

ALASKA OFFICE OF NATIVE AMERICAN PROGRAMS

Katie Cruthers, Lead Grants Management Specialist

OFFICE OF NATIVE **AMERICAN PROGRAMS** (ONAP)

National ONAP Website

 https://www.hud.gov/program offices/public indian housing/i h

Alaska ONAP Website

 https://www.hud.gov/program offices/public indian housing/i h/codetalk/onap/akonap

ONAP PROGRAMS

COVID-19 Recovery Programs

Indian Housing Block Grant (IHBG)

Indian Community
Development
Block Grant
(ICDBG)

Section 184 Home Loan Guarantee

Title VI Leveraging

COVID-19 Recovery Programs

COVID-19 Recovery Programs Website:

https://www.hud.gov/program offices/public indian housing/ih/COVID Recovery

ONAP-CARES ACT PROGRAMS

- Indian Housing Block Grant Allocated
- Indian Community Development Block Grant Competitive

American Rescue Plan (ARP) Act of 2021

Indian Housing Block Grant

IHBG Website:

https://www.hud.gov/program_offices/public_indian_housing/ih/grants/ihbg

Established by the Native American Housing Assistance and Self Determination Act of 1996 (NAHASDA)

Federally recognized tribes

Tribally Designated Housing Entity (TDHE)

Tribes funded under the 1937 Act Indian Housing Program

The grant amounts determined annually

Tribe's current assisted housing stock and/or population.

Indian Community Development Block Grant

ICDBG Website:

https://www.hud.gov/program_offices/public_indian_housing/ih/grants/icdbg

Single purpose grants - competitive

Eligible applicants

- Federally recognized Indian tribe, band, group, or nation (including Alaska Indians, Aleut, and Eskimos) or Alaska Native village
- Tribal organizations, in some instances.

Imminent Threat Grants – First come, first served

Section 184 Home Loan Guarantee

Section 184 Website:

https://www.hud.gov/program_offices/public_indian_housing/ih/homeownership/184

Created in 1992

Provides a guarantee to lenders on mortgage loans made to American Indian/Alaska Native borrowers

Eligible borrowers include

American Indian and Alaska Natives

Alaska Tribes

Tribally Designated Housing Entities

Loans are guaranteed 100%

Title VI Leveraging

Title VI Website:

https://www.hud.gov/program_offices/public_indian_housing/ih/homeownership/titlevi

Authorized under NAHASDA

Assists Indian Housing Block Grant recipients (borrower) to finance eligible affordable housing activities

Borrower pledges future IHBG grant funds as security for repayment of the loan

HUD provides a guarantee to the lender or investor

If borrower defaults, HUD repays the obligation and will seek reimbursement from the borrower's future IHBG grant funds.

Questions?

Contact Information

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Alaska Housing Finance Corporation

Housing Development Programs

April 15, 2021



Key Development Programs

Greater Opportunities for Affordable Living (GOAL)

Multi-Source allocation round for statewide rental development. Expands housing opportunities for low-income families, seniors, persons w/disabilities, and Alaskans experiencing homelessness.

Teacher, Health and Public Safety Professionals (THHP)

Program specifically dedicated for small communities to help them recruit and retain essential professionals through dedicated rental facilities for eligible professions.

<u>Homeownership Development Program</u> (HDP)

Federal grant funding to purchase land and facilitate site improvements for permanent, single-family housing serving low-to-moderate income Alaskans. Funds leverage utilize the self-help model and USDA financing for small subdivision builds.



GOAL Program Funding Sources

Low Income Housing Tax Credit (LIHTC): Successful application are awarded federal tax credits based on the eligible costs of the project.

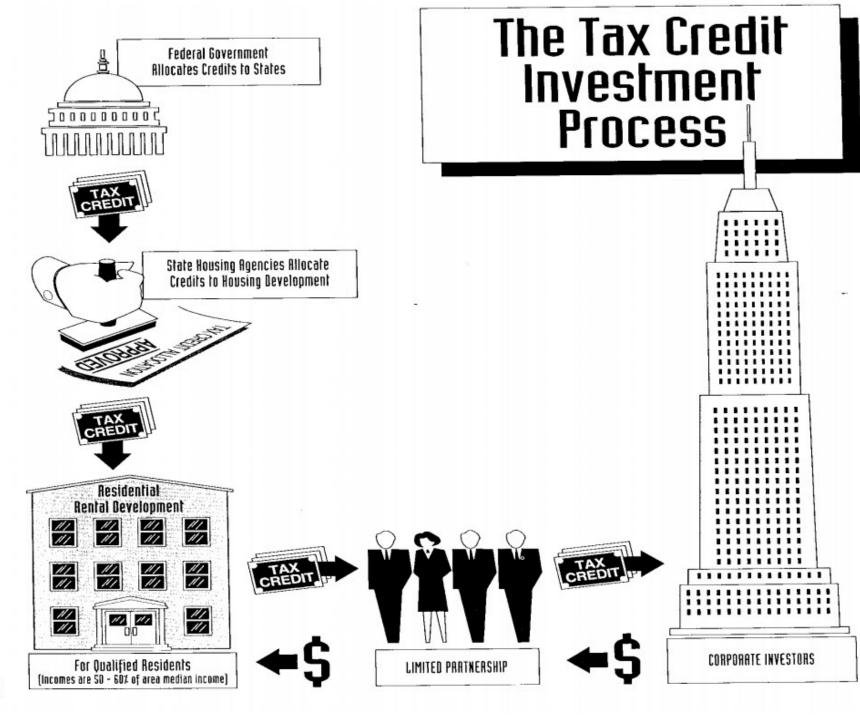
HOME Investments Partnership Act (HOME): Federal HUD funds awarded as grants or 0% interest loans.

