

Application for Federal Assistance SF-424

Version 02

* 1. Type of Submission: <input type="radio"/> Preapplication <input checked="" type="radio"/> Application <input type="radio"/> Changed/Corrected Application	* 2. Type of Application: <input checked="" type="radio"/> New <input type="radio"/> Continuation <input type="radio"/> Revision	* If Revision, select appropriate letter(s): _____ * Other (Specify) _____
--	--	---

* 3. Date Received: 06/05/2007	4. Applicant Identifier: _____
--	--

5a. Federal Entity Identifier: _____	* 5b. Federal Award Identifier: _____
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State Use Only:

6. Date Received by State: _____	7. State Application Identifier: _____
---	---

8. APPLICANT INFORMATION:

*** a. Legal Name:** Sault Ste. Marie Tribe of Chippewa Indians

* b. Employer/Taxpayer Identification Number (EIN/TIN): 23-7249643	* c. Organizational DUNS: _____
--	---

d. Address:

*** Street1:** 523 Ashmun St.
Street2: _____
*** City:** Sault Ste. Marie
County: Chippewa
*** State:** MI: Michigan
Province: _____
*** Country:** USA: UNITED STATES
*** Zip / Postal Code:** 49783

e. Organizational Unit:

Department Name: _____	Division Name: _____
----------------------------------	--------------------------------

f. Name and contact information of person to be contacted on matters involving this application:

Prefix: _____ *** First Name:** Joni
Middle Name: _____
*** Last Name:** Talentino
Suffix: _____
Title: Housing Deputy Director
Organizational Affiliation:
Sault Tribe Housing Authority
*** Telephone Number:** _____ **Fax Number:** 906 635-7721
*** Email:** _____

Application for Federal Assistance SF-424

Version 02

9. Type of Applicant 1: Select Applicant Type:

Indian/Native American Tribal Government (Federally Recognized)

Type of Applicant 2: Select Applicant Type:

Type of Applicant 3: Select Applicant Type:

* Other (specify):

*** 10. Name of Federal Agency:**

11. Catalog of Federal Domestic Assistance Number:

CFDA Title:

*** 12. Funding Opportunity Number:**

* Title:

13. Competition Identification Number:

Title:

14. Areas Affected by Project (Cities, Counties, States, etc.):

*** 15. Descriptive Title of Applicant's Project:**

Attach supporting documents as specified in agency instructions.

Application for Federal Assistance SF-424

Version 02

16. Congressional Districts Of:

* a. Applicant

* b. Program/Project

Attach an additional list of Program/Project Congressional Districts if needed.

17. Proposed Project:

* a. Start Date:

* b. End Date:

18. Estimated Funding (\$):

* a. Federal	<input type="text" value="300,000.00"/>
* b. Applicant	<input type="text" value="0.00"/>
* c. State	<input type="text" value="0.00"/>
* d. Local	<input type="text" value="0.00"/>
* e. Other	<input type="text" value="0.00"/>
* f. Program Income	<input type="text" value="0.00"/>
* g. TOTAL	<input type="text" value="300,000.00"/>

*** 19. Is Application Subject to Review By State Under Executive Order 12372 Process?**

- a. This application was made available to the State under the Executive Order 12372 Process for review on
- b. Program is subject to E.O. 12372 but has not been selected by the State for review.
- c. Program is not covered by E.O. 12372.

*** 20. Is the Applicant Delinquent On Any Federal Debt? (If "Yes", provide explanation.)**

- Yes
- No

21. *By signing this application, I certify (1) to the statements contained in the list of certifications** and (2) that the statements herein are true, complete and accurate to the best of my knowledge. I also provide the required assurances** and agree to comply with any resulting terms if I accept an award. I am aware that any false, fictitious, or fraudulent statements or claims may subject me to criminal, civil, or administrative penalties. (U.S. Code, Title 218, Section 1001)

** I AGREE

** The list of certifications and assurances, or an internet site where you may obtain this list, is contained in the announcement or agency specific instructions.

Authorized Representative:

Prefix: * First Name:
Middle Name:
* Last Name:
Suffix:

* Title:

* Telephone Number: Fax Number:

* Email:

* Signature of Authorized Representative: * Date Signed:

Authorized for Local Reproduction

Standard Form 424 (Revised 10/2005)
Prescribed by OMB Circular A-102

Application for Federal Assistance SF-424

Version 02

*** Applicant Federal Debt Delinquency Explanation**

The following field should contain an explanation if the Applicant organization is delinquent on any Federal Debt. Maximum number of characters that can be entered is 4,000. Try and avoid extra spaces and carriage returns to maximize the availability of space.

[Empty text input field]

Attachments

AdditionalCongressionalDistricts

File Name

Mime Type

AdditionalProjectTitle

File Name

Mime Type

**Grant Applications
Detailed Budget**

U.S. Department of Housing
and Urban Development

OMB Approval No. 2501-0017
(expires 03/31/2005)

* Organization Name: Sault Ste. Marie Tribe of Chippewa Indians

* Project/Activity Name: Rural Housing and Economic Development / Innovative Housing

