INTRODUCTION

Whether you are an individual looking to build/buy a house or renovate your current home or a tribal housing authority searching for additional support for tribal elder housing, this guide introduces almost every Federal resource available to support housing opportunities in Indian Country. Tribes, tribal citizens and organizations have utilized all of these resources to expand housing access and improve current housing stock. This guide was developed by the White House Council for Native American Affairs (WHCNAA) Economic Development and Infrastructure subgroup.

A copy of this document will be made available online at www.usda.gov/otr

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<th>Program Name</th>
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<th>Eligibility Requirements</th>
<th>Authorized Purposes</th>
<th>Typical Amount of Assistance</th>
<th>Rates and Terms Awarded to Grantee</th>
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<td><strong>COMMUNITY HOUSING PROJECTS</strong></td>
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<tr>
<td>Community Facilities Guaranteed Loan (CF Guarantee)</td>
<td>Rural Development, USDA</td>
<td>Organizations, Tribes</td>
<td>Cities, towns, unincorporated areas with less than 20,000 population.</td>
<td>The loans can be used for real estate and equipment-type projects, including but not limited to public/homeless shelters and senior care facilities.</td>
<td>$100,000 - $10 million</td>
<td>Up to 90% loan guarantee with rates negotiated between borrower and lender — fixed or variable rates.</td>
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<td>Community Facilities Direct Loan (CF Direct)</td>
<td>Rural Development, USDA</td>
<td>Organizations, Tribes</td>
<td>Cities, towns, unincorporated areas with less than 20,000 population.</td>
<td>The loans can be used for real estate and equipment-type projects, including but not limited to public/homeless shelters and senior care facilities.</td>
<td>$100,000 - $5 million</td>
<td>Market rates fixed; 40 years maximum</td>
</tr>
<tr>
<td>Community Facilities Grants (CF Grant)</td>
<td>Rural Development, USDA</td>
<td>Organizations, Tribes</td>
<td>Cities, towns, unincorporated areas with less than 20,000 population.</td>
<td>The grants can be used for real estate and equipment-type projects, including but not limited to public/homeless shelters and senior care facilities.</td>
<td>$50,000 - $500,000</td>
<td>Grant</td>
</tr>
<tr>
<td>Indian Housing Block Grant (IHBG)</td>
<td>HUD</td>
<td>Tribes</td>
<td>Federally recognized tribes or villages as small as one of 5 state recognized tribes.</td>
<td>HUD provides block grant funds to tribes or tribal-designated housing authority to support housing for low-to-moderate income residents on tribal lands.</td>
<td>$150 million</td>
<td>Varies (distributed according to formula)</td>
</tr>
<tr>
<td>Tribal VI Loan Leveraging Program</td>
<td>Office of Native American Programs, HUD</td>
<td>Tribes</td>
<td>Federally recognized tribes or villages as small as one of 5 state recognized tribes.</td>
<td>Tribes leverage IHBG funds for larger scale projects to provide housing for low-to-moderate income residents on tribal lands.</td>
<td>$2 million for entire program</td>
<td>Varies</td>
</tr>
<tr>
<td><strong>Indian Community Development Block Grant (ICDBG) ANNUALLY</strong></td>
<td>Office of Native American Programs, HUD</td>
<td>Tribes</td>
<td>Federally recognized tribes or villages as small as one of 5 state recognized tribes.</td>
<td>Infrastructure and other activities related to housing and community development.</td>
<td>$60 million</td>
<td>Varies</td>
</tr>
<tr>
<td><strong>CDFI Bond Guarantee Programs ANNUALLY</strong></td>
<td>Community Development Financial Institutions Fund (CDFI Fund), Treasury</td>
<td>Organization</td>
<td>Certified CDFIs and entities designated by Certified CDFIs (i.e., Qualified Issuers). Provides a source of long-term, debt to CDFIs and the CDFIs use the debt capital to lend in Low-Income or Underserved Rural Areas to spur economic development. Guaranteed bonds may be used to provide long-term capital to finance small businesses, rental housing, rural infrastructure, healthcare facilities, senior living facilities, charter schools, and other asset classes.</td>
<td>Max. Bond issue size of $100 million that includes a max. of 10 Bond Loans of $10 million each.</td>
<td>NA</td>
<td>NA</td>
</tr>
<tr>
<td>New Markets Tax Credit Program ANNUALLY*</td>
<td>Community Development Financial Institutions Fund (CDFI Fund), Treasury</td>
<td>Organization</td>
<td>Community Development Entities (CDEs) (i.e., Qualified Issuers). CDEs use funds raised through NMTCs to offer loans, equity investments and financial counseling and related services to Qualified Affordable Low Income Communities. CDEs use funds raised through NMTCs to offer loans, equity investments and financial counseling and related services to Qualified Affordable Low Income Communities.</td>
<td>Average tax credit allocation authority of approximately $50 million per CDE.</td>
<td>NA</td>
<td>NA</td>
</tr>
<tr>
<td>Capital Magnet Fund ANNUALLY*</td>
<td>Community Development Financial Institutions Fund (CDFI Fund), Treasury</td>
<td>Organization</td>
<td>Certified CDFIs and qualified nonprofit housing organizations.</td>
<td>CDFIs can use the tax credits as the CDFI Bond Guarantee Program (IHBG) and Indian Housing Block Grant (IHBG) to provide additional support for housing for low-income households.</td>
<td>NA</td>
<td>NA</td>
</tr>
<tr>
<td>Native American CDFI Assistance Program (NACA Program) - Financial Assistance</td>
<td>Community Development Financial Institutions Fund (CDFI Fund), Treasury</td>
<td>Organization</td>
<td>Certified CDFIs that primarily serve Native Communities (Native CDFIs) and have a track record of serving Native Communities. Application income limits apply.</td>
<td>To build Native CDFIs financial capacity to lend to support access to capital and credit in Native communities. The funds can be used in the following categories: Financial Products; Financial Services; Loan Loss Reserves; Development Services; and Capital Reserves.</td>
<td>$2 million for FY 2016 Funding round in total.</td>
<td>NACA awards carry in the form of low-interest loans, grants, equity investments, and deposits and credit union shares. The form of the FA Award is based on the form of the matching funds.</td>
</tr>
<tr>
<td>Native American CDFI Assistance Program (NACA Program) - Technical Assistance</td>
<td>Community Development Financial Institutions Fund (CDFI Fund), Treasury</td>
<td>Organization</td>
<td>Native CDFIs, organizations that propose to create a Native CDFI and emerging Native CDFIs. Application income limits apply.</td>
<td>To build Certified, Certified Early, Emerging CDFI, and Native CDFIs.</td>
<td>$3 million for FY 2015 Funding round in total.</td>
<td>Grant</td>
</tr>
<tr>
<td>Single Family Housing Direct Loan (SF Direct)</td>
<td>Rural Development, USDA</td>
<td>Tribal Members</td>
<td>Generally rural areas with a population less than 50,000 are eligible. Applicant income limits apply.</td>
<td>Build, build, improve, repair or rehabilitate rural homes as the applicant’s primary and permanent residence.</td>
<td>Up to 100% of the market value of the home. Closing costs and repairs may be included.</td>
<td>Fixed rate; can be substituted depending on income; standard loan term of 33 years can be extended to 38 in some instances.</td>
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<td>Single Family Housing Guarantee Loan (SF Guarantee)</td>
<td>Rural Development, USDA</td>
<td>Tribal Members</td>
<td>Generally rural areas with a population less than 50,000 are eligible. Applicant income limits apply.</td>
<td>Build, build, improve, repair or rehabilitate rural homes as the applicant’s primary and permanent residence.</td>
<td>Up to 100% of the market value of the home. Closing costs and repairs may be included.</td>
<td>Fixed 30-year mortgage rate is negotiated with the lender.</td>
</tr>
<tr>
<td>Self Help Technical Assistance Grant</td>
<td>Rural Development, USDA</td>
<td>Organizations, Tribes</td>
<td>Generally rural areas with a population less than 50,000 are eligible. Visit the USDA Income and Property eligibility website for complete details. Technical assistance to help small groups of families build each other's homes. Technical assistance to help small groups of families build each other's homes.</td>
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<td>Grants in excess of $100,000 require headquarters approval.</td>
<td>Technical assistance grant with a two year grant agreement.</td>
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White House Council for Native American Affairs