National Housing Trust Fund (NHTF): Federal HUD funds awarded as grants or 0% interest loans.

Senior Citizen Housing Development Fund (SCHDF): State funds awarded as grants or 0% interest loans for projects service households 55 years and older.

Program Timeline:

- May or June Applicant Registration
- July Pre-application Due
- November Applications due to AHFC
- December Awards announced





GOAL Program Production

Units Funded 2010-2021			
Borough	Units		
Aleutians West CA	15		
Fairbanks North-Star	71		
Haines	26		
Juneau City and Borough	238		
Kenai Peninsula	301		
Ketchikan	22		
Kodiak Island	102		
Mat-Su	402		
Muni of Anchorage	1591		
Nome CA	17		
Petersburg	15		
Sitka	56		
Southeast Fairbanks CA	6		
Valdez-Cordova CA	22		
Total Units	2884		

Funding Distribution 2010 - 2021					
Borough	НОМЕ	SCHDF	NHTF	LIHTC	
Aleutians West CA	0.00%	0.00%	8.16%	2.50%	
Fairbanks North-Star	0.00%	24.64%	0.00%	0.00%	
Haines	1.42%	0.00%	0.00%	0.00%	
Juneau City and Borough	13.29%	0.00%	8.59%	8.13%	
Kenai Peninsula	49.54%	18.42%	21.49%	5.31%	
Ketchikan	0.00%	0.00%	0.00%	1.40%	
Kodiak Island	0.00%	7.11%	18.21%	5.71%	
Mat-Su	23.64%	10.92%	25.97%	17.14%	
Muni of Anchorage	6.82%	36.29%	11.61%	53.20%	
Nome CA	0.00%	0.00%	0.00%	1.79%	
Petersburg	2.13%	0.00%	5.97%	1.16%	
Sitka	0.00%	0.00%	0.00%	2.47%	
Southeast Fairbanks CA	3.15%	2.62%	0.00%	0.00%	
Valdez-Cordova CA	0.00%	0.00%	0.00%	1.19%	
Total Funds	\$26,008,245	\$28,140,124	\$11,638,691	\$38,019,170	



SFY 2022 Special Purpose GOAL Round

- New construction in "small communities" as defined in the GOAL Qualified Allocation Plan, excluding Kodiak Island Borough.
- Acquisition and/or Rehabilitation in "small communities" as defined in the GOAL Qualified Allocation Plan.
- New construction of permanent supportive housing or housing for persons with disabilities statewide.
- Acquisition and/or Rehabilitation of existing affordable housing statewide.



THHP Overview

Funded in the State Capital Budget annually. Awards are made as grants, 0% interest loans, and/or interest bearing loans. Total awards are limited to \$500,000.

Available only in small communities.

Eligible applicants include: School Districts, Local Governments, Regional Health Corporations, Housing Authorities, and non-profits.

Program Timeline

- August Notice of Funding Availability Issued
- November Applications due to AHFC
- December Awards announced

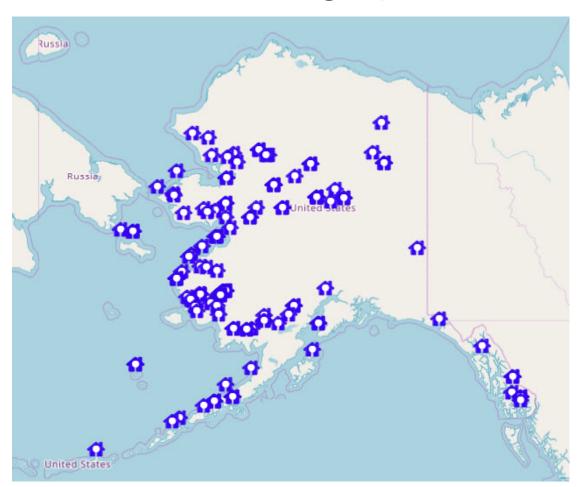


THHP Development

Distribution of Rural Professional Housing Properties

Quick Facts:

- √ 48 Sponsors
- √ 88 Communities
- √ 118 Properties Built
- √ 470 Units Funded





HDP Overview

Funded through HOME. Awards fund land acquisition, some site and infrastructure, and minimal soft costs limited to \$40,000 per unit.

