

OREGON HOUSING AND COMMUNITY SERVICES
HDIP Set-Aside Grant for Federally Recognized Tribes Other Homeownership Activities Offering
March 16, 2023

INTRODUCTION

Oregon Housing and Community Services is seeking applications from Federally Recognized Oregon Tribes for State Funds to develop affordable, homeownership opportunities that will serve qualified low to moderate income tribal homebuyers statewide.

In addition to this application, please be sure to submit a project budget and two recent financial audits in your Procore WorkCenter.

Complete applications and materials are due no later than March 17, 2023.

Applicant: [Coquille Indian Housing Authority](#)

Address: [2678 Mexeye Loop](#)
[Coos Bay, OR 97420](#)

Phone: [\(541\) 888-6501](#)

Primary Contact: [Anne F. Cook, Executive Director](#)
annecook@coquilleiha.org

Alternate Contact: [Lyman Meade, Deputy Director](#)
lymanmeade@coquilleiha.org

Project Name: [First Time Homebuyer Assistance Program](#)

Request Amount: [\\$100,000](#)

Program Description

- Provide a description of the scope of your project/program and how you plan to use the requested funds. Describe how it meets the objectives of the Homeownership Development program of creating homeownership opportunities for those underrepresented as homeowners in Oregon, and how it aligns with your organizational/agency mission and strategic goals. Please keep your response to 500 words or less. (Up to 5 points)

[The mission of the Coquille Indian Housing Authority is to provide access to decent, safe, and affordable housing opportunities for low-income American Indians and Alaska Natives within the Tribe’s federally designated service area and Coquille Tribal members of all income levels within the U.S. This First Time Homebuyer Assistance Program is designed to directly meet a portion of these needs by assisting low-income Coquille Tribal families who reside in Oregon to purchase their first home.](#)

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Creation of a First Time Homebuyer Assistance Program has been specifically identified as a goal in the Authority's two most recent five-year strategic plans. However, the Authority's primary source of funds, the Indian Housing Block Grant (IHBG) established by the Native American Housing and Self-Determination Act of 1996 (NAHASDA) and administered by the U.S. Department of Housing and Urban Development (HUD), has been insufficient to fully support the Tribe's homeownership needs. Although other potential sources of funds have been investigated, a suitable alternative that is respectful of Tribal sovereignty and self-determination has not been found.

The funds made available to the Oregon Tribes through this program will allow the Authority to create a homeownership program tailored to the needs of the Coquille Tribal membership. Specifically, assistance will be provided in the form of a non-recourse grant to be used for down payment, closing costs, appraisal fees, attorney fees, and/or other associated costs for three qualifying Tribal households to purchase their first home and begin building an asset base for the future wellbeing of their families.

Organizational Capacity

- Provide a list of key staff that will be involved in the project/program. Please list their roles related to the project, and experience showing their ability to fulfill their role. Please keep your response to 300 words or less. (Up to 3 points)

Anne Cook, Executive Director: Ms. Cook has worked for the Authority for 21 years, the last 18 as Executive Director. In the past five years, she has managed over \$10 million, including \$7.5 million in grants. Under her leadership, the Authority has completed multiple construction and rehabilitation projects, expanded existing programs and services, designed and implemented new programs, and maintained exceptional performance standards in all areas of operation. Her role with this program will include policy and program development, direction, and oversight.

Debbie Dennis, Administrative Services Coordinator: Ms. Dennis recently celebrated 16 years with the Authority. Her work involves a variety of functions, including scheduling and tracking, procurement, managing facilities, equipment, and supplies, IT support, database maintenance, records management, operating special programs, and compliance monitoring. Her support of this program will include developing forms, communications, and reporting.

Tracey Mueller, Housing Programs Coordinator: Ms. Mueller has been with the Authority for nearly 15 years. She handles daily management of 126 units of low-income housing assistance, including multi- and single-family rentals, tenant-based rental assistance, and homebuyer lease-purchase units. Ms. Mueller will receive and

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screen applications, arrange homebuyer education, facilitate access to complementary programs and services, interact with lenders, title companies, and others to arrange payment, and provide follow up support to participants.