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### REPAIR/RENEWAL RESOURCES

**Single Family Housing Repair Grant (504 Grant) YEAR-ROUND**
- **Agency:** Rural Development, USD
- **Eligible Applicants:** Tribal Members
- **Eligibility Requirements:** Income must be at or below 50% of the county median income level for each family size. Applicants must own or occupy the home.
- **Authorizes Purpose:** Loans may be used to repair, improve, or modernize homes or remove health and safety hazards.
- **Typical Amount of Assistance:** $20,000-

**Single Family Housing Repair Grant (504 Grant) YEAR-ROUND**
- **Agency:** Rural Development, USD
- **Eligible Applicants:** Tribal Members
- **Eligibility Requirements:** Applicants with income at or below 50% of the median income for the county in which they reside, that own their home, and are at least 62 years of age or older.
- **Authorizes Purpose:** Loans must be used to correct health and safety hazards or to provide accessibility to households with disabilities.
- **Typical Amount of Assistance:** $500

**Housing Preservation Grant and Preservation Loans and Grants (AMRR)**
- **Agency:** Rural Development, USD
- **Eligible Applicants:** Organizations, Tribes
- **Eligibility Requirements:** Generally, rural areas with a population less than 35,000 and year-round residents.
- **Authorizes Purpose:** To help homeowners struggling with their monthly mortgage payments that are behind or in danger of falling behind on their mortgage.
- **Typical Amount of Assistance:** No maximum or minimum amount

