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**

Housing Support Programs
Across the Federal Government

Category	Program Application Timeline	Agency	Eligible Applicants	Eligibility Requirements	Authorized Purposes	Typical Amount of Assistance	Rates and Terms Subject to Change
COMMUNITY HOUSING PROJECTS	Community Facilities Guaranteed Loan (CF Guarantee) **YEAR-ROUND**	Rural Development, USDA	Organizations, Tribes	Cities, towns, unincorporated areas with less than 20,000 population.	The loans can be used for real estate and equipment-type projects, including but not limited to public homeless shelters and senior care facilities.	$100,000 - $10 million No maximum loan limit	Up to 90% loan guarantee with rates negotiated between borrower and lender—fixed or variable rates
COMMUNITY HOUSING PROJECTS	Community Facilities Direct Loan (CF Direct) **YEAR-ROUND**	Rural Development, USDA	Organizations, Tribes	Cities, towns, unincorporated areas with less than 20,000 in population.	The loans can be used for real estate and equipment-type projects, including but not limited to public homeless shelters and senior care facilities.	$100,000 - $5 million No maximum loan limit	Market rates fixed; 40 years maximum
COMMUNITY HOUSING PROJECTS	Community Facilities Grants (CF Grant) **YEAR-ROUND**	Rural Development, USDA	Organizations, Tribes	Cities, towns, unincorporated areas with less than 20,000 population.	The grants can be used for real estate and equipment-type projects, including but not limited to public homeless shelters and senior care centers.	$15,000 - $50,000	Grant
COMMUNITY HOUSING PROJECTS	Indian Housing Block Grant (IHBG) **NC**	HUD	Tribes	Federally recognized tribe/villages as well as one of 5 state recognized tribes.	HUD provides block-grant funds to tribe or tribally designated housing authority supporting housing for low-to-moderate income residents on tribal lands.	$650 million	Varies (distributed according to formula)
COMMUNITY HOUSING PROJECTS	Title VI Loan Leveraging Program **YEAR-ROUND**	Office of Native American Programs, HUD	Tribes	Federally recognized tribe/villages as well as one of 5 state recognized tribes.	Tribes leverage their IHBG funds for larger scale projects to provide housing for low-to-moderate income residents on tribal lands.	$2 million for entire program	Varies
COMMUNITY HOUSING PROJECTS	Indian Community Development Block Grant (ICDBG) **ANNUALLY**	Office of Native American Programs, HUD	Tribes	Federally recognized tribe/villages and a few state recognized tribes.	Infrastructure and other activities related to housing and community development.	$60 million	Varies
COMMUNITY HOUSING PROJECTS	CDFI Bond Guarantee Program **ANNUALLY***	Community Development Financial Institutions Fund (CDFI Fund), Treasury	Organization	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.	Min. Bond Issue size of $100 million that includes a max. of 10 Bond Loans of $10 million each. FY 2016 budget requests Guarantee Authority not to exceed $1 billion annually.	Negotiated between borrower and the CDFI Fund. Maximum Bond and Bond Loan maturities of 29.5 years. Fixed interest rates based on the Federal Financing Bank rates. The Bonds are non-recourse obligations of the Qualified Issuers and the Bond Loans are secured and general recourse obligations of the Eligible CDFIs.
COMMUNITY HOUSING PROJECTS	New Markets Tax Credit Program **ANNUALLY***	Community Development Financial Institutions Fund (CDFI Fund), Treasury	Organization	Community Development Entities (CDEs) certified by CDFI Fund receive, through a competitive process, authority to issue New Market Tax Credits (NMTCs). All Native CDFIs are eligible to be certified as CDEs.	CDEs use funds raised through NMTCs to offer loans, equity investments and financial counseling and related services to Qualified Active Low Income Community Businesses located in Low-Income Communities.	Average tax credit allocation authority of approximately $50 million per CDE.	N/A
COMMUNITY HOUSING PROJECTS	Capital Magnet Fund **ANNUALLY***	Community Development Financial Institutions Fund (CDFI Fund), Treasury	Organizations	Certified CDFIs and qualified nonprofit housing organizations.	CMF awards grants to CDFIs and qualified non-profit housing organizations. Funds can be used to finance affordable housing activities as well as related economic development activities and community service facilities.	Grants	N/A
COMMUNITY HOUSING PROJECTS	Native American CDFI Assistance Program (NACA Program) - Financial Assistance **ANNUALLY**	Community Development Financial Institutions Fund (CDFI Fund), Treasury	Organizations	Certified CDFIs that primarily serve Native Communities (Native CDFIs) and have a track record of serving Native Communities. Applicant income limits apply.	To build Native CDFIs' financial capacity to lend to support access to capital and credit in Native communities. The funds can be used in five categories: • Financial Products; • Financial Services; • Loan Loss Reserves; • Development Services; and • Capital Reserves.	$12 million for FY 2015 Funding Round in total.	NACA awards can be in the form of 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.
