



Tribal Housing Development: Planning for 2023 and Beyond

ENTERPRISE TRIBAL NATIONS TEAM

January 12, 2023



Purpose of the Training

Our goal for this webinar is to give you an inventory of resources as you plan for 2023 and beyond. Will include an approach to partnership, updates on current opportunities with Enterprise, and federal policy updates.



Today's Agenda

Planning for 2023 and Beyond

1. Introduction | 5 minutes
2. Partnership Approach | 10 minutes
3. Capacity Building Resources | 15 minutes
4. Capital Resources | 10 minutes
5. Public Resources | 15 minutes

We will take questions throughout the presentation!

LAND ACKNOWLEDGEMENT



PARTNERSHIP APPROACH

Mission and Vision

OUR VISION

A country where home and community are steppingstones to more.

OUR MISSION

To make home and community places of pride, power and belonging, and platforms for resilience and upward mobility for all.



Increase Housing Supply

Preserve and produce good homes that people can afford



Advance Racial Equity

After decades of systematic racism in housing



Build Resilience & Upward Mobility

Support residents and strengthen communities to be resilient to the unpredictable

OUR APPROACH

Unmatched **breadth, scale and expertise** across the entire spectrum of affordable housing...



...creating a positive feedback loop that does it **all under one Enterprise roof.**

Enterprise's Approach

PARTNERSHIP APPROACH



Native-Led Tribal Nations Team

Working in Partnership

Beside you – With You



Holistically Meeting the Full Spectrum of Housing Needs in Your Community



DOI Public-Private Partnerships

1. Leveraging PUBLIC resources to invite and encourage PRIVATE investments



Native American Advisory Council

- **Native American Advisory Council-** Launch Advisory Council formed by Native-led national organizations to support the formation of organization to organization relationships and to provide input and guidance to our capital, policy, and programmatic work.



QUESTION CHECKPOINT



CAPACITY BUILDING RESOURCES

Technical Assistance

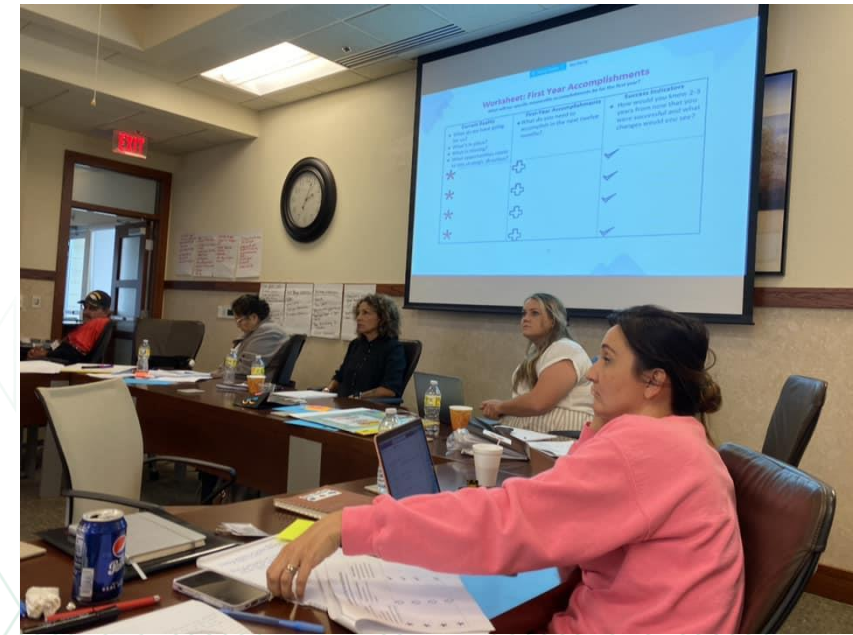
Capacity Building for Native Partners

- **Training and TA-** dedicated expertise on USDA 515
- **California Homekey** TA provision and coordination for a tribal set-aside for Home Key in California
- Work outside lower 48 with **Rural Placemaking Innovation Challenge** in Anahola, HI
- **Alaska Housing Innovation Summit** (August 2022) – work culminated in an Alaska-specific homeownership curriculum, plans to continue efforts in 2023-2024 in Resiliency Academy

WHO ARE WE AND WHAT DO WE DO?

Native Homeownership Programs

- **Native Homeownership Programs** - Expanding our successful statewide homeownership coalition work (now in SD, MT and NM) to replicate in other states and the Native Homeownership Learning Communities Cohort



WHO ARE WE AND WHAT DO WE DO?



Native Homeownership Programs

Tonya

- **Construction Internship Program** – A pilot program that came out of the SDNHOC to address the need to build houses on the Pine Ridge reservation.



WHO ARE WE AND WHAT DO WE DO?