Functional Categories									
Year 1: <input checked="" type="radio"/> Year 2: <input type="radio"/> Year 3: <input type="radio"/> All Years: <input type="radio"/>									
	Column 1	Column 2	Column 3	Column 4	Column 5	Column 6	Column 7	Column 8	Column 9
	HUD Share (\$)	Applicant Match (\$)	Other HUD Funds (\$)	Other Fed Share (\$)	State Share (\$)	Local/Tribal Share (\$)	Other Share (\$)	Program Income (\$)	Total (\$)
a. Personnel (Direct Labor)	15,000.00		14,120.00						
b. Fringe Benefits			8,736.00						
c. Travel			4,901.00						
d. Equipment (only items > \$5,000 depreciated value)									
e. Supplies (only items < \$5,000 depreciated value)			5,845.00				2,000.00		
f. Contractual									
g. Construction									
1. Administration and Legal Expenses			30,374.00						
2. Land, Structures, Rights-of-Way, Appraisals, etc.	35,000.00								
3. Relocation Expenses and Payments									
4. Architectural and Engineering Fees									
5. Other Architectural and Engineering Fees									
6. Project Inspection Fees									
7. Site Work									
8. Demolition and Removal									
9. Construction									
10. Equipment									
11. Contingencies									
12. Miscellaneous									
h. Other Direct Costs									
i. Subtotal of Direct Costs	50,000.00		63,976.00				2,000.00		
j. Indirect Costs (% Approved)									
Indirect Cost Rate: <input type="text"/> %									
Grand Total (Year <input type="text" value="1"/>):									115,976.00
Grand Total (All Years):									667,450.00

**Grant Applications
Detailed Budget**

U.S. Department of Housing
and Urban Development

OMB Approval No. 2501-0017
(expires 03/31/2005)

* Organization Name: Sault Ste. Marie Tribe of Chippewa Indians

* Project/Activity Name: Rural Housing and Economic Development / Innovative Housing

Functional Categories									
Year 1: <input type="radio"/> Year 2: <input checked="" type="radio"/> Year 3: <input type="radio"/> All Years: <input type="radio"/>									
	Column 1	Column 2	Column 3	Column 4	Column 5	Column 6	Column 7	Column 8	Column 9
	HUD Share (\$)	Applicant Match (\$)	Other HUD Funds (\$)	Other Fed Share (\$)	State Share (\$)	Local/Tribal Share (\$)	Other Share (\$)	Program Income (\$)	Total (\$)
a. Personnel (Direct Labor)	15,000.00		52,558.00						
b. Fringe Benefits			8,736.00						
c. Travel			4,902.00						
d. Equipment (only items > \$5,000 depreciated value)									
e. Supplies (only items < \$5,000 depreciated value)			4,167.00				2,000.00		
f. Contractual			34,000.00						
g. Construction									
1. Administration and Legal Expenses			30,374.00						
2. Land, Structures, Rights-of-Way, Appraisals, etc.									
3. Relocation Expenses and Payments									
4. Architectural and Engineering Fees									
5. Other Architectural and Engineering Fees									
6. Project Inspection Fees									
7. Site Work			14,000.00						
8. Demolition and Removal									
9. Construction	110,000.00								
10. Equipment									
11. Contingencies									
12. Miscellaneous									
h. Other Direct Costs									
i. Subtotal of Direct Costs	125,000.00		148,737.00				2,000.00		
j. Indirect Costs (% Approved Indirect Cost Rate: <input type="text"/> %)									
Grand Total (Year <input 150="" 21="" 950="" 964"="" data-label="Page-Footer" type="text" value="2>):</td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td>275,737.00</td> </tr> <tr> <td>Grand Total (All Years):</td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td>667,450.00</td> </tr> </tbody> </table> </div> <div data-bbox="/> <p>Tracking Number: GRANT00280266</p>									

**Grant Applications
Detailed Budget**

U.S. Department of Housing
and Urban Development

OMB Approval No. 2501-0017
(expires 03/31/2005)

* Organization Name: Sault Ste. Marie Tribe of Chippewa Indians

* Project/Activity Name: Rural Housing and Economic Development / Innovative Housing

Functional Categories									
Year 1: <input type="radio"/> Year 2: <input type="radio"/> Year 3: <input checked="" type="radio"/> All Years: <input type="radio"/>									
	Column 1	Column 2	Column 3	Column 4	Column 5	Column 6	Column 7	Column 8	Column 9
	HUD Share (\$)	Applicant Match (\$)	Other HUD Funds (\$)	Other Fed Share (\$)	State Share (\$)	Local/Tribal Share (\$)	Other Share (\$)	Program Income (\$)	Total (\$)
a. Personnel (Direct Labor)	15,000.00		52,588.00						
b. Fringe Benefits			8,736.00						
c. Travel			4,901.00						
d. Equipment (only items > \$5,000 depreciated value)									
e. Supplies (only items < \$5,000 depreciated value)			4,167.00				2,000.00		
f. Contractual			34,000.00						
g. Construction									
1. Administration and Legal Expenses			30,374.00						
2. Land, Structures, Rights-of-Way, Appraisals, etc.									
3. Relocation Expenses and Payments									
4. Architectural and Engineering Fees									
5. Other Architectural and Engineering Fees									
6. Project Inspection Fees									
7. Site Work			14,000.00						
8. Demolition and Removal									
9. Construction	110,000.00								
10. Equipment									
11. Contingencies									
12. Miscellaneous									
h. Other Direct Costs									
i. Subtotal of Direct Costs	125,000.00		148,737.00				2,000.00		
j. Indirect Costs (% Approved)									
Indirect Cost Rate: <input type="text"/> (%)									
Grand Total (Year <input type="text" value="3"/>):									275,737.00
Grand Total (All Years):									667,450.00

**Grant Applications
Detailed Budget**

U.S. Department of Housing
and Urban Development

OMB Approval No. 2501-0017
(expires 03/31/2005)

* Organization Name: Sault Ste. Marie Tribe of Chippewa Indians

* Project/Activity Name: Rural Housing and Economic Development / Innovative Housing

