Katie Cruthers, Lead Grants Management Specialist
OFFICE OF NATIVE AMERICAN PROGRAMS (ONAP)

- National ONAP Website
  - https://www.hud.gov/program_offices/public_indian_housing
- Alaska ONAP Website
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:

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

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.

IHBG Website: https://www.hud.gov/program_offices/public_indian_housing/ih/grants/ihbg
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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Anchorage, AK 99503
Email: katie.cruthers@hud.gov
Phone: (907) 677-9844
Fax: (907) 677-9807
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.

Homeownership Development Program (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 applications 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
The Tax Credit Investment Process

1. Federal Government Allocates Credits to States
2. State Housing Agencies Allocate Credits to Housing Development
3. Residential Rental Development
   - For Qualified Residents (Incomes are 30 - 60% of area median income)
4. Limited Partnership
5. Corporate Investors
## GOAL Program Production

<table>
<thead>
<tr>
<th>Borough</th>
<th>Units</th>
</tr>
</thead>
<tbody>
<tr>
<td>Aleutians West CA</td>
<td>15</td>
</tr>
<tr>
<td>Fairbanks North-Star</td>
<td>71</td>
</tr>
<tr>
<td>Haines</td>
<td>26</td>
</tr>
<tr>
<td>Juneau City and Borough</td>
<td>238</td>
</tr>
<tr>
<td>Kenai Peninsula</td>
<td>301</td>
</tr>
<tr>
<td>Ketchikan</td>
<td>22</td>
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<tr>
<td>Kodiak Island</td>
<td>102</td>
</tr>
<tr>
<td>Mat-Su</td>
<td>402</td>
</tr>
<tr>
<td>Muni of Anchorage</td>
<td>1591</td>
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<tr>
<td>Nome CA</td>
<td>17</td>
</tr>
<tr>
<td>Petersburg</td>
<td>15</td>
</tr>
<tr>
<td>Sitka</td>
<td>56</td>
</tr>
<tr>
<td>Southeast Fairbanks CA</td>
<td>6</td>
</tr>
<tr>
<td>Valdez-Cordova CA</td>
<td>22</td>
</tr>
<tr>
<td><strong>Total Units</strong></td>
<td><strong>2884</strong></td>
</tr>
</tbody>
</table>

### Units Funded 2010-2021

<table>
<thead>
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<tr>
<td><strong>Total Units</strong></td>
<td><strong>2884</strong></td>
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</tbody>
</table>

### Funding Distribution 2010 - 2021

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

Regan Mattingly
rmattingly@ahfc.us, 330-8235

**GOAL Program**

Andy Petroni
apetroni@ahfc.us, 330-8275
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 national objectives:

- Benefit Low and Moderate Income people
- Prevent slums and blighted areas (inner city)
- Address urgent community development needs
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.
➤ 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
- Battered spouses
- Severely disabled adults
- Migrant farm workers
- Elderly persons
- Homeless persons
- Illiterate adults
- 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
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.
FUNDING CATEGORIES

- 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
• 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
• 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
• 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
INELIGIBLE PROJECTS

- Heavy Equipment
- Government Buildings
- Regular Government Operations
- Maintenance and Operation
- Political Activities
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/GrantsSection/CommunityDevelopmentBlockGrants.aspx
15 – Project Description & Selection / Citizen Participation Plan

25 – Project Plan / Readiness

25 – Project Impact

25 – Budget / Match / In-kind

10 – Administrative Capabilities
Pauletta Bourne – 451-2721  
pauletta.bourne@alaska.gov

Judy Haymaker – 451-2731  
judy.haymaker@alaska.gov

Jean Mason – 465-5647  
jeanine.mason@alaska.gov