Marcy Chytka, Financial Controller: Ms. Chytka has overseen all aspects of the Authority's financial activities for 15 years and maintains its records of account, assures compliance with financial management policies, grant accounting requirements, generally accepted accounting principles, and other applicable laws and regulations. On this project, she will ensure successful performance of all accounting functions, maintain complete and accurate records, and compile financial reports.

- What's your organization's experience providing this type of program/service/support to Tribal members? If this is the first time you are providing this type of program/service, what's your plan for gaining the expertise needed to implement well? Please keep your response to 300 words or less. (Up to 3 points)

Although this is the first time the Authority will be able to offer this program, some work has been done on program design and policy development related to previous efforts to secure funding. Staff will access technical assistance and training through the National American Indian Housing Council, Oregon Housing and Community Services, and other agencies to assure successful program execution.

- If applicable, provide a list of partners that will be involved in this project. Describe how the partner(s) will help advance equity and project goals. Please keep your response to 300 words or less. (Up to 2 points)

Homebuyer education classes and IDA assistance will be provided by NeighborWorks Umpqua. Hobbs, Straus, Dean and Walker LLP will assist with policy development and agency legal needs. Both organizations prioritize work with Tribes, have an ongoing relationship with the Authority, and support the Authority in its work to advance equity for Native Americans and Alaska Natives in services and programming. Other service providers will be engaged as the need arises.

Soundness of Approach

- Describe the need for this project. Who will this project serve (be specific about target demographics as applicable)? How do you know there is a need? How will this project address that need? Please keep your response to 500 words or less. (Up to 3 points)

The Authority currently operates 65 low-income multi- and single-family rentals and homebuyer lease-purchase units on Coquille Tribal Lands in Coos Bay, Oregon. As Tribal rental program participants' income levels begin to rise and they demonstrate

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success in the rental program, families are invited to transition in place to a lease-purchase homebuyer program. On average, two Tribal families make the transition each year. It is a successful program that has allowed many Tribal families to achieve homeownership that may not have been able to otherwise.

The Authority also operates 65 units of tenant based rental assistance off of Tribal lands and would like to offer the opportunity to transition to homeownership to those families as well. We regularly receive inquiry from participants about assistance available to help with home purchase. Typically, inquiry is made by families whose incomes are rising to a level that would support purchase but lack the ability to save for a down payment. Because the Authority does not have the funds to assist, referrals are made to other agencies. This gap in services has been identified in the Authority's two most recent five-year strategic plans. However, previous attempts to secure funds have been unsuccessful. Now, with the funds made available through this program, we will be able help three Tribal families in Oregon who are at or below 80% of Area or State Median Income, whichever is greater, to achieve homeownership.

- Describe the project/program goals and implementation plan. Please keep your response to 500 words or less. (Up to 5 points)

The goal of the program is to assist three low-income Tribal families residing in Oregon with transition from renting to owning a home. The planned launch date for the program is January 1, 2024. All work is scheduled to be completed by June 30, 2026.

In anticipation of award, CIHA will review current best practices, solicit policy recommendations and advice from community partners and others who work with similar programs, adopt program policy, prepare an environmental review, arrange staff training and technical assistance, design work flow, processes, forms, report formats, and file set up, consult with community partners to coordinate planned activities, and prepare announcements for publication to the Tribal membership.

Upon grant approval and completion of work to ensure all award terms are met, the availability of the program will be announced to the membership residing in Oregon, with targeted outreach to families in the tenant-based rental assistance program. Applications will be received and processed. Applicants will be referred to counseling providers, educational resources, and other services in preparation for purchasing a home. Assistance will be provided with calculating affordability, credit repair, budgeting, saving for home maintenance, selecting a lender, loan prequalification, defining necessary home characteristics, and selecting a buyer's agent. When a suitable property has been identified for purchase, the Authority will work with the

family, realtor, lender, title company, and others to disburse funds and facilitate timely closing. The Authority will follow up with the family during their first year in their new home to review maintenance requirements, budgeting and saving, and additional counseling needs.