Functional Categories									
Year 1: <input type="radio"/> Year 2: <input type="radio"/> Year 3: <input type="radio"/> All Years: <input checked="" type="radio"/>									
	Column 1	Column 2	Column 3	Column 4	Column 5	Column 6	Column 7	Column 8	Column 9
	HUD Share (\$)	Applicant Match (\$)	Other HUD Funds (\$)	Other Fed Share (\$)	State Share (\$)	Local/Inbal Share (\$)	Other Share (\$)	Program Income (\$)	Total (\$)
a. Personnel (Direct Labor)									
b. Fringe Benefits									
c. Travel									
d. Equipment (only items > \$5,000 depreciated value)									
e. Supplies (only items < \$5,000 depreciated value)									
f. Contractual									
g. Construction									
1. Administration and Legal Expenses									
2. Land, Structures, Rights-of-Way, Appraisals, etc.									
3. Relocation Expenses and Payments									
4. Architectural and Engineering Fees									
5. Other Architectural and Engineering Fees									
6. Project Inspection Fees									
7. Site Work									
8. Demolition and Removal									
9. Construction									
10. Equipment									
11. Contingencies									
12. Miscellaneous									
h. Other Direct Costs									
i. Subtotal of Direct Costs									
j. Indirect Costs (% Approved)									
Indirect Cost Rate: <input type="text"/> (%)									
Grand Total (Year <input type="checkbox"/> All):									
Grand Total (All Years):									667,450.00

Attachments Form

Instructions: On this form, you will attach the various files that make up your grant application. Please consult with the appropriate Agency Guidelines for more information about each needed file. Please remember that any files you attach must be in the document format and named as specified in the Guidelines.

Important: Please attach your files in the proper sequence. See the appropriate Agency Guidelines for details.

1) Please attach Attachment 1	3304-AbstractSSMTCI.pdf	Mime Type: application/pdf
2) Please attach Attachment 2	9577-TableofContentsSSMTCI.DOC	Mime Type: application/msword
3) Please attach Attachment 3	6061-HUD-2994-A.doc	Mime Type: application/msword
4) Please attach Attachment 4	493-HUD-96010_SSMTCI_logic_model.xls	Mime Type: application/vnd.ms-excel
5) Please attach Attachment 5	2370-HUD-424_CBW.xls	Mime Type: application/vnd.ms-excel
6) Please attach Attachment 6	5990-HUD-2991.pdf	Mime Type: application/pdf
7) Please attach Attachment 7	5761-RF1SSMTCI.doc	Mime Type: application/msword
8) Please attach Attachment 8	6809-RF2SSMTCI.doc	Mime Type: application/msword
9) Please attach Attachment 9	4571-RF3SSMTCI.pdf	Mime Type: application/pdf
10) Please attach Attachment 10	3364-RF4SSMTCI.doc	Mime Type: application/msword
11) Please attach Attachment 11	8157-RF5SSMTCI.doc	Mime Type: application/msword
12) Please attach Attachment 12	5646-HUD-27300.doc	Mime Type: application/msword
13) Please attach Attachment 13	2641-HabitatLetterofSupport.pdf	Mime Type: application/pdf
14) Please attach Attachment 14	994-HOMELetterofSupport.pdf	Mime Type: application/pdf
15) Please attach Attachment 15	2553-FirmCommitmentlettersSSMTCI.pdf	Mime Type: application/pdf

Survey on Ensuring Equal Opportunity for Applicants

OMB NO. 1890-0014 EXP. 2/28/2009

Purpose: The Federal government is committed to ensuring that all qualified applicants, small or large, non-religious or faith-based, have an equal opportunity to compete for Federal funding. In order for us to better understand the population of applicants for Federal funds, we are asking nonprofit private organizations (not including private universities) to fill out this survey.

Upon receipt, the survey will be separated from the application. Information provided on the survey will not be considered in any way in making funding decisions and will not be included in the Federal grants database. While your help in this data collection process is greatly appreciated, completion of this survey is voluntary.

Instructions for Submitting the Survey: If you are applying using a hard copy application, please place the completed survey in an envelope labeled "Applicant Survey". Seal the envelope and include it along with your application package. If you are applying electronically, please submit this survey along with your application.

Applicant's (Organization) Name:
Sault Ste. Marie Tribe of Chippewa Indians

Applicant's DUNS Name:
[REDACTED]

Federal Program:
Rural Housing Economic Development

CFDA Number:
14.250

- | | |
|--|--|
| 1. Has the applicant ever received a grant or contract from the Federal government?
<input checked="" type="radio"/> Yes <input type="radio"/> No | 5. Is the applicant a local affiliate of a national organization?
<input type="radio"/> Yes <input checked="" type="radio"/> No |
| 2. Is the applicant a faith-based organization?
<input type="radio"/> Yes <input checked="" type="radio"/> No | 6. How many full-time equivalent employees does the applicant have? (Check only one box).
<input type="radio"/> 3 or Fewer <input type="radio"/> 15 - 50
<input type="radio"/> 4 - 5 <input type="radio"/> 51 - 100
<input type="radio"/> 6 - 14 <input checked="" type="radio"/> Over 1000 |
| 3. Is the applicant a secular organization?
<input type="radio"/> Yes <input checked="" type="radio"/> No | 7. What is the size of the applicant's annual budget? (Check only one box.)
<input checked="" type="radio"/> Less Than \$150,000
<input type="radio"/> \$150,000 - \$299,999
<input type="radio"/> \$300,000 - \$499,999
<input type="radio"/> \$500,000 - \$999,999
<input type="radio"/> \$1,000,000 - \$4,999,999
<input type="radio"/> \$5,000,000 or more |
| 4. Does the applicant have 501(c)(3) status?
<input type="radio"/> Yes <input checked="" type="radio"/> No | |

Survey on Ensuring Equal Opportunity for Applicants

OMB NO. 1890-0014 EXP. 2/28/2009

Provide the applicant's (organization) name and number and the grant name and CFDA number.

