

U.S. Department of Housing and Urban Development



HUD's mission is to create strong, sustainable, inclusive communities and quality affordable homes for all

Contact Information

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Types of Programs

- Block Grants
- Competitive Grants
- Loan Guarantees





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Formula-based Block Grant Programs:

- **NAHASDA Indian Housing Block Grant** - New construction, rehabilitation, or acquisition of rental and homeownership units. *(This program is limited to eligible Native American/Alaska Native entities)*
- **Public Housing Capital Fund** - New construction, rehabilitation, or acquisition of rental units. This program is administered by the Alaska Housing Finance Corporation.
- **Housing Choice Voucher & Veterans Administration Supportive Housing Programs** - This program is administered by the Alaska Housing Finance Corporation.



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Formula-based Block Grant Programs (cont.):

- **Emergency Shelter Grant** - Rehabilitation, remodeling, operations & maintenance of shelters . This program is administered by the Alaska Housing Finance Corporation.
- **HOME** - New construction of rental units, homebuyer assistance, and homeowner rehabilitation assistance. This program is administered by the Alaska Housing Finance Corporation.
- **Community Development Block Grant** - New construction, rehabilitation, or acquisition of rental and homeownership units. This program is administered by the State Department of Commerce & Community Economic Development.



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Competitive Grant Programs:

- **Indian Community Development Block Grant** - New construction, rehab, and purchase of rental and homeownership units. *(This program is limited to eligible Native American/Alaska Native entities)*
- **Section 202 Housing Program** - New construction, rehabilitation, or acquisition of rental units for seniors.



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Competitive Grant Programs (cont.):

- **Section 811 Housing Program** - New construction, rehabilitation or acquisition of rental and homeownership units for Disabled persons.
- **Rural Innovation Fund** - New construction, rehabilitation or acquisition of rental and homeownership units.
- **HOPWA** – New construction, acquisition, or rehabilitation of rental units, homeownership units, SRO' s or group homes for persons with AIDS.



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Loan Guarantee Programs:

- **NAHASDA Title VI** - New construction, acquisition, refinance, or rehabilitation of homeownership and rental units. *(This program is limited to eligible Native American/Alaska Native entities)*
- **NAHASDA Section 184** - New construction, acquisition, refinance, or rehabilitation of single family homes. *(This program is limited to eligible Native American/Alaska Native entities)*
- **FHA** - New construction, acquisition, or refinance of single family homes.
- **Multi Family** - New construction, acquisition, refinance, or rehabilitation of rental units.

NAHASDA

“Your Most Valuable Housing Resource”

- Block Grant Recipient has flexibility to use funds for locally determined affordable housing program
- Annual funding source allocated to Federally Recognized Tribes by formula
- Provides basis for leveraging

Leveraging Model

\$200,000 IHBG = one house

\$600,000 ICDBG = 3 houses

\$800,000 Title VI = 4 houses

\$1,600,000 = 8 houses

<\$800,000> Proceeds of sale @ \$100,000/unit

Balance of Title VI Loan – ZERO

Homebuyer monthly payment to bank - \$264*

* USDA 502 Direct Loan Program

Leveraging Model

\$200,000 IHBG = one house

\$1,000,000 Title VI = 5 houses

\$1,200,000 = 6 houses

<\$600,000> Proceeds of sale @ \$100,000/unit

<\$600,000> ICDBG Mortgage Buy Down

Balance – \$200,000

Homebuyer monthly payment to bank - \$264*

* USDA 502 Direct Loan Program

Leveraging Model

\$200,000 IHBG = one house

\$1,000,000 Title VI = 5 houses

\$1,200,000 = 6 houses

<\$600,000> Proceeds of sale @ \$100,000/unit

ZERO ICDBG Mortgage Buy Down

Balance <\$400,000> Title VI Loan

Homebuyer monthly payment to bank - \$264*

* USDA 502 Direct Loan Program

Title VI Payback

\$400,000 Loan @ 6.5%

IHBG \$200,000

Annual Payment Based on Loan Term

10 Years \$54,503

IHBG Balance \$145,497

20 Years \$35,787

IHBG Balance \$164,213

Redirecting Housing Costs

Average fuel consumption per year – 1000 gal

$$1000 \text{ gal} \times \$7 = \$7,000$$

$$\underline{200 \text{ gal} \times \$7 = \$1,400}$$

Fuel Savings: \$5,600

Monthly Savings: \$ 466

Apply to affordable mortgage payment:

$$1\% \text{ for } 33^* \text{ years} = \$157,000^*$$

* Financing available under USDA 502 Direct Program

Application Tips

- Use established plan to drive financing
- Identify financing sources in advance
- Research and prepare for funding opportunities in advance
- Read NOFA carefully & ask questions
- Maximize the rating of your application
- Understand typical rating criteria
 - Leveraging, Capacity, Sustainability
 - Soundness of plan, Community involvement

Application Tips

- When you are unsuccessful.....
 - Be prepared for set backs
 - Consider the first application as an investment
 - Always obtain a debriefing about your application
 - Enhance application and preparation for next cycle
 - Always update for NOFA and local changes

Public and Indian Housing

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Common Documents Requested under FOIA

AKONAP Successful ICDBG Applications


The following documents are samples of previously submitted ICDBG that were funded by HUD. The Notice of Funding Availability (NOFA) is published annually for this program and the requirements to be successfully funded could have changed since these applications were funded. The current NOFA must be read carefully and completely in order to comply with all of its requirements. The samples provided here are intended to give a general overview of successful applications but HUD does not attest to their adherence with the current NOFA requirements.


- ▶ [FY 2011 New Housing Construction with TDHE as the CBDO](#)
- ▶ [FY 2011 ICDBG Housing Rehabilitation](#)
- ▶ [FY 2011 ICDBG Public Facility Construction](#)

AKONAP Funding by Regions and TDHEs

Each Federal Fiscal Year Alaskan Tribes receive an allocation of Indian Housing Block grant funding. The documents below show the allocations by regions and TDHEs for the stated Federal Fiscal Year.

- ▶ [FY 2011 Funding by TDHEs and Regions](#) (MS-Excel)
- ▶ [FY 2010 Funding by TDHEs and Regions](#) (MS-Excel)
- ▶ [FY 2009 Funding by TDHEs and Regions](#) (MS-Excel)

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▶ [Alaska ONAP Homepage](#)

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