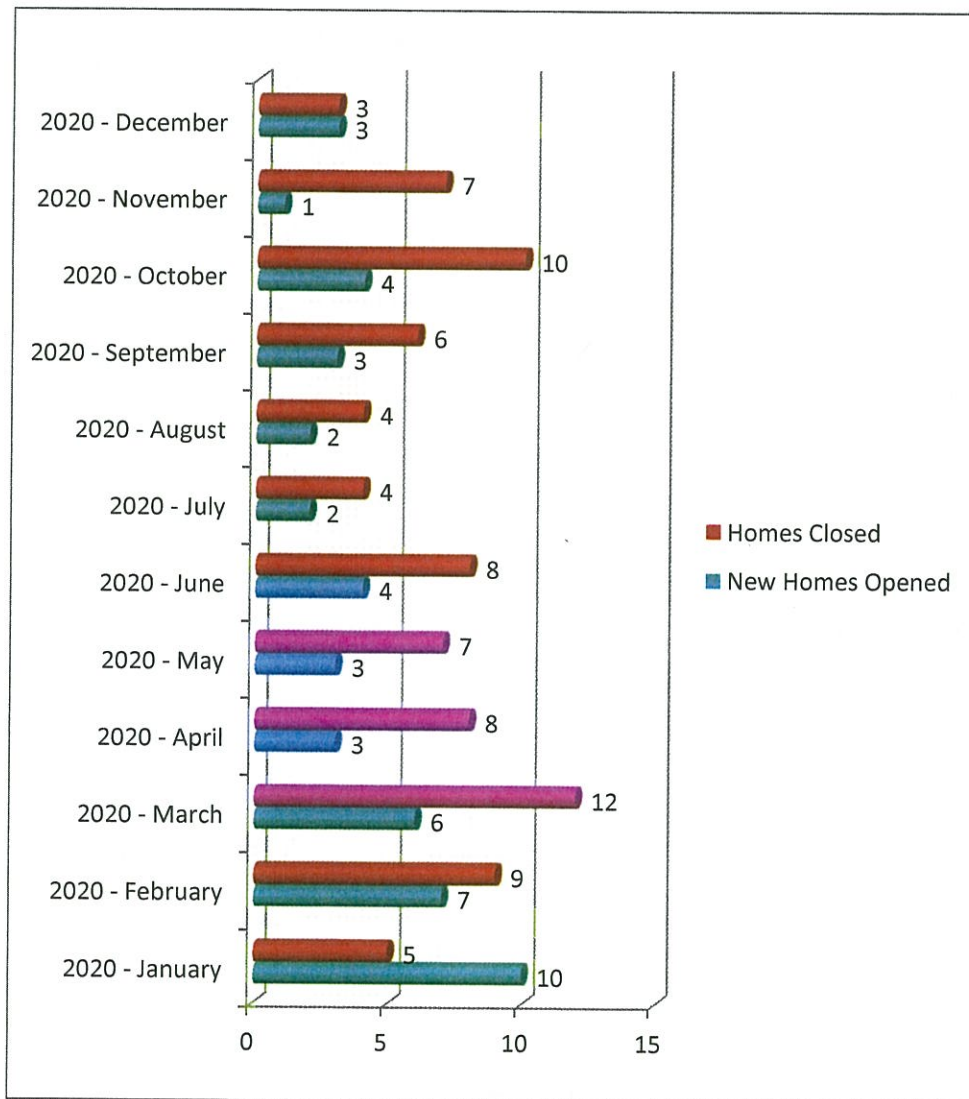
#### Types of Certified Placement Resource Homes

- 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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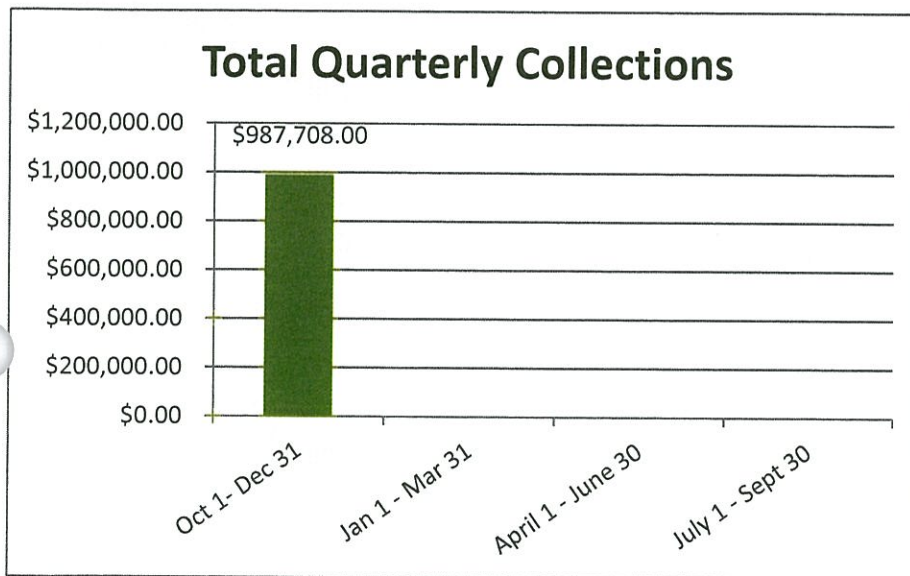
## OFFICE OF CHILD SUPPORT