1. Self-explanatory.

2. Self-identify.

3. Self-identify.

4. 501(c)(3) status is a legal designation provided on application to the Internal Revenue Service by eligible organizations. Some grant programs may require nonprofit applicants to have 501(c)(3) status. Other grant programs do not.

5. Self-explanatory.

6. For example, two part-time employees who each work half-time equal one full-time equivalent employee. If the applicant is a local affiliate of a national organization, the responses to survey questions 2 and 3 should reflect the staff and budget size of the local affiliate.

7. Annual budget means the amount of money your organization spends each year on all of its activities.

Paperwork Burden Statement

According to the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless such collection displays a valid OMB control number. The valid OMB control number for this information collection is **1890-0014**. The time required to complete this information collection is estimated to average five (5) minutes per response, including the time to review instructions, search existing data resources, gather the data needed, and complete and review the information collection.

If you have any comments concerning the accuracy of the time estimate(s) or suggestions for improving this form, please write to: The Agency Contact listed in this grant application package.

**Applicant/Recipient
Disclosure/Update Report**

U.S. Department of Housing
and Urban Development

OMB Approval No. 2510-0011
(exp. 12/31/2006)

Applicant/Recipient Information

* Duns Number:

* Report Type: INITIAL

1. Applicant/Recipient Name, Address, and Phone (include area code):

* Applicant Name:

Sault Ste. Marie Tribe of Chippewa Indians

* Street1: 523 Ashmun St.

Street2:

* City: Sault Ste. Marie

County: Chippewa

* State: MI: Michigan

* Zip Code: 49783

* Country: USA: UNITED STATES

* Phone:

2. Social Security Number or Employer ID Number: 23-7249643

* 3. HUD Program Name:

Rural Housing and Economic Development

* 4. Amount of HUD Assistance Requested/Received: \$ 300,000.00

5. State the name and location (street address, City and State) of the project or activity:

* Project Name: Sault Tribe Innovative Housing Activities

* Street1: Spring St.

Street2:

* City: St. Ignace

County: Mackinac

* State: MI: Michigan

* Zip Code: 49781

* Country: USA: UNITED STATES

Part I Threshold Determinations

* 1. Are you applying for assistance for a specific project or activity? These terms do not include formula grants, such as public housing operating subsidy or CDBG block grants. (For further information see 24 CFR Sec. 4.3).

* 2. Have you received or do you expect to receive assistance within the jurisdiction of the Department (HUD), involving the project or activity in this application, in excess of \$200,000 during this fiscal year (Oct. 1 - Sep. 30)? For further information, see 24 CFR Sec. 4.9

Yes No

Yes No

If you answered "No" to either question 1 or 2, **Stop!** You do not need to complete the remainder of this form.

However, you must sign the certification at the end of the report.

Part II Other Government Assistance Provided or Requested / Expected Sources and Use of Funds.

Such assistance includes, but is not limited to, any grant, loan, subsidy, guarantee, insurance, payment, credit, or tax benefit.

Department/State/Local Agency Name:

* Government Agency Name:

Government Agency Address:

* Street1:

Street2:

* City:

County:

* State:

* Zip Code:

* Country:

* Type of Assistance:

* Amount Requested/Provided: \$

* Expected Uses of the Funds:

Department/State/Local Agency Name:

* Government Agency Name:

Government Agency Address:

* Street1:

Street2:

* City:

County:

* State:

* Zip Code:

* Country:

* Type of Assistance:

* Amount Requested/Provided: \$

* Expected Uses of the Funds:

(Note: Use Additional pages if necessary.)

Part III Interested Parties. You must disclose:

1. All developers, contractors, or consultants involved in the application for the assistance or in the planning, development, or implementation of the project or activity and
2. any other person who has a financial interest in the project or activity for which the assistance is sought that exceeds \$50,000 or 10 percent of the assistance (whichever is lower).

Alphabetical list of all persons with a reportable financial interest in the project or activity (For individuals, give the last name first)

* Social Security No. or Employee ID No.

* Type of Participation in Project/Activity

* Financial Interest in Project/Activity (\$ and %)

Alphabetical list of all persons with a reportable financial interest in the project or activity (For individuals, give the last name first)	* Social Security No. or Employee ID No.	* Type of Participation in Project/Activity	* Financial Interest in Project/Activity (\$ and %)
			\$ <input type="text"/> <input type="text"/> %
			\$ <input type="text"/> <input type="text"/> %
			\$ <input type="text"/> <input type="text"/> %
			\$ <input type="text"/> <input type="text"/> %
			\$ <input type="text"/> <input type="text"/> %

(Note: Use Additional pages if necessary.)

Certification

Warning: If you knowingly make a false statement on this form, you may be subject to civil or criminal penalties under Section 1001 of Title 18 of the United States Code. In addition, any person who knowingly and materially violates any required disclosures of information, including intentional non-disclosure, is subject to civil money penalty not to exceed \$10,000 for each violation. I certify that this information is true and complete.

* Signature:

* Date: (mm/dd/yyyy)

Joni Talentino

06/05/2007

Attachments

AdditionalInfo_attDataGroup0

File Name

Mime Type

AdditionalInfo1_attDataGroup0

File Name

Mime Type

Facsimile Transmittal

1181067799 - 3362

U. S. Department of Housing
and Urban Development
Office of Department Grants
Management and Oversight

OMB Approval No. 2525-0118
exp. Date (04/30/2005)

* Name of of Document Transmitting: Nothing to Fax with this application.

1. Applicant Information:

* Legal Name: Sault Ste. Marie Tribe of Chippewa Indians

* Address:

* Street1: 523 Ashmun St.