**Weatherization Assistance Program**
- **Agency:** DOE
- **Eligibility Requirements:** Tribes
- **Authorizes Purpose:** Provides grants to states, territories, and some Indian tribes to improve the energy efficiency of homes of low-income families.
- **Typical Amount of Assistance:** Approximately $6,500 per home

### CONSTRUCTION

**Farm Labor Housing (K-N-C-H) Loan and Grant ANNUALLY**
- **Agency:** Rural Development, USD
- **Eligibility Requirements:** Organizations, Tribes
- **Authorizes Purpose:** To help the applicant to transition to more affordable housing.
- **Typical Amount of Assistance:** N/A

**Rental Assistance Program Section 532 YEAR-ROUND**
- **Agency:** Rural Development, USD
- **Eligibility Requirements:** Tribal Members, Tribes
- **Authorizes Purpose:** Loans for new construction, purchase and rehabilitation/renovation of existing apartments.
- **Typical Amount of Assistance:** No maximum or minimum amount

### MORTGAGE & RENTAL ASSISTANCE RESOURCES

**Rural Rental Housing Direct Loan (108 Loan) ANNUALLY**
- **Agency:** Rural Development, USD
- **Eligibility Requirements:** Organizations, Tribal Members, Tribes
- **Authorizes Purpose:** Loans are available for multi-family housing complexes to provide rental assistance.
- **Typical Amount of Assistance:** $1 million maximum

**Guaranteed Rural Rental Housing Loan (108-R Loan) YEAR-ROUND**
- **Agency:** Rural Development, USD
- **Eligibility Requirements:** Organizations, Tribal Members, Tribes
- **Authorizes Purpose:** Assistance homeowners struggling with their monthly mortgage payments that are behind or in danger of falling behind on their mortgage.
- **Typical Amount of Assistance:** Makes up the difference between the tenant’s contribution and the basic monthly rental rate

**Rental Assistance Program Section 532 YEAR-ROUND**
- **Agency:** Rural Development, USD
- **Eligibility Requirements:** Tribal Members
- **Authorizes Purpose:** Provide access to loan financing for Native American families and tribes, guaranteeing the mort-

### VETERANS RESOURCES

**Veteran Affairs Homelessness Providers Grant and Per Diem (507 Program)**
- **Agency:** VA
- **Eligibility Requirements:** Only programs with supportive housing (up to 24 months) or on-site services are eligible for these funds.
- **Authorizes Purpose:** Purpose is to promote the development and preservation of supportive housing and on-site services.
- **Typical Amount of Assistance:** Grants limit is 60% of costs of construction or renovation; acquisition of a building for use as a service center or transitional housing for homeless Veterans for Disabil maximum $434,550

**Special Housing Adaptation (510 Grant) YEAR-ROUND**
- **Agency:** Veterans Affairs, VA
- **Eligibility Requirements:** Blindness in both eyes with 20/200 visual acuity or less, or 60% or less of use of both hands OR, certain severe urinary or respiratory disorders.
- **Authorizes Purpose:** To help Veterans or their family members with certain service-connected disabilities adapt or purchase a home to accommodate the disability.
- **Typical Amount of Assistance:** Maximum dollar amount allowable in FY17 is $14,093. Temporary grant for up to 2 years

**Veterans Affairs Homelessness Providers Grant and Per Diem (507 Program)**
- **Agency:** VA
- **Eligibility Requirements:** Short-term, less than 120 days, for homeless Veterans who meet the following criteria: must have been discharged with a disability rating of 10% or more.
- **Authorizes Purpose:** To help Veterans or their family members with certain service-connected disabilities adapt or purchase a home to accommodate the disability.
- **Typical Amount of Assistance:** Maximum dollar amount allowable in FY17 is $14,093. Temporary grant for up to 2 years

**Specially Adapted Housing (215 Grant) YEAR-ROUND**
- **Agency:** VA
- **Eligibility Requirements:** Must have available entitlement; veterans must have signed an MOU with the Secretary of Veterans Affairs, must own the property as their home, and must own it.
- **Authorizes Purpose:** Assistance homeowners with certain service-connected disabilities to construct or purchase a home.
- **Typical Amount of Assistance:** Grants limit is 60% of costs of construction or renovation; acquisition of a building for use as a service center or transitional housing for homeless Veterans for Disabil maximum $434,550

**Veterans Affairs Homelessness Providers Grant and Per Diem (507 Program)**
- **Agency:** VA
- **Eligibility Requirements:** Short-term, less than 120 days, for homeless Veterans who meet the following criteria: must have been discharged with a disability rating of 10% or more.
- **Authorizes Purpose:** To help Veterans or their family members with certain service-connected disabilities adapt or purchase a home to accommodate the disability.
- **Typical Amount of Assistance:** Maximum dollar amount allowable in FY17 is $14,093. Temporary grant for up to 2 years