Director - Kara Pasqua

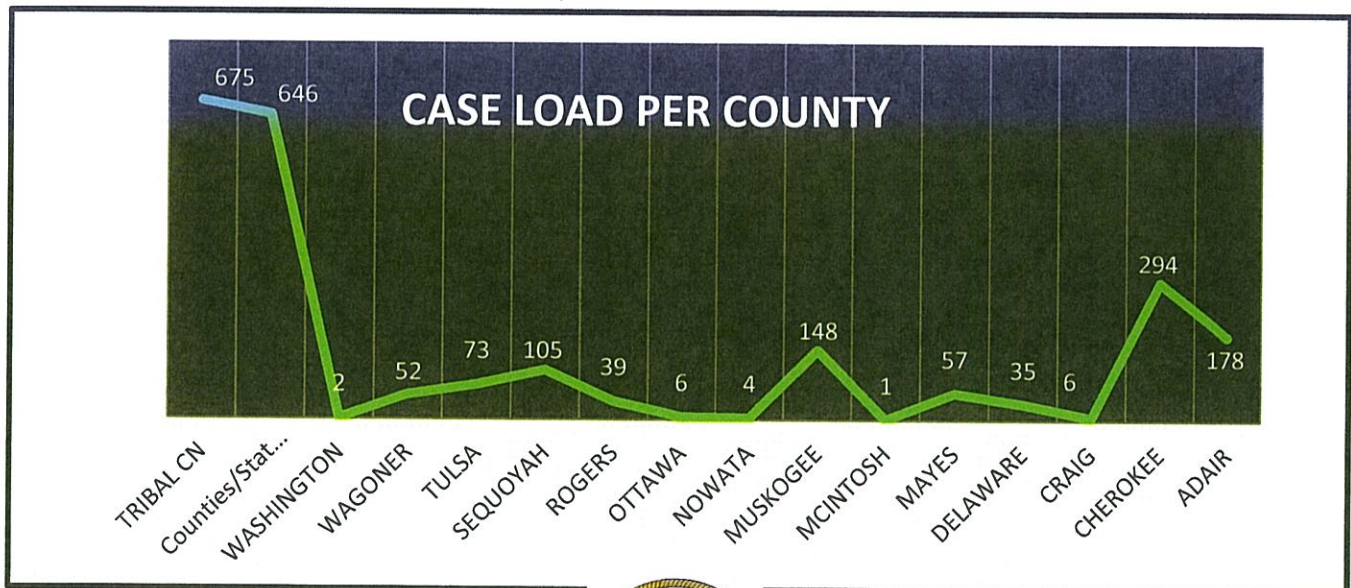
Number of Employees	35
Number of Vacancies	2
Number of Volunteers	0

Dec. Collections-CN Payment Center only:	\$ 395,046.00
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Total Client Contacts	2,031
Total Court Hearings	18
Total Active Efforts Case	873
Total Case Assessments for Service	2
Total Applications Distributed	67