Street2: _____

* City: Sault Ste. Marie

County: Chippewa

* State: MI: Michigan

* Zip Code: 49783 * Country: USA: UNITED STATES

2. Catalog of Federal Domestic Assistance Number:

* Organizational DUNS: [REDACTED] CFDA No.: 14.250

Title: Rural Housing and Economic Development

Program Component: _____

3. Facsimile Contact Information:

Department: _____

Division: _____

4. Name and telephone number of person to be contacted on matters involving this facsimile.

Prefix: _____ * First Name: Joni

Middle Name: _____

* Last Name: Talentino

Suffix: _____

* Phone Number: [REDACTED]

Fax Number: 906 635-7721

* 5. Email: [REDACTED]

*** 6. What is your Transmittal? (Check one box per fax)**

- a. Certification b. Document c. Match/Leverage Letter d. Other

* 7. How many pages (including cover) are being faxed? 1

DISCLOSURE OF LOBBYING ACTIVITIES

Complete this form to disclose lobbying activities pursuant to 31 U.S.C. 1352
(See reverse for public burden disclosure.)

Approved by OMB

0348-0046

<p>1. * Type of Federal Action:</p> <p><input type="checkbox"/> a. contract</p> <p><input checked="" type="checkbox"/> b. grant</p> <p><input type="checkbox"/> c. cooperative agreement</p> <p><input type="checkbox"/> d. loan</p> <p><input type="checkbox"/> e. loan guarantee</p> <p><input type="checkbox"/> f. loan insurance</p>	<p>2. * Status of Federal Action:</p> <p><input type="checkbox"/> a. bid/offer/application</p> <p><input checked="" type="checkbox"/> b. initial award</p> <p><input type="checkbox"/> c. post-award</p>	<p>3. * Report Type:</p> <p><input checked="" type="checkbox"/> a. initial filing</p> <p><input type="checkbox"/> b. material change</p> <p>For Material Change Only:</p> <p>year quarter</p> <p>date of last report</p>
<p>4. Name and Address of Reporting Entity:</p> <p><input checked="" type="checkbox"/> Prime <input type="checkbox"/> SubAwardee Tier if known:</p> <p>* Name: Sault Ste. Marie Tribe of Chippewa Indians</p> <p>* Address: 523 Ashmun St. Sault Ste. Marie MI: Michigan 49783</p> <p>Congressional District, if known: 1st</p>	<p>5. If Reporting Entity in No.4 is Subawardee, Enter Name and Address of Prime:</p>	
<p>6. * Federal Department/Agency:</p> <p>Housing and Urban Development</p>	<p>7. * Federal Program Name/Description: Rural Housing and Economic Development</p> <p>CFDA Number, if applicable: 14.250</p>	
<p>8. Federal Action Number, if known:</p>	<p>9. Award Amount, if known:</p> <p>\$300,000.00</p>	
<p>10. a. Name and Address of Lobbying Registrant (if individual, complete name):</p> <p>* Name: Not Applicable</p> <p>Not Applicable</p> <p>* Address:</p>	<p>b. Individual Performing Services (including address if different from No. 10a):</p> <p>* Name: Not Applicable</p> <p>Not Applicable</p>	
<p>11. Information requested through this form is authorized by title 31 U.S.C. section 1352. This disclosure of lobbying activities is a material representation of fact upon which reliance was placed by the tier above when the transaction was made or entered into. This disclosure is required pursuant to 31 U.S.C. 1352. This information will be reported to the Congress semi-annually and will be available for public inspection. Any person who fails to file the required disclosure shall be subject to a civil penalty of not less than \$10,000 and not more than \$100,000 for each such failure.</p>	<p>* Signature: Joni Talentino</p> <p>* Name: Aaron</p> <p>Payment</p> <p>Title: Tribal Chairperson</p> <p>Telephone No.: XXXXXXXXXX</p>	

	Date: 06-05-2007
Federal Use Only	Authorized for Local Reproduction Standard Form - LLL (Rev. 7-97)

Public Burden Disclosure Statement

According to the Paperwork Reduction Act, as amended, no persons are required to respond to a collection of information unless it displays a valid OMB Control Number. The valid OMB control number for this information collection is OMB No. 0348-0046. Public reporting burden for this collection of information is estimated to average 10 minutes per response, including time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. Send comments regarding the burden estimate or any other aspect of this collection of information, including suggestions for reducing this burden, to the Office of Management and Budget, Paperwork Reduction Project (0348-0046), Washington, DC 20503.

Sault Ste. Marie Tribe of Chippewa Indians

2007 Rural Housing
& Economic Development (RHED) Grant
(Innovative Housing & Economic Development)



Sault Ste. Marie Tribe of Chippewa Indians
523 Ashmun St.
Sault Ste. Marie, MI 49783
906.635.6050

2007 RURAL HOUSING & ECONOMIC DEVELOPMENT PROGRAM

**SAULT STE MARIE TRIBE OF CHIPPEWA INDIANS
(INNOVATIVE HOUSING & ECONOMIC DEVELOPMENT)**

ABSTRACT

The Sault Ste. Marie Tribe of Chippewa Indians is seeking to increase the prevalence of innovative housing and economic development for Tribal members in Mackinac County, MI; one of its seven county service areas located in the Upper Peninsula of Michigan. Mackinac County, MI is a county with an urban population of less than 12,000 according to the 2000 U.S. Census; and demonstrates 2007 RHED NOFA Section I.9.e., a place with a population of 20,000 or less and not located in a Metropolitan Statistical Area. Furthermore, the Sault Ste. Marie Tribe of Chippewa Indians is a federally recognized Indian Tribe; a concentrated demographic of distressed populations as specified by grant guidelines in Section V. 2.4.c. One hundred percent (100%) of the proposed recipients of RHED grant funds fall within underserved areas listed above.