HDP awards are limited to participants in the USDA's 523 self-help homeownership program, Community Housing Development Organizations, Community Land Trusts, and Habitat for Humanity organizations.

Units Funded 2010 – 2021 Mat-Su Borough – 54 Kenai Peninsula Borough – 58

Homeownership Development Program (HDP)

- December Notice of Funding Availability Issued
- April Applications due to AHFC
- May Awards Announced



Resources

GOAL: https://www.ahfc.us/pros/homelessness/development-grants/goal

THHP: https://www.ahfc.us/pros/homelessness/development-grants/thhp

HDP: https://www.ahfc.us/pros/grants/service-assistance-grants/homeownership-development-program



Program Contacts

HDP and THHP

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GOAL Program

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DEPARTMENT OF COMMERCE, COMMUNITY AND ECONOMIC DEVELOPMENT Division of Community and Regional Affairs

Community Development Block Grant Program Overview

Pauletta Bourne, Grants Administrator III
April 15, 2021

Federal program funded by the U.S. Dept. of Housing and Urban Development (HUD)

Title I of the Housing and Community Development Act of 1974 identifies three <u>national</u> <u>objectives</u>:

- Benefit Low and Moderate Income people
- Prevent slums and blighted areas (inner city)
- Address urgent community development needs



HOUSING & COMMUNITY DEVELOPMENT PLAN

Comprehensive statewide plan for Housing and Community Development

Coordinated with other agencies that receive HUD funds (AHFC, Mental Health Trust)

- 5-year plan
- Annual updates
- Public participation



- Health and safety issues
- > Address public facility problems
- Combine and coordinate funds
- Benefit LMI persons



For the 2020 funding cycle, we will have approximately \$2.6 million to distribute statewide

Will fund approximately 5 to 7 applications

Must meet National Objective



BENEFIT LOW MODERATE INCOME

- > Area-Wide Benefit
- > Limited Clientele
- Housing
- > Job Creation or Retention

- An activity that benefits all residents in a particular area or areas, where at least 51% of the residents are Low and Moderate Income persons
- An activity which serves an area that is not primarily residential does not qualify



LIMITED CLIENTELE

An activity which benefits a clientele who are generally presumed to be principally LMI:

Abused children

Elderly persons

Battered spouses

- Homeless persons
- Severely disabled adults
 Illiterate adults

- Migrant farm workers
- Persons living with the disease AIDS

> An activity which adds or improves permanent residential structures

Note: The State of Alaska CDBG program does not target housing activities although they are eligible under the CDBG guidelines



JOB CREATION OR RETENTION

A job activity is one which creates or retains

- permanent jobs,
- at least 51% of which are either held by LMI persons,
- or considered to be available to LMI persons

Jobs which are created only during the construction of a CDBG project do not count toward job creation

Community Development

> Planning

> Special Economic Development

Acquisition, construction, reconstruction of public facilities and improvements, such as:

- health clinics
- daycare centers
- community centers
- shelters for the homeless
- water and sewer systems
- solid waste disposal facilities



COMMUNITY DEVELOPMENT

- docks and harbors
- electrical distribution lines
- fuel and gas distribution systems
- removal of architectural barriers
- acquisition or disposition of real property
- design and engineering plans
- fire protection facilities and equipment

PLANNING

- Conduct studies
- Collect data
- Marketing and feasibility studies
- Comprehensive land use plans or erosion control plans
- Community economic development plans
- Capital improvement plans
- Updates to any of the above



SPECIAL ECONOMIC DEVELOPMENT

- Grantee must create jobs, and
- 51% of the jobs must be filled by LMI persons
- For example:
 - CDBG funds are used to build a fish processing plant, and then jobs are created at the plant once it is finished

- > Heavy Equipment
- Government Buildings
- Regular Government Operations
- Maintenance and Operation
- Political Activities



PROGRAM POLICY/REQUIREMENTS

- Who can apply?
 - Incorporated Cities & Boroughs
 - Tribal Government, Native Village Corporations, non-profits would be the co-applicant
- > Maximum Grant Amount
 - \$850,000.00
 - 25% match
- Competitive process

Annual Application Cycle

- Distributed in August or September
- Due first Friday of December 2021 @ 4:30 p.m.
- Awards made in February or March
- Firm deadlines
- Application materials available online

https://www.commerce.alaska.gov/web/dcra/Grants Section/CommunityDevelopmentBlockGrants.aspx

- 15 Project Description & Selection / Citizen Participation Plan
- 25 Project Plan / Readiness
- 25 Project Impact
- 25 Budget / Match / In-kind
- 10 Administrative Capabilities

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