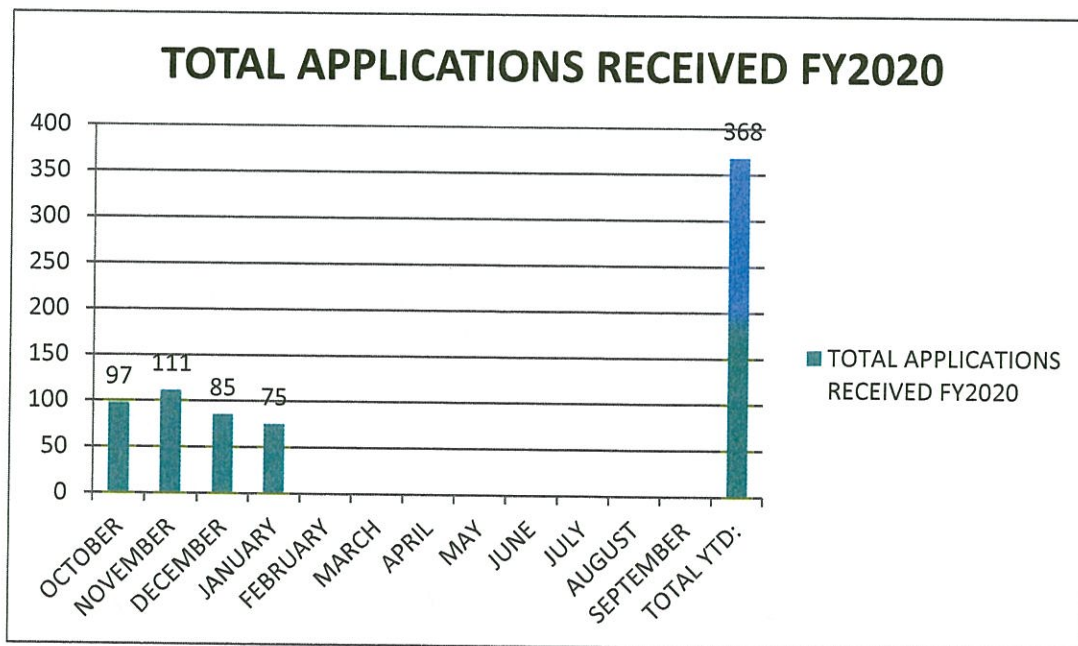
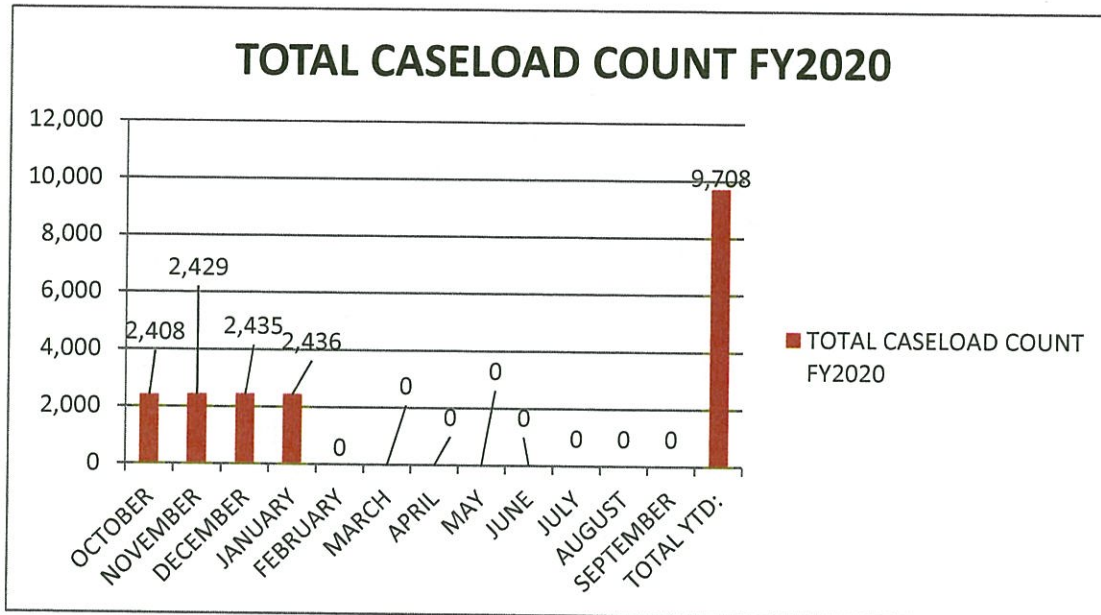


\*Includes payment center collections, tax intercepts, and other special collections