This project will increase homeownership opportunities for minorities, promote decent affordable housing, encourage accessible design features such as visitability, and participate in energy star for sustainable energy conservation, reduced utility costs for homeowners and environmental enhancement. Increased service provision to make the home buying process less complicated, economic development, energy efficiency and expanding homeownership opportunities will be results of this grant. The primary recipients will be low-income Tribal members.

With the Rural Housing and Economic Development (RHED) grant, the Sault Tribe proposes to partner with the Sault Tribe Housing Authority (STHA), a Tribally Designated Housing Entity (TDHE), to purchase land on which to construct and provide four (4) affordable priced homes for purchase. The homes will be constructed utilizing the latest Energy Star and Green Building techniques. A full-time Homebuyer Advocate will be hired to create linkages between clients and economic development activities.

A leveraged contribution of \$367,450 (NAHASDA) will be combined with the requested Rural Housing and Economic Development (RHED) grant (\$300,000) for a total project cost of \$667,450 to commence the benefits of providing innovative housing and economic development solutions in Mackinac County, MI. Innovative housing and economic development for the purpose of this project will reduce energy costs, increase equity, increase service provision, improve economic indicators of recipients, and become self-sustaining within thirty-six (36) months. Proceeds of sale from the affordable homes sold will be invested back into the program allowing the applicant to build at least two (2) homes per year without end.

The applicant seeks RHED funds to expand innovative approaches of providing housing in order to meet a pressing and demonstrable need. The Sault Ste. Marie Tribe of Chippewa Indian reservation in Mackinac County is historically economically depressed. There is a severe shortage of affordable, quality housing and high poverty and unemployment rates. RHED funds will assist the applicant to achieve the goals and objectives which are clearly defined and part of the Tribally Designated Housing Entity's Five Year Indian Housing Plan.

2007 RURAL HOUSING & ECONOMIC DEVELOPMENT PROGRAM

**SAULT STE MARIE TRIBE OF CHIPPEWA INDIANS
(INNOVATIVE HOUSING & ECONOMIC DEVELOPMENT)**

**RATING FACTOR FOUR
LEVERAGING RESOURCES**

The RHED funds represent 44% of the total budget for innovative housing and economic development. The project proposes to leverage significant local cash and in-kind resources through Indian Block Grant (NAHASDA) monies. NAHASDA funds will provide a leverage total of \$367,450 in additional revenue. NAHASDA funds will leverage 1.2 dollars for every grant dollar. Below is a chart reflecting the dollar value and leveraged factors for the project:

<i>Leveraged Sources</i>	<i>Amount</i>	<i>Status</i>	<i>NAHASDA Leverage Ratio</i>
NAHASDA	\$367,450	Committed	1.2:1
RHED	\$300,000	Proposed	
Total	\$667,450		1.2:1

2007 RURAL HOUSING & ECONOMIC DEVELOPMENT PROGRAM

SAULT STE MARIE TRIBE OF CHIPPEWA INDIANS (INNOVATIVE HOUSING & ECONOMIC DEVELOPMENT)

RATING FACTOR FIVE ACHIEVING RESULTS & PROGRAM EVALUATION
--

Performance Measures and Evaluation

Specific outputs will include, hiring one (1) full-time Homebuyer Advocate; outreach and application intake of 60 new home ownership program clients; financial literacy/credit repair counseling to 55 participants; potentially 20 new participants open IDA accounts to save for down payment/closing costs; 11 participants secure mortgages to purchase existing market homes; 4 participants secure mortgages to purchase the newly constructed energy efficient homes; 4 energy efficient homes are constructed; up to 3 acres of land is purchased and 5 Force Account construction staff are retained.

To ensure project deliverables (outputs), the Sault Ste. Marie Tribe of Chippewa Indians will implement various reporting, monitoring, & evaluative techniques including but not limited to required monthly and quarterly reporting applicable staff; incorporation of MS Project Management software for project facilitation/monitoring purposes; pre and post-testing of participants in homeownership readiness and homebuyer education; HUD Semi-Annual, Annual, and Final Reports (Including Section V. 5.1.3 a.-m. of the 2007 RHED NOFA); maintain participant records for applicable outcome references (Demographics/Attendance/Down Payment Assistance/Individual Development Account (IDA) Deposits); monitor Monthly Program Budget; maintain strong communication with community partners through quarterly meetings; implement "best-practices" in energy efficiency, Green Building, and Energy Star construction strategies, and Total Quality Management (TQM) practices to produce proposed RHED project work plan and logic model outcomes as specified in Rating Factor 3 within 36 months.

The expected outcomes of the RHED funding will be increased independence from traditional HUD funding sources through the creation of a self-sustaining innovative home ownership housing and economic development program; program participants will become 1st time home owners; Mackinac County will experience an increase in economic development due to the purchasing of existing homes, construction of new homes and asset building with the IDA initiative.

The applicant has identified the following state, local, and federal funding sources, as opportunities which will be pursued to maintain the applicant's activities:

- Federal Home Loan Bank (HOP/NIP/AHP)
- USDA Rural Housing Loans
- HUD 184 Homeownership Loan Guarantee Program
- NAHASDA
- NAHASDA Title VI Loan Guarantee Program
- HUD Ross Grant

Self-Sufficiency and Sustainability

This RHED proposal is relevant to all coordinated planning mechanisms of the Sault Tribe, Board of Directors, Board of Commission, Federal/State/Local agencies, and partnerships. The applicant believes that the RHED innovative housing and economic development grant will provide sufficient funds to create innovative housing and economic development within 36 months. Proceeds of sale from the newly constructed RHED homes will be recycled annually to purchase land and/or construction materials to build more affordably priced home ownership homes for the target population for many years after the 36 month grant term expires.

