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
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*)
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)
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](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  
ocdeano@ahfc.us

Municipality of Anchorage – James Boehm 907-343-4284  
BoehmJH@muni.org
Example

Grant Funded Leveraging Model

Venetie and Arctic Village

Community Based Development Organization
Successfully leveraged the both Tribe’s IHBG allocation with 14 ICDBG grants to double the number of units built to 50 units

<table>
<thead>
<tr>
<th></th>
<th>Venetie</th>
<th>Arctic Village</th>
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<tbody>
<tr>
<td></td>
<td>IHBG</td>
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<td>$3,412,175</td>
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<tr>
<td>2002 – 2012</td>
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<td>21</td>
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<td></td>
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<td>Avg. Cost</td>
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<tr>
<td>2002 – 2012</td>
<td>$243,935</td>
<td>$221,706</td>
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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