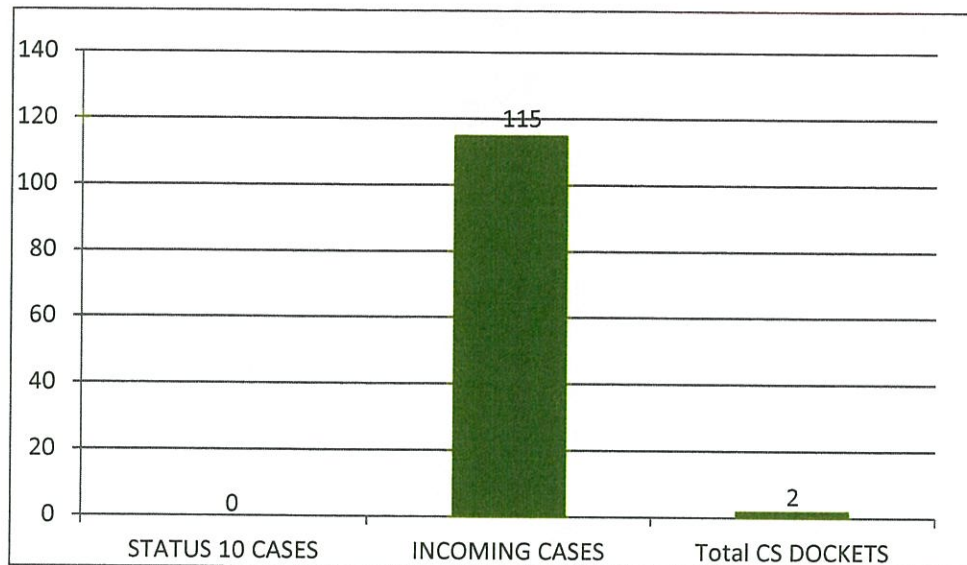
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OFFICE OF CHILD SUPPORT





## OFFICE OF CHILD SUPPORT



### Child Support:

The Office of Child Support Services reports the following: HAPPY NEW YEARS! The office has continued to remain open Monday through Friday with a staggered work shift schedule. The office has entered into its 9th month of keeping a staggered shift schedule and staff are continuing to handle as much of their regular responsibilities as they are able to in a successful manner. The program continues to ensure certain precautions are routinely in place to assist with the health and safety of our staff and visitors to our offices. The program distributed 67 applications via walk in's mail outs, email, or downloaded through our child support website and received 75 new applications for services in December. Current active cases as of January 15, 2021- 2,436. The program will continue working on finalizing the Digital Marketing Grant initiatives with the goal of hopefully finalizing the grant objectives by end of July 2021. The program continues to have success stories due to the great work of the front line staff! One of the case manager's reported working with an NCP who was recently released from jail and is working with the case manager on trying to find a job ; another case manager reported being able to put into place income withholding orders for NCP's so their child support payments can be automatically deducted to ensure regular payment. A few of our case managers lent a hand in December with helping on the Elder covid relief payment project and enjoyed being able to assist so many of our elder citizens during the past month.



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CHEROKEE NATION TRIBAL COUNCIL  
COMMUNITY SERVICES COMMITTEE REPORT

Group:	<u>Housing Authority</u>	Month/Year of Report:	<u>Feb-21</u>
Interim Executive Director	<u>Jerri A. Killer</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.

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.

Michael Holguin, employee with Career Services

**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.

James Limore, daughter is Laura Limore of Human Services





*Keys to a brighter future*

## Announcements

### Board of Commissioners Meeting:

Feb 16 February Regular BOC Meeting at 5:30 p.m.

### Office Closures:

None for February

### Other Info:

*In response to the Coronavirus Pandemic, HACN continues to operate and perform essential emergency services. Services continue to be offered. Entry into any occupied residential unit will be for essential emergency repairs only. All housing assistance programs continue to operate and we encourage citizens to call us with question as entry to our offices is limited.*

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](mailto:firstname.lastname@hacn.org)

[www.hacn.org](http://www.hacn.org)

**Housing Authority of the Cherokee Nation**  
**Month Ending: December 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	290	156	86	1	12	96	76	13	730	14%
Cherokee	264	185	396	12	22	192	188	50	1,309	25%
Craig	23	53	25	0	0	8	28	2	139	3%
Delaware	183	112	39	0	11	63	115	25	548	11%
McIntosh	13	N/A	0	0	0	3	3	0	19	0%
Mayes	136	119	47	0	10	59	58	11	440	8%
Muskogee	69	51	40	1	4	41	56	12	274	5%
Nowata	21	44	12	0	0	10	26	0	113	2%
Ottawa	12	N/A	2	0	4	6	7	4	35	1%
Rogers	73	62	163	4	0	64	41	41	448	9%
Sequoyah	303	N/A	147	0	17	127	132	52	778	15%
Tulsa	26	N/A	95	0	0	25	8	3	157	3%
Wagoner	6	N/A	1	0	0	52	4	2	65	1%
Washington	18	45	39	0	0	26	10	3	141	3%
<b>Total:</b>	<b>1,437</b>	<b>827</b>	<b>1,092</b>	<b>18</b>	<b>80</b>	<b>772</b>	<b>752</b>	<b>218</b>	<b>5,196</b>	<b>100%</b>
			1,190			1,524		218		

