



# US Dept of Housing and Urban Development

## HUD's Mission:

Create strong, sustainable, inclusive communities and quality, affordable homes for all

## HUD's Vision:

To improve lives and strengthen communities to deliver on America's dreams

HUD works directly with state, local, and tribal governments and community organizations by providing:

1. Financing Opportunities
  - Loan Guarantees
  - Block Grants
  - Competitive Grants
2. Technical Assistance and Training
3. Enforce Fair Housing Act
4. Sustainable Community Partnerships



# US Dept of Housing and Urban Development

*Energy Efficiency*

*Project Finance*

- Some Restrictions Depending On Funding
  - “Modest”
  - “Total Development Costs”
  - “Up to Code”
  - “Eligible Family”
- Buzz Words:
  - “Weatherization” or “Rehab”
  - “Alternative Energy”
- Bottom Line:
  - Making the Home More Energy Efficient

# Anaktuvuk Pass Prototype House



- Polyurethane foam insulation (R-value of 50)
- Solar panels, LED Lighting, and passive venting
- Toyotomi oil heating system with a back-up wood stove
- 240 gallons of fuel used compared to typical 880 gallons

# Maximize Production

Leveraging Tribal Resources and Energy Efficiency Improvements to Build More Homes:

- Leverage IHBG with other Grants
- Leverage Energy Efficiency improvements
- Leverage Homeowner Mortgages

# Funding

## Office of Native American Programs

### Formula-based Block Grant Program

- **NAHASDA Indian Housing Block Grant (ONAP)** - New construction, rehabilitation, or acquisition of rental and homeownership units. *(This program is limited to eligible Native American/Alaska Native entities)*

# Office of Native American Programs

## Competitive Grant Programs:

- **Indian Community Development Block Grant (ONAP)** - New construction, rehab, and purchase of rental and homeownership units.  
*(This program is limited to eligible Native American/Alaska Native entities)*



# Office of Native American Programs

## Loan Guarantee Programs:

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

# Funding

## Community Planning and Development

### Community Development Block Grant (CDBG):

- State awards grants to smaller units of general local government that carry out community development activities. Annually, the State develops funding priorities and criteria for selecting projects.
- Rehabilitation of housing and community facilities are eligible activity types under CDBG.
- Approximately \$2.5 million annually

- Website:

<http://commerce.alaska.gov/dnn/dcra/GrantsSection/CommunityDevelopmentBlockGrants.aspx>

# HOME Investment Partnerships Program – HOME

- HOME funds are awarded annually as formula grants to participating jurisdictions (PJ's).
- Annually, the State as a HOME PJ develops funding priorities and criteria for selecting projects.
- HOME is specifically for affordable housing. Eligible HOME fund use includes housing rehabilitation. Housing must meet property standards at time of completion (i.e. no spot rehab). \$3 million available annually

**Website:** <http://www.ahfc.us/pros/grants/service-assistance-grants/owner-occupied-rehabilitation-program-orp/>

## Consolidated Plan Contacts

State (Outside of Anchorage) - Oscar Cedano 907-330-8417  
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Municipality of Anchorage – James Boehm 907-343-4284  
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Example

# Grant Funded Leveraging Model

Venetie and Arctic Village

Community Based Development  
Organization

# Accomplishments

Venetie					
	IHBG	ICDBG	Total	Units	Avg. Cost
<b>2002 – 2012</b>	<b>\$3,412,175</b>	<b>\$3,706,000</b>	<b>\$7,118,175</b>	<b>29</b>	<b>\$243,935</b>
Arctic Village					
	IHBG	ICDBG	Total	Units	Avg. Cost
<b>2002 – 2012</b>	<b>\$3,116,161</b>	<b>\$1,974,500</b>	<b>\$5,090,661</b>	<b>21</b>	<b>\$221,706</b>

Successfully leveraged the both Tribe's IHBG allocation with 14 ICDBG grants to double the number of units built to 50 units

# Combining Grant Leverage with Loans

- Redirect the energy efficiency savings to pay for a mortgage
- Use half the savings so the homebuyer can get a small mortgage using the USDA 502 Direct Loan Program
- Homebuyer could still have extra cash in his pocket; and
- The Tribe can build more units!

# Combining Grant Leverage with Loans

- Arctic Village and Venetie builds 50 units
- Sells the units for \$60,000 (1/2 the energy savings for mortgage) Assumes USDA 502 Direct loan with subsidized interest to 1%
- Tribes build 8 more units with the mortgage proceeds
- Sells those units for \$60,000 and builds 2 more units

20% more units