It is our goal to eliminate substandard housing for all our low-income tribal members. By receiving RHED funds and implementing this program, we will be on our way to achieving this goal.

America's Affordable Communities Initiative	U.S. Department of Housing and Urban Development	OMB approval no. 2510-0013 (exp. 03/31/2010)
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Public reporting burden for this collection of information is estimated to average 3 hours. This includes the time for collecting, reviewing, and reporting the data. The information will be used to encourage applicants to pursue and promote efforts to remove regulatory barriers to affordable housing. Response to this request for information is required in order to receive the benefits to be derived. This agency may not collect this information, and you are not required to complete this form unless it displays a currently valid OMB control number.

Questionnaire for HUD's Initiative on Removal of Regulatory Barriers

Part A. Local Jurisdictions. Counties Exercising Land Use and Building Regulatory Authority and Other Applicants Applying for Projects Located in such Jurisdictions or Counties
[Collectively, Jurisdiction]

	1	2
<p>1. Does your jurisdiction's comprehensive plan (or in the case of a tribe or TDHE, a local Indian Housing Plan) include a "housing element? A local comprehensive plan means the adopted official statement of a legislative body of a local government that sets forth (in words, maps, illustrations, and/or tables) goals, policies, and guidelines intended to direct the present and future physical, social, and economic development that occurs within its planning jurisdiction and that includes a unified physical plan for the public development of land and water. If your jurisdiction does not have a local comprehensive plan with a "housing element," please enter no. If no, skip to question # 4.</p>	<input type="checkbox"/> No	<input checked="" type="checkbox"/> Yes
<p>2. If your jurisdiction has a comprehensive plan with a housing element, does the plan provide estimates of current and anticipated housing needs, taking into account the anticipated growth of the region, for existing and future residents, including low, moderate and middle income families, for at least the next five years?</p>	<input type="checkbox"/> No	<input checked="" type="checkbox"/> Yes
<p>3. Does your zoning ordinance and map, development and subdivision regulations or other land use controls conform to the jurisdiction's comprehensive plan regarding housing needs by providing: a) sufficient land use and density categories (multifamily housing, duplexes, small lot homes and other similar elements); and, b) sufficient land zoned or mapped "as of right" in these categories, that can permit the building of affordable housing addressing the needs identified in the plan? (For purposes of this notice, "as-of-right," as applied to zoning, means uses and development standards that are determined in advance and specifically authorized by the zoning ordinance. The ordinance is largely self-enforcing because little or no discretion occurs in its administration.). If the jurisdiction has chosen not to have either zoning, or other development controls that have varying standards based upon districts or zones, the applicant may also enter yes.</p>	<input type="checkbox"/> No	<input checked="" type="checkbox"/> Yes
<p>4. Does your jurisdiction's zoning ordinance set minimum building size requirements that exceed the local housing or health code or is otherwise not based upon explicit health standards?</p>	<input checked="" type="checkbox"/> Yes	<input type="checkbox"/> No

<p>5. If your jurisdiction has development impact fees, are the fees specified and calculated under local or state statutory criteria? If no, skip to question #7. Alternatively, if your jurisdiction does not have impact fees, you may enter yes.</p>	<input checked="" type="checkbox"/> No	<input type="checkbox"/> Yes
<p>6. If yes to question #5, does the statute provide criteria that sets standards for the allowable type of capital investments that have a direct relationship between the fee and the development (nexus), and a method for fee calculation?</p>	<input type="checkbox"/> No	<input type="checkbox"/> Yes
<p>7. If your jurisdiction has impact or other significant fees, does the jurisdiction provide waivers of these fees for affordable housing?</p>	<input type="checkbox"/> No	<input checked="" type="checkbox"/> Yes
<p>8. Has your jurisdiction adopted specific building code language regarding housing rehabilitation that encourages such rehabilitation through graded regulatory requirements applicable as different levels of work are performed in existing buildings? Such code language increases regulatory requirements (the additional improvements required as a matter of regulatory policy) in proportion to the extent of rehabilitation that an owner/developer chooses to do on a voluntary basis. For further information see HUD publication: "<i>Smart Codes in Your Community: A Guide to Building Rehabilitation Codes</i>" (www.huduser.org/publications/destech/smartcodes.html)</p>	<input type="checkbox"/> No	<input checked="" type="checkbox"/> Yes
<p>9. Does your jurisdiction use a recent version (i.e. published within the last 5 years or, if no recent version has been published, the last version published) of one of the nationally recognized model building codes (i.e. the International Code Council (ICC), the Building Officials and Code Administrators International (BOCA), the Southern Building Code Congress International (SBCI), the International Conference of Building Officials (ICBO), the National Fire Protection Association (NFPA)) without significant technical amendment or modification. In the case of a tribe or TDHE, has a recent version of one of the model building codes as described above been adopted or, alternatively, has the tribe or TDHE adopted a building code that is substantially equivalent to one or more of the recognized model building codes?</p> <p>Alternatively, if a significant technical amendment has been made to the above model codes, can the jurisdiction supply supporting data that the amendments do not negatively impact affordability.</p>	<input type="checkbox"/> No	<input checked="" type="checkbox"/> Yes
<p>10. Does your jurisdiction's zoning ordinance or land use regulations permit manufactured (HUD-Code) housing "as of right" in all residential districts and zoning classifications in which similar site-built housing is permitted, subject to design, density, building size, foundation requirements, and other similar requirements applicable to other housing that will be deemed realty, irrespective of the method of production?</p>	<input type="checkbox"/> No	<input checked="" type="checkbox"/> Yes