**Current Applications:**

County	Rehab Programs	Rehab Replacement Homes	NAHASDA Home-ownership	Community Shield Insurance	Rental Properties / Apartments	Rental Assistance	New Home Construction	% NHCP	Total Apps	% of Total
Adair	183	0	11	16	160	94	148	9%	612	13%
Cherokee	131	0	9	13	152	379	418	26%	1,102	24%
Craig	32	0	1	0	28	22	48	3%	131	3%
Delaware	16	0	6	8	133	50	185	12%	398	9%
McIntosh	5	0	3	0	N/A	1	8	1%	17	0%
Mayes	47	0	0	10	49	75	115	7%	296	6%
Muskogee	66	0	2	1	32	77	66	4%	244	5%
Nowata	25	0	10	2	26	7	34	2%	104	2%
Ottawa	13	0	0	0	N/A	3	21	1%	37	1%
Rogers	48	0	28	6	132	103	127	8%	444	10%
Sequoyah	152	0	15	12	N/A	269	203	13%	651	14%
Tulsa	59	0	23	5	N/A	109	149	9%	345	8%
Wagoner	10	0	3	0	N/A	17	31	2%	61	1%
Washington	21	0	11	1	50	31	29	2%	143	3%
<b>Total:</b>	<b>808</b>	<b>0</b>	<b>122</b>	<b>74</b>	<b>762</b>	<b>1,237</b>	<b>1,582</b>	<b>100%</b>	<b>4,585</b>	<b>100%</b>



Housing Authority of the Cherokee Nation  
Month Ending: December 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	0	0	0	4	4	29%
Craig	0	0	0	0	0	0%
Delaware	0	0	0	1	1	7%
McIntosh	0	0	0	0	0	0%
Mayes	1	0	0	0	1	7%
Muskogee	0	0	0	1	1	7%
Nowata	0	0	0	0	0	0%
Ottawa	0	0	0	0	0	0%
Rogers	0	0	0	2	2	14%
Sequoyah	0	0	0	0	0	0%
Tulsa	0	1	0	3	4	29%
Wagoner	0	0	0	0	0	0%
Washington	0	0	0	1	1	7%
<b>Total:</b>	<b>1</b>	<b>1</b>	<b>0</b>	<b>12</b>	<b>14</b>	<b>100%</b>



## **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](mailto:Lisa.Look@va.gov)



**New Construction Homeownership Program  
Development Files Processing**

Month of:  
Dec 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				
Adair	148	0	2	0	0	0	0	0	9	10	76	2	9	10	76
Cherokee	418	0	1	1	1	0	1	0	2	18	186	1	5	18	186
Craig	48	0	0	0	0	0	0	0	0	1	29	0	0	1	29
Delaware	185	0	0	0	0	0	0	0	1	16	114	0	1	16	114
McIntosh	8	0	0	0	0	0	0	0	0	1	3	0	0	1	3
Mayes	115	0	1	0	0	0	0	0	1	12	58	1	1	12	58
Muskogee	66	0	2	0	0	0	0	0	0	4	57	2	0	4	57
Nowata	34	0	0	0	0	0	0	0	1	0	27	0	1	0	27
Ottawa	21	0	0	0	0	0	0	0	0	0	7	0	0	0	7
Rogers	127	0	1	0	0	0	0	0	1	2	41	1	1	2	41
Sequoyah	203	0	9	0	0	0	0	1	3	11	140	9	4	11	140
Tulsa	149	0	0	0	0	0	0	0	0	0	9	0	0	0	9
Wagoner	31	0	0	0	0	0	0	0	1	3	4	0	1	3	4
Washington	29	0	0	0	0	0	0	0	0	0	12	0	0	0	12
Total:	1,582	0	16	1	1	0	1	1	19	78	763	16	23	78	763
		16		23						841					

**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

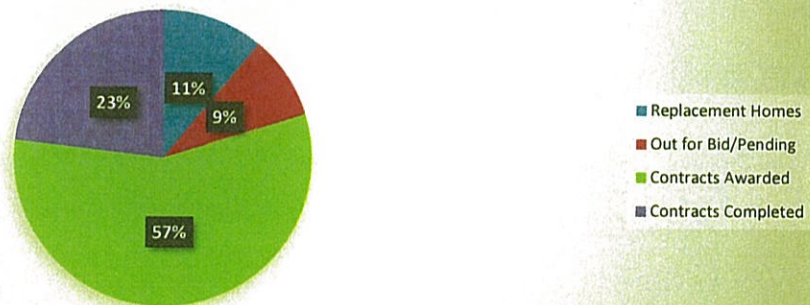
**STAGE IV:**

Survey Review / Identify Barriers / Process for Closing

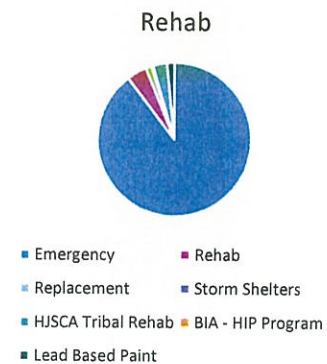
## Housing Rehabilitation Programs - Job Statistics