Urban HUD Sec. 4 Capacity Building

- Open now! Funding opportunity opened on January 11th.
- Informational webinar on January 18th.
- Proposals due February 24th.
- Opportunity for CDCs and CHDOs working in urban communities.
- Native organizations who are working in urban areas - this is the opportunity for you!
- Average awards expected to be \$45,000

Rural and Tribal HUD Sec. 4 Capacity Building

- Open soon! Request for Proposals opens on March 22nd
- Informational webinar on March 29th.
- Proposals due April 28th.
- Opportunity for CDCs, CHDOs, Tribes, Tribally Designed Housing Entities (TDHEs), Tribal Housing Authorities (THAs) and Native CDFIs working in rural and tribal communities.
- Organizations working in rural areas must meet the definition of rural as applicable to the Section 4 program.
- Enterprise will support CDCs and CHDOs in building their organization's capacity to address community needs that work towards advancing racial equity, increasing housing supply and fostering resilience and upward mobility
- Average awards expected to be \$45,000

ARPA and DCTA

- Distressed Cities and Persistent Poverty Technical Assistance (DCTA): <https://www.hudexchange.info/programs/dcta/>
 - Including, but not limited to, changing market dynamics, economic decline, emigration, and/or natural disasters. Eligibility map: <https://hud.maps.arcgis.com/apps/instant/interactivelegend/index.html?appid=387154527c684255945f726413f1667f>
 - Benefits to participating in the DCTA:
 - Improve financial management
 - Improve internal processes
 - Build program capacity
- American Rescue Plan Act (ARPA) of 2021: https://www.hud.gov/program_offices/public_indian_housing/ih/ONAP-ARP_Act_2021
 - Provides \$750 million dollars in HUD resources to Indian Country to support the continued fight against COVID-19.
 - Prevent, Prepare, or Respond to COVID-19
 - Requesting assistance: https://www.hud.gov/program_offices/public_indian_housing/ih

QUESTION CHECKPOINT

Quick Poll Question

Native Housing: Planning for 2023 and Beyond



Let us understand your resource needs

- Go to slido.com with the code **#3554884**

More info and QR code on next slide!

slido



If you could access free one-on-one advising for your organization, what topics would help you the most?

① Start presenting to display the poll results on this slide.

slido



Tribal entities: Are you seeking private capital resources in addition to HUD funding?

① Start presenting to display the poll results on this slide.



CAPITAL RESOURCES

ENTERPRISE COMMUNITY PARTNERS



Recoverable Grant

Up to 10 Recoverable Grants of \$100,000- \$200,000 to Native Tribes or BIPOC-led organizations

- **Eligibility**– Must be a Tribe, Tribal Entity, or a non-profit or for-profit organization (such as a tribal enterprise or Native CDFI) that is led by BIPOC individuals or individuals from other historically marginalized groups.
- **What is a recoverable grant?** Think of it as part of a capital strategy for the development of affordable multifamily or single-family housing.
 - No interest
 - Payable in 2-5 years
 - Set-aside for tribes and rural projects within Enterprise’s larger Equitable Path Forward program
- **How do I apply?** Open now on a rolling basis. Application requires project description and uses, including a pro-forma.
 - Technical assistance available to assist with application!
- **Contact**– Sarah Torsell, Program Director storsell@enterprisecommunity.org

WHO ARE WE AND WHAT DO WE DO?

Equitable Path Forward-

Matt Morrin

A THREE-PRONGED APPROACH

EQUITABLE PATH FORWARD



\$350 million **Growth Fund**

to provide debt, equity, grants and innovative credit enhancement that together will attract an additional **\$3.1 billion of capital**

- CDFI entity-level working capital as well as project lending
- Small dollar loans to build developer balance sheet strength
- Credit enhancements through a Standby Guarantee Facility
- Project-level equity from Enterprise's business lines



\$15 million **Developer Advisory Services**

program for cultivation of local development organizations and small businesses

- **Comprehensive consulting**, networking facilitation, grants, business services and evaluation support
- **Local, state and federal policy** development and advocacy



\$10 million **Leadership Program**

two-year leadership program – modeled after the distinguished rotational programs at major industrial and financial firms

- **Original leadership program**, to include experience in different business lines, mentorships and job placement opportunities
- **Partnerships** with HBCUs and other institutions to advance a pipeline of future leaders

WHO ARE WE AND WHAT DO WE DO?