<p>11. Within the past five years, has a jurisdiction official (i.e., chief executive, mayor, county chairman, city manager, administrator, or a tribally recognized official, etc.), the local legislative body, or planning commission, directly, or in partnership with major private or public stakeholders, convened or funded comprehensive studies, commissions, or hearings, or has the jurisdiction established a formal ongoing process, to review the rules, regulations, development standards, and processes of the jurisdiction to assess their impact on the supply of affordable housing?</p>	<input type="checkbox"/> No	<input checked="" type="checkbox"/> Yes
<p>12. Within the past five years, has the jurisdiction initiated major regulatory reforms either as a result of the above study or as a result of information identified in the barrier component of the jurisdiction's "HUD Consolidated Plan?" If yes, attach a brief list of these major regulatory reforms.</p>	<input checked="" type="checkbox"/> No	<input type="checkbox"/> Yes
<p>13. Within the past five years has your jurisdiction modified infrastructure standards and/or authorized the use of new infrastructure technologies (e.g. water, sewer, street width) to significantly reduce the cost of housing?</p>	<input checked="" type="checkbox"/> No	<input type="checkbox"/> Yes
<p>14. Does your jurisdiction give "as-of-right" density bonuses sufficient to offset the cost of building below market units as an incentive for any market rate residential development that includes a portion of affordable housing? (As applied to density bonuses, "as of right" means a density bonus granted for a fixed percentage or number of additional market rate dwelling units in exchange for the provision of a fixed number or percentage of affordable dwelling units and without the use of discretion in determining the number of additional market rate units.)</p>	<input checked="" type="checkbox"/> No	<input type="checkbox"/> Yes
<p>15. Has your jurisdiction established a single, consolidated permit application process for housing development that includes building, zoning, engineering, environmental, and related permits? Alternatively, does your jurisdiction conduct concurrent, not sequential, reviews for all required permits and approvals?</p>	<input type="checkbox"/> No	<input checked="" type="checkbox"/> Yes
<p>16. Does your jurisdiction provide for expedited or "fast track" permitting and approvals for all affordable housing projects in your community?</p>	<input type="checkbox"/> No	<input checked="" type="checkbox"/> Yes
<p>17. Has your jurisdiction established time limits for government review and approval or disapproval of development permits in which failure to act, after the application is deemed complete, by the government within the designated time period, results in automatic approval?</p>	<input checked="" type="checkbox"/> No	<input type="checkbox"/> Yes
<p>18. Does your jurisdiction allow "accessory apartments" either as: a) a special exception or conditional use in all single-family residential zones or, b) "as of right" in a majority of residential districts otherwise zoned for single-family housing?</p>	<input checked="" type="checkbox"/> No	<input type="checkbox"/> Yes
<p>19. Does your jurisdiction have an explicit policy that adjusts or waives existing parking requirements for all affordable housing developments?</p>	<input checked="" type="checkbox"/> No	<input type="checkbox"/> Yes
<p>20. Does your jurisdiction require affordable housing projects to undergo public review or special hearings when the project is otherwise in full compliance with the zoning ordinance and other development regulations?</p>	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No
<p>Total Points:</p>		

Part B. State Agencies and Departments or Other Applicants for Projects Located in Unincorporated Areas or Areas Otherwise Not Covered in Part A

	1	2
1. Does your state, either in its planning and zoning enabling legislation or in any other legislation, require localities regulating development have a comprehensive plan with a "housing element?" If no, skip to question # 4	<input type="checkbox"/> No	<input type="checkbox"/> Yes
2. Does your state require that a local jurisdiction's comprehensive plan estimate current and anticipated housing needs, taking into account the anticipated growth of the region, for existing and future residents, including low, moderate, and middle income families, for at least the next five years?	<input type="checkbox"/> No	<input type="checkbox"/> Yes
3. Does your state's zoning enabling legislation require that a local jurisdiction's zoning ordinance have a) sufficient land use and density categories (multifamily housing, duplexes, small lot homes and other similar elements); and, b) sufficient land zoned or mapped in these categories, that can permit the building of affordable housing that addresses the needs identified in the comprehensive plan?	<input type="checkbox"/> No	<input type="checkbox"/> Yes
4. Does your state have an agency or office that includes a specific mission to determine whether local governments have policies or procedures that are raising costs or otherwise discouraging affordable housing?	<input type="checkbox"/> No	<input type="checkbox"/> Yes
5. Does your state have a legal or administrative requirement that local governments undertake periodic self-evaluation of regulations and processes to assess their impact upon housing affordability address these barriers to affordability?	<input type="checkbox"/> No	<input type="checkbox"/> Yes
6. Does your state have a technical assistance or education program for local jurisdictions that includes assisting them in identifying regulatory barriers and in recommending strategies to local governments for their removal?	<input type="checkbox"/> No	<input type="checkbox"/> Yes
7. Does your state have specific enabling legislation for local impact fees? If no skip to question #9.	<input type="checkbox"/> No	<input type="checkbox"/> Yes
8. If yes to the question #7, does the state statute provide criteria that sets standards for the allowable type of capital investments that have a direct relationship between the fee and the development (<i>nexus</i>) and a method for fee calculation?	<input type="checkbox"/> No	<input type="checkbox"/> Yes
9. Does your state provide significant financial assistance to local governments for housing, community development and/or transportation that includes funding prioritization or linking funding on the basis of local regulatory barrier removal activities?	<input type="checkbox"/> No	<input type="checkbox"/> Yes

<p>10. Does your state have a mandatory state-wide building code that a) does not permit local technical amendments and b) uses a recent version (i.e. published within the last five years or, if no recent version has been published, the last version published) of one of the nationally recognized model building codes (i.e. the International Code Council (ICC), the Building Officials and Code Administrators International (BOCA), the Southern Building Code Congress International (SBCI), the International Conference of Building Officials (ICBO), the National Fire Protection Association (NFPA)) without significant technical amendment or modification?</p> <