Month Ending:  
December 2020

Replacement Homes	18
Out for Bid/Pending	15
Contracts Awarded	93
Contracts Completed	38



Classification	Monthly Activity	Year to Date
Emergency	61	216
Rehab	8	10
Replacement	1	3
Storm Shelters	1	1
HJSCA Tribal Rehab	2	7
BIA - HIP Program	0	0
Lead Based Paint	4	4
<b>All Rehab jobs</b>	<b>77</b>	<b>241</b>

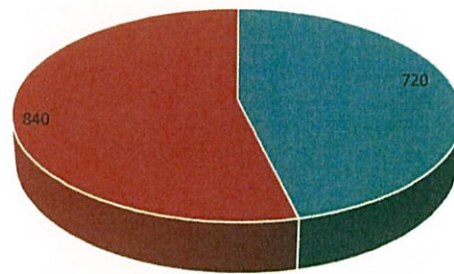




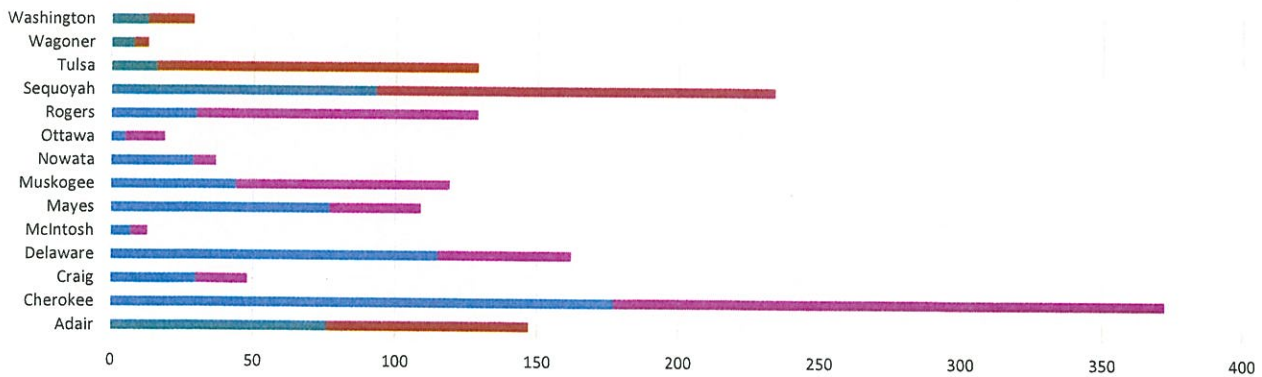
**New Construction Homeownership Program  
Application Data**

By Has Land/Does not have land:

County	Has Land	Without Land	% With Land	% W/O Land	Total Apps
Adair	76	71	52%	48%	147
Cherokee	177	195	48%	52%	372
Craig	30	18	63%	38%	48
Delaware	115	47	71%	29%	162
McIntosh	7	6	54%	46%	13
Mayes	77	32	71%	29%	109
Muskogee	44	75	37%	63%	119
Nowata	29	8	78%	22%	37
Ottawa	5	14	26%	74%	19
Rogers	30	99	23%	77%	129
Sequoyah	93	141	40%	60%	234
Tulsa	16	113	12%	88%	129
Wagoner	8	5	62%	38%	13
Washington	13	16	45%	55%	29
<b>Total:</b>	<b>720</b>	<b>840</b>	<b>46%</b>	<b>54%</b>	<b>1,560</b>