Equitable Path Forward

EPF UNSECURED LINE OF CREDIT

Borrower Profile:

- BIPOC led, Non-profit /501c3, quasi governmental agency or instrumentality, or for profit
- 2 projects or more completed (small MF rehab, approximately 5+ single family portfolio etc.); comparable staff experience a potential substitute
- Deep history of engagement with community/neighborhood

Loan Terms:

- \$250K to \$750K
- Up to 4 Year Term with 3 Year Initial Draw Period
- Target Interest Rate of 3.1 to 3.5%
- Interest only payments during 3 Year Initial Draw period
- Loan Fee of 2%

Eligible Uses:

- Predevelopment, Acquisition, Refinancing of Existing Debt, Operating Expenses (tied to a project, subject to a cap and tied to an identified repayment source)
- Loans not intended to serve as traditional construction debt or gap funding

Equitable Path Forward

DEVELOPER ADVISORY SERVICES PROGRAM

*Example of Need

We need access to professional business support and consulting. We are businesses that have the same issues and concerns that all businesses have. This includes IT and management information systems, insurance coverage, human resource management, facilities management, general counsel/ legal support, executive coaching. Enterprise's EPF vision is an appropriate response to all these needs.

- **Brooklyn, NY BIPOC-led organization**

*Feedback is a real-time example from an Enterprise developer partner

Sample Consulting Menu of Support Delivered by Enterprise

General Topic Area	Specific Consulting Areas of Expertise
Asset Management	LIHTC and federal subsidy compliance, investor and lender relations, insurance/operations best practice, Fair Housing requirements
Property Management	Building safety and maintenance, income qualifications and certifications, tenant relations and communications, energy savings
Operational Sustainability	Business, IT, finance planning services, building reserves, shared services
HR and Workforce	Assessments of current staffing levels and expertise vs. best practice, attracting quality staff, staff retention and growth, executive coaching, succession planning, HR policies and procedures
IT Strategy	IT needs for current operations, property management and staff management, security, IT expansion and needs with growth
Board Development and Succession Planning	Building a high-quality board, board management, board education, advise on expertise needed (i.e. legal, lived expertise, accounting), diversity considerations

QUESTION CHECKPOINT



PUBLIC RESOURCES

Inflation Reduction Act

- **High-Efficiency Electric Home Rebate Program:** \$225 million to tribes to create income-based electrification rebate programs for new construction or retrofits (ex. heat pumps, electric appliances)
 - Tribal allocations TBD
- **Greenhouse Gas Reduction Fund:** \$7 billion to tribes and other eligible entities to give grants, loans and assistance to low-income and disadvantaged communities to benefit from zero-emissions technologies like solar panels
- **Climate Resilience and Adaptation:** Funding will be available to address climate-related impacts to Native communities, including impacts due to drought and rising sea levels



Inflation Reduction Act

- **Direct Pay Tax Incentives and Designation of Tax Deductions:** Tribes and other entities who are tax exempt may receive direct payment of tax credits from the IRS for things like charging stations, clean vehicle purchases, clean energy and fuel production and CO2 sequestration. Tribes can lower their costs for new constructions by designating tax deductions for energy efficient buildings to pay for some of the costs of a partner on a partner on the project
- **Environmental Justice Government to Government Program:** \$20 million for partnerships between tribal governments and community-based organizations for environmental justice projects. Applications are due April 10, with an information webinar on 1/26 (<https://www.epa.gov/environmentaljustice/environmental-justice-government-government-program>)
- **Timeline:** Guidance and regulations for other programs are being developed now; funding will be available beginning this year.
- **More information** can be found through [Holland & Knight](#) and the [White House](#)



Bipartisan Infrastructure Law (IIJA, PL 117-58)

- \$13 billion set aside specifically for Tribal infrastructure, including money for drinking water and wastewater, broadband and transportation needs
- The bill also provide additional funding to programs which tribal nations may apply for, such as additional broadband and transportation funding
- The bill allows tribal governments to opt into lower permitting barriers for infrastructure projects sponsored by tribal governments on tribal land
- More details can be found in the [White House’s Bipartisan Infrastructure Law Tribal Playbook](#)

Program	Funding
IHS Sanitation Facilities Construction Program	\$3.5 billion
Tribal Transportation Program	\$3.0 billion
Indian Water Rights Settlements	\$2.5 billion
Tribal Broadband Connectivity Program	\$2.0 billion
Clean Water and Drinking Water Grants	\$900 million
Tribal Transportation Facility Bridges	\$800 million
Safety of Dams	\$300 million
Climate Adaptation and Community Relocation	\$200 million
Tribal Orphaned Wells	\$200 million

Native Advisory Committee Shared Policy Priorities

- Support key legislation like NAHASDA and bills that would improve federal programs like Section 502 lending, VA Native American Direct Loans, and BIA efficiency
- Increase funding for key programs and support set asides for tribes and Native CDFIs in Section 4 and New Market Tax Credits
- End redlining in home loan origination, servicing, loan loss mitigation and secondary mortgage market access
- Advance Community Reinvestment Act and Duty to Serve regulations to improve banking access in Indian Country
- Increase Federal Home Loan Bank support to Native and tribal communities
- Promote the use of Low-Income Housing Tax Credit for projects benefitting Native and tribal communities

QUESTION CHECKPOINT

Thank You