- Provide a timeline for the project/program that shows clear milestones and steps toward achieving them throughout the grant period. Feel free to answer this question in bullet points or list form. (Up to 5 points)

Planning & Development – July 1, 2023 - December 31, 2023

- Assemble program team
- Gather and review policy samples
- Research and consult with other organizations regarding program design, best practices, and lessons learned
- Engage professional services as needed to assist with program and policy development
- Present, refine, and adopt policy
- Design and test workflows, procedures, accounting and data systems, and application materials and process
- Purchase administrative supplies and equipment
- Prepare environmental review record
- Prepare communications plan and outreach materials
- Consult with community partners to coordinate outreach, program availability and access, scheduling, and other planned activities

Implementation – January 1, 2024 - June 30, 2025

- Publish announcements through Tribal communications channels and direct mailing
- Conduct outreach to tenant-based rental assistance program participants
- Accept, screen, and qualify applications
- Contact qualified applicants to provide an overview of program requirements, confirm readiness, and schedule orientation

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- Conduct program orientation, review process and timeline, and assess service needs
- Coordinate with NeighborWorks Umpqua and other providers to set up homebuyer education classes, financial counseling, credit repair, and other identified service needs
- Monitor participant progress and issue document of participation upon completion of preparatory requirements
- Help participant define home characteristics necessary to support current family composition, potential family growth, aging in place, and other anticipated needs and events, establish a maximum purchase price, shop for and select a lender, prequalify for a home loan, and engage a buyer's agent
- Monitor participant home search, responsiveness to lender requests, and adherence to performance timelines
- Upon selection of a home, verify loan principal, interest, property tax, and homeowner's insurance (PITI) payments will not exceed 30% of participant's adjusted gross income or that additional resources are in place to support affordability
- Work with family, realtor, lender, title company, and others to facilitate purchase and timely closing
- Disburse funds to appropriate third party(ies)
- Confirm property recording
- Submit reports to OHCS as required and monitor compliance with program requirements

Monitoring & Reporting – July 1, 2025 - June 30, 2026

- Follow up with family periodically to monitor budget, savings, maintenance, and stability
- Provide technical assistance to participant and/or refer to additional educational resources, counseling, and support services if needed
- Seek additional funding to enable the Authority to continue to offer the First Time Homebuyer Assistance Program to the Tribal membership
- Submit final report to OHCS and perform grant close out tasks

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Financial Feasibility

- Provide an explanation for your project budget. Please explain any assumptions, staffing updates, etc. Please keep your response to 500 words or less. (Up to 3 points)

The program budget totals \$100,000. \$90,000 is allocated to direct assistance in the form of three non-recourse grants of \$30,000 each. \$10,000 (10% of the program budget) is allocated to staffing, agency legal and consulting, outreach and engagement, financial management, data collection and reporting, supplies and equipment, and other related costs. Additional program development costs, not including direct assistance, may be supported by the NAHASDA IHBG administered by HUD.

- Based on funding availability, we may offer a smaller amount than requested. Would you be interested in a partial award if that's all OHCS could offer? Y/N (0 points)

Yes.

- [If yes] How might you revise your project and project budget? What's the minimum amount of funding that would make your plan workable? (0 points)

The number of units of assistance would be reduced to two at \$30,000 each and administrative costs would be adjusted to 15% of the grant total. The minimum amount of funding to support the program at this level would be \$70,588.

Impact

- Describe how the project will contribute to an end goal of increasing Oregon's supply of affordable homes for purchase. Please keep your response to 300 words or less. (Up to 3 points)

This program will increase homeownership opportunities for low-income Coquille Tribal families by providing financial support to make purchasing a home affordable, helping families build the skills necessary to succeed as homeowners long-term, and expanding the Authority's capacity to operate a similar program in the future.

- Describe the expected outcomes of the project on that community and how the project will contribute to a long-term goal of eliminating the racial homeownership gap in Oregon. Please be as specific as possible about expected outcomes. Please keep your response to 500 words or less. (Up to 5 points)

The expected outcomes of the project are to help three low-income Tribal families who are currently renters to become homeowners, acquire the skills necessary to sustain homeownership, and build assets that support other successes. The program will contribute to the long-term goal of eliminating the racial homeownership gap in

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Oregon by building the framework and internal capacity for the Authority to increase the homeownership opportunities it offers to Tribal families.

**OHCS HDIP Set-Aside Grant for Federally Recognized Tribes
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**Coquille Indian Housing Authority
First Time Homebuyer Assistance Program**

Budget

Activity	Description	Amount
Assistance Payments	3 Tribal families @ \$30,000 each	\$ 90,000.00
Planning & Administration	Program support costs @ 10%	10,000.00
Total		\$100,000.00