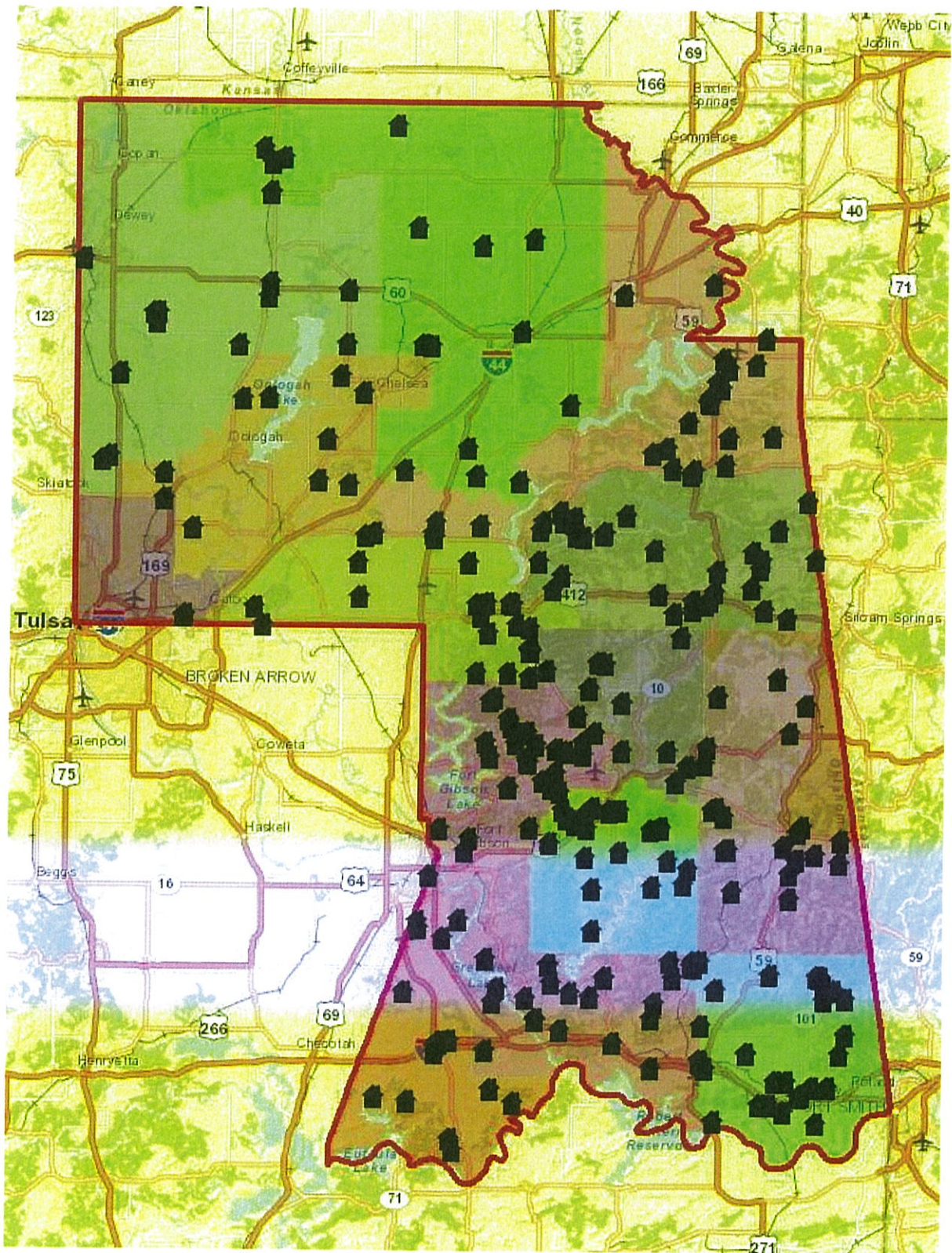
■ Has Land ■ Without Land



Statistics as of: February 4, 2020



## 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.*



# Commerce Services

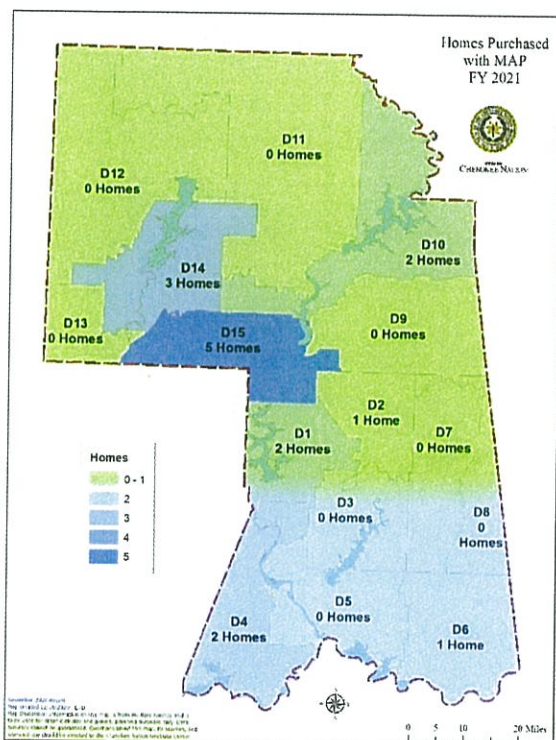
*Securing and enhancing the financial well-being of the Cherokee people, businesses and communities*

Anna Knight, Executive Director  
918-453-5532  
anna-knight@cherokee.org

## Pandemic Updates

Eligible individuals that did not yet receive their \$600 stimulus checks will claim the amount on their 2020 tax returns. This includes individuals that do not have to file tax returns.