COMMUNITY HOUSING PROJECTS	Native American CDFI Assistance Program (NACA Program) - Technical Assistance **ANNUALLY**	Community Development Financial Institutions Fund (CDFI Fund), Treasury	Organizations	Native CDFIS, organizations that propose to create a Native CDFI, and emerging Native CDFIs . Applicant income limits apply.	To build Certified, Certifiable, and Emerging CDFIs' organizational capacity to serve their groups' Target Market, and Sponsoring Entities' ability to create Certified CDFIs that serve Native Communities.	$3 million for FY 2015 Funding Round in total.	Grant
SINGLE FAMILY HOUSING ASSISTANCE	Single Family Housing Direct Loan (502 Direct) **YEAR-ROUND**	Rural Development, USDA	Tribal Members	Generally, rural areas with a population less than 35,000 are eligible. Applicant income limits apply. See http://eligibility.sc.egov.usda.gov/eligibility/" USDA Income and Property eligibility website for complete details.	Buy, build, improve, repair, or rehabilitate a rural home as the applicant's primary and permanent residence.	Up to 100% of the market value of the home. Closing costs and repairs may be included.	Fixed rate; can be subsidized depending on income; standard loan term of 33 years; can be extended to 38 in some instances
SINGLE FAMILY HOUSING ASSISTANCE	Single Family Housing Guarantee Loan (502 Guarantee) **YEAR-ROUND**	Rural Development, USDA	Tribal Members	Generally, rural areas with a population less than 35,000 are eligible. Applicant income limits apply. See http://eligibility.sc.egov.usda.gov/eligibility/ USDA Income and Property eligibility website for complete details.	Buy, build, improve, repair, or rehabilitate a rural home as the applicant's primary and permanent residence.	Up to 100% of the market value of the home. Guarantee fee and closing costs may be included.	Fixed 30-year mortgage rate is negotiated with the lender.
SINGLE FAMILY HOUSING ASSISTANCE	Self Help Technical Assistance Grant	Rural Development USDA	Organizations Tribes	Generally, rural areas with a population less than 35,000 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.	Grants in excess of $300,000 require headquarters approval.	Technical assistance grant with a two year grant agreement.

Section	Program Application Timeline	Agency	Eligible Applicants	Eligibility Requirements	Authorized Purposes	Typical Amount of Assistance	Rates and Terms Subject to Change
REPAIR/RENOVATION RESOURCES	Single Family Housing Repair Loan (504) loan Program **YEAR-ROUND**	Rural Development, USDA	Tribal Members	Income must be at or below 50% of the county median income level for each family size Applicants must currently own and occupy the home. Generally, rural areas with a population less than 35,000 are eligible. Applicant income limits apply. See http://eligibility.sc.egov.usda.gov/eligibility/	Loans may be used to repair, improve, or modernize homes or remove health and safety hazards.	$20,000 maximum outstanding loan at any time	Interest rate is 1% fixed rate with a maximum loan term of 20 years determined by repayment ability
	Single Family Housing Repair Grant (504 Grant) **YEAR-ROUND**	Rural Development, USDA	Tribal Members	Applicants with income at or below 50% of the median income limit for the county in which they reside, that own their home, and are at least 62 years of age or older. Generally, rural areas with a population less than 35,000 are eligible. Applicant income limits apply. See http://eligibility.sc.egov.usda.gov/eligibility/	Grants must be used to correct health and safety hazards or to provide accessibility to households with disabilities.	$7,500 lifetime maximum	Grant recipient must live in dwelling 3 years after the grant is made or repay the grant funds
	Housing Preservation Grant (HPG 533 Grant) **ANNUALLY**	Rural Development, USDA	Organizations, Tribes	Generally, rural areas with a population less than 35,000 are eligible. Applicant income limits apply. See http://eligibility.sc.egov.usda.gov/eligibility/	Any program that offers affordable assistance (loans, grants, subsidies, technical assistance, etc.) to repair low income housing.	$20,000 - $50,000	Grant
