



Indian Housing in Oklahoma

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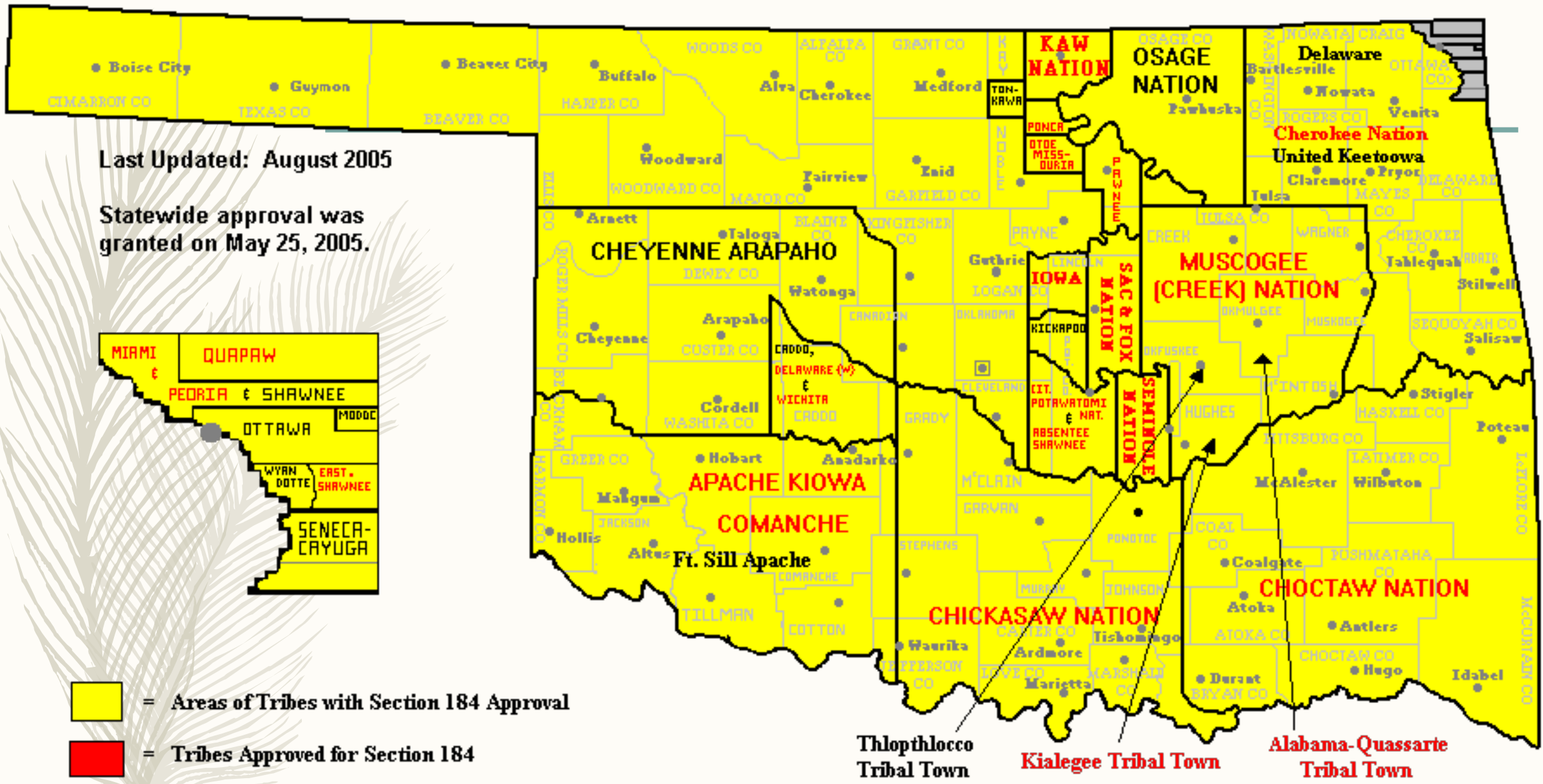
Southern Plains Office of Native American Programs

U. S. Department of Housing & Urban Development

Southern Plains Office Jurisdiction

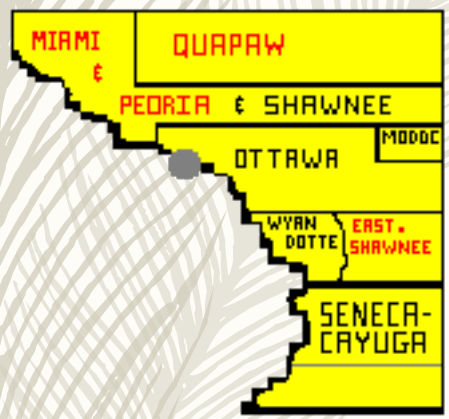
# of Tribes		49
Kansas	4	
Louisiana	4	
Oklahoma	39	
Texas	2	
ONAP staffing		18





Last Updated: August 2005

Statewide approval was granted on May 25, 2005.