## Asset Building



## Mortgage Assistance Program

**16 Families became homeowners** through financial counseling and down payment assistance.

4 families used the HUD 184 Loan Program.

Since FY2009, **1,881 households** have used the Mortgage Assistance Program to invest in their family's future and purchase a home.

### MAP Household Averages

Household Income	\$37,073.94
Home Price	\$112,573.56
Equity Created	22.15%

## 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. **59 families are actively saving in iSave** for home rehabilitation. **20 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.

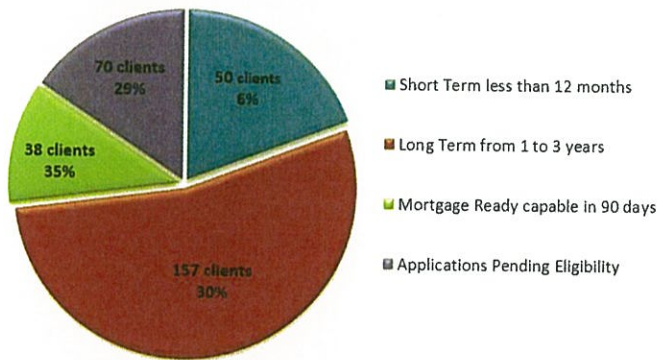
## Financial Empowerment Program

The Financial Empowerment Program hosted an event **December 8<sup>th</sup> in Tahlequah, Jay, Claremore and Sallisaw to help people access their free credit report.** Staff provided assistance and answered question regarding credit.

In the meantime, staff are ready to serve HACN residents! **Residents who need help completing applications for assistance from the Cherokee Nation or state/federal agencies, access to the internet, obtaining needed documents such as social security cards or birth certificates, or access to a laptop to create or modify a resume should contact us at 918-453-5536.**

## Financial Counseling

MAP Applications and Financial Counseling



**322 families are in the homebuyers' pipeline,** having either completed or are currently active in financial counseling.

Since FY07, **988 families unable to obtain a non-predatory mortgage on their own** have completed self-sufficiency counseling and obtained a non-predatory mortgage.

**YTD, 7 families** have finished counseling and obtained a non-predatory mortgage.

**424 families** have participated in financial and credit coaching this year; 288 of them are still actively pursuing their goals.

### Financial Counseling Impact

Debt to Income with Mortgage	29.80%
Debt to Income Reduction after Counseling	4.60%
Increase in Net Worth	\$28,459.42

**726 consumer loans totaling \$928,433.06** have been made through the Small Business Assistance Center as of January 15th. Self Sufficiency staff members helped **1 family facing foreclosure.**

Families using MAP to purchase a home must attend a comprehensive **homeownership training.** Year to date **90 families have attended virtual classes.**

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, **26 people have attended community and work based financial education classes.**



## Volunteer Income Tax Assistance (VITA)

Year Prepared	Number of Returns Prepared/Filed	\$ Amount of Tax Refunds Received
2020	1,962	\$2.7 M
2019	1,966	\$2.5 M
2018	1,589	\$2.3 M
2017	1,609	\$2.4 M
2016	1,799	\$2.2 M

The Volunteer Income Tax Assistance Program provides free tax preparation and filing services for families in Cherokee Nation. The Tax Preparation schedule is available and the Cherokee Nation VITA Program is scheduling appointments. Contact the Small Business Assistance Center at 918-453-5536 for more information.

## Training Schedule

In-person classes have been temporarily suspended however we are now offering **online Homebuyers Education and Financial Empowerment** classes.

Interested in participating in the class? Contact Cassandra Carter at 918-453-5536 or [cassandra-carter@cherokee.org](mailto:cassandra-carter@cherokee.org).

Workshops and Classes			
February 5	Online	11:30 am – 12:30 pm	Financial Empowerment
February 13	Online	9:00 am – 6:00 pm	Homebuyers Training
February 22-25	Online	6:00 pm – 7:30 pm	Homebuyers Training
March 6	Online	9:00 am – 6:00 pm	Homebuyers Training
March 15	Online	6:00 pm – 7:30 pm	Homebuyers Training
March 26	Online	11:30 am – 12:30 pm	Financial Empowerment

*The Mortgage Assistance Program helped us start saving money; we learned how to track expenses and manage our money. We went from no savings to a good amount of money in case we need it.*

*A. Berry, Mortgage Assistance Program Recipient, Cherokee County*