	Multi-family Housing Preservation and Revitalization Loans and Grants (MPR) **ANNUALLY***	Rural Development, USDA	Organizations	Section 514, 515, and 516 borrowers.	• Preserve and improve existing Rural Rental Housing and Off-Farm Labor Housing projects in order to extend their affordable use without displacing tenants through increased rents • A third party Capital Needs Assessment (CNA) will help identify project needs.	Limited funding	Varies
	Weatherization Assistance Program	DOE	Tribes	Section 514, 515, and 516 borrowers in States, Territories, and Some Indian Tribes.	Provides grants to states, territories, and some Indian tribes to improve the energy efficiency of the homes of low-income families.	Approximately $6,500 per home	
CONSTRUCTION	Farm Labor Housing (514/516 Loan and Grant) **ANNUALLY**	Rural Development, USDA	Organizations, Tribes	Nonprofit limited partnerships with NP GP, nonprofits, tribes, public agencies.	Construction of new off-farm farm labor housing units and related facilities for year-round and migrant domestic farm laborers.	$3 million maximum (total loan and grant). Limited partnerships with NP GP are not eligible for Section 516 Grants	Loan: 1% fixed; 33 years // Grant: 33 years
	Rural Housing Site Loans Section 523 **YEAR-ROUND**	Rural Development, USDA	Organizations	Generally, rural areas with a population less than 35,000 are eligible. Private or public nonprofit organizations. See "http://eligibility.sc.egov.usda.gov/eligibility/	Purchase sites for construction of self help homes; loan is repaid as lots are sold.	Annual Allocation	3% for 2 years
	Rural Housing Site Loans Section 524 **YEAR-ROUND**	Rural Development, USDA	Organizations	Generally, rural areas with a population less than 35,000 are eligible. See http://eligibility.sc.egov.usda.gov/eligibility/ Private or public nonprofit organizations.	Purchase sites for construction of home; loan is repaid as lots are sold.	Annual Allocation	Market rate at time of loan approval or closing for 2 years
MORTGAGE & RENTAL ASSISTANCE	Rural Rental Housing Direct Loan (515 Loan) **ANNUALLY**	Rural Development, USDA	Organizations, Tribal Members, Tribes	Rural Areas of 35,000 people or less.	Develop new rental housing.	$1 million maximum. In recent years there has been no funding available to finance new construction.	1% fixed (using interest credit); 30 years with 50-year amortization
	Guaranteed Rural Rental Housing Loan (GRRH 538 Loan) **YEAR-ROUND**	Rural Development, USDA	Organizations, Tribal Members, Tribes	Rural Areas of 35,000 people or less.	Loans for new construction, purchase and rehabilitation/renovation of existing apartments.	No maximum or minimum amount	Negotiated between borrower and lender. (USDA may provide interest credit to reduce the effective interest rate)
	Rental Assistance Program **YEAR-ROUND**	Rural Development, USDA	Tribal Members	Property: Section 514 and 515 borrowers; AND Tenants: Persons with disabilities or income less than 80% of area median income, and unable to pay the basic monthly rent may petition the 514 or 515 borrower to apply for RA.	USDA provides subsidy to multi-family housing complex owner for rental assistance.	Makes up the difference between the tenant's contribution (30% of adjusted income) and the monthly rental rate	N/A
	Indian Loan Guarantee Program (Section 184) **YEAR-ROUND**	Office of Native American Programs, HUD	Tribal Members		Provide access to loan financing for Native American (or AIAN) families and tribes, guaranteeing the mortgage of a prospective mortgage applicant.	$6 million	Varies
	Making Home Affordable (MHA) / Home Affordable Modification Program (HAMP) **YEAR-ROUND**	Office of Financial Stability , Treasury	Tribal Members	Homeowners may be eligible for MHA programs if: • Due to financial hardship, they are struggling to make their mortgage payments. • They are behind or in danger of falling behind on their mortgage. • They owned the home before January 2009 and the property has not been condemned. • They owe up to $729,750 on their primary residence or one-to-four unit rental property (loan limits are higher for two- to four-unit properties). • They have not been convicted within the last 10 years of a crime in connection with a mortgage or real estate transaction.	Assist homeowners struggling with their monthly mortgage payments by lowering their mortgage payments, refinancing at lower interest rates, getting help if mortgage balance exceeds property value, or helping the applicant to transition to more affordable housing through a short sale or deed-in-lieu.		