- = Areas of Tribes with Section 184 Approval
- = Tribes Approved for Section 184

Thlopthlocco Tribal Town Kialegee Tribal Town Alabama-Quassarte Tribal Town

HUD Funding Profile

- **3 major programs**
- **Indian Community development Block Grant (ICDBG)**
- **Native American Housing Assistance and Self Determination (NAHASDA) or Indian Housing Block Grant**
- **Section 184 Guaranteed Indian Home Loan Program**

Chickasaw Nation – Chikasha House



Indian Community Development Block Grant

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- **Grant ceiling - \$800,000**
 - **Currently Awaiting 2018 NOFA**
 - **Regional competition**

- **Competitive application through a NOFA process**
- **Eligible Activities**
 - Infrastructure
 - Public Facility/Community Building
 - Economic Development
 - **New Housing Construction**
 - Micro Enterprise Loans
 - **Homeownership Rehabilitation**
 - **Downpayment Assistance & Closing Cost**
 - Imminent threat

ICDBG Funding

FY 2017 Funding

- \$56,003,232 – Funded Nationwide
- Imminent Threat Set Aside
- 15 applications funded
- \$11,739,332 – Funded in SPONAP Region
 - All OK Tribes



NAHASDA/IHBG

FY 2018 funding

- **\$104,466,899 - SPONAP region**
- **\$101,927,244 - State of Oklahoma**
- **Range of funding:**
 - **\$31,856,007 - Cherokee Nation**
 - **\$74,594 - minimal funding**



NAHASDA/IHBG

- **Eligible Activities**
 - **Rental Assistance**
 - **Homeownership programs**
 - **Rehabilitation of homes**
 - **Infrastructure**
 - **Crime prevention**
 - **Housing counseling**
 - **Down payment assistance programs**



NAHASDA – Title VI

Absentee Shawnee Housing Authority

- **\$2.5 Million – Title VI Loan**
- **New Construction including infrastructure for elderly**
 - **6 – 2 bedroom homes**
 - **6 – 3 bedroom homes**
 - **Community Building (existing home rehabilitated with NAHASDA Funds)**



NAHASDA – Title VI

Sac & Fox of Oklahoma HA

- \$1.5 Million Title VI Loan
- \$1 million NAHASDA
- 23 Unit Apartment Complex
 - 17 - 2 bedroom units
 - 6 - 3 bedroom units
- Community Safe room



Section 184 Guaranteed Indian Home Loan Program

- **Guaranteed Loans on Fee simple, trust or allotted land**
- **Borrower is required to be a member of a federally recognized tribe**
- **Down payment**
 - **2.25% on \$50,000 and above**
 - **1.25% on \$49,999 and below**
- **1.5% Guarantee fee (can be financed)**
- **MI .25% on unpaid principal balance – recalculated annually**
- **Flexible underwriting to include no traditional credit**

Section 184 Guaranteed Indian Home Loan Program

Loan Guarantee Certs Issued Nationwide:


Cumulative Since 1992

Fee Simple	37,088	\$6.4 Billion
Allotted	741	\$124.8 MILLION
Tribal Trust	3,979	\$462.5 million
Total	41,808	\$7 Billion

Numbers current as of June 2018.

Section 184 Guaranteed Indian Home Loan Program

SPONAP Region
Fiscal Year 2018 (as of June 2018)



STATE	# Loans	Amount
Kansas	20	\$2,829,322
Louisiana	5	\$752,719
Missouri	4	\$620,989
Oklahoma	1209	\$176,298,534
Total	1238	\$180,501,564

Regionally
50.75% of Guarantee's Issued
41.2% of Value

State of Oklahoma
49.5% of Guarantees Issued
40.2% of Value

Aggregate Value for Region - \$145,801