	Making Home Affordable (MHA) / Home Affordable Refinance Program (HARP)	Federal Housing Finance Agency	Tribal Members	Homeowners (1) whose loan-to-value (LTV) ratio exceeds 80%, (2) whose mortgage loans are owned by Freddie Mac or Fannie Mae, (3) who owned the home before May 31, 2009, (4) who made no late mortgage payments in the past 6 months and no more than one late payment in the past year, and (5) whose home is a primary residence, a 1-unit second home, or a 1- to 4-unit investment property.	Assist homeowners whose home values have declined, and who are unable to refinance their mortgage loans at current low interest rates because they have little, no or negative home equity.	Program is extended until the end of 2016.	
VETERANS RESOURCES	Veteran Affairs Homeless Providers Grant and Per Diem (GPD) Program **ANNUALLY**	Health Care for Homeless Veterans Program (HCHV), VA	Organizations; Tribes	Only programs with supportive housing (up to 24 months) or service centers are eligible for these funds.	Purpose is to promote the development and provision of supportive housing and/or supportive services with the goal of helping homeless Veterans achieve residential stability, increase their skills levels and/or income, and obtain greater self-determination.	Grants: limit is 65% of costs of construction, renovation, or acquisition of a building for use as service centers or traditional housing for homeless Veterans Per Diem: maximum of $43.32/day	
	Special housing Adaptation (SHA) Grant	Veterans Benefits Administration, VA	Tribal Members	Blindness in both eyes with 20/200 visual acuity or less, OR loss of or loss of use of both hands OR, certain severe burn injuries, OR certain severe respiratory injuries.	To help Veterans or their family members with certain service-connected disabilities adapt or purchase a home to accommodate the disability.	Maximum dollar amount allowable in FY15 is $14,093. Temporary grant for $5,523	Maximum of 3 grants, up to the maximum dollar allowable
	Specially Adapted Housing (SAH) Grant	Veterans Benefits Administration, VA	Tribal Members	Loss of or loss of use of both legs OR, loss of or loss of use of both arms OR, blindness in both eyes having only light perception, plus loss of or loss of use of one leg OR, the loss of or loss of use of one lower leg together with residuals of organic disease or injury OR, the loss of or loss of use of one leg together with the loss of or loss of use of one arm OR, certain severe burns OR, the loss of or loss of use of one or more lower extremities due to service on or after September 11, 2001, which so affects the functions of balance or propulsion as to preclude ambulating without the aid of braces, crutches, canes, or a wheelchair.	Help Veterans with certain service-connected disabilities to • construct a specially adapted home on land to be acquired; • build a home on land already owned if it is suitable for specially adapted housing • remodel an existing home if it can be suitable for specially adapted housing • apply the grant against the unpaid principal mortgage balance of an adapted home already acquired without the assistance of a VA grant.	Maximum dollar amount for FY 15 is $70,465; temporary grant for $30,934	Maximum of 3 grants, up to the maximum dollar allowable
	Native American Veterans Direct Home Loans	VA	Tribal Members	Must have available entitlement, tribal government must have signed an MOU with the Secretary of Veterans Affairs, loan must be to purchase, construct, or improve a home on Federally-recognized trust or allotted land, Veteran must occupy the property as his or her home, must be a satisfactory credit risk, income of Veteran and Spouse must be shown to be stable and sufficient to meet mortgage payments, cover costs of other home expenses, take care of other obligations and expenses, and have enough left-over to support the family.	Provides direct home loans from VA to eligible Native American Veterans to finance the purchase, construction, or improvement of homes on Federal Trust land, or to refinance a prior NADL to reduce the interest rates.	Loans	4.0% ; subject to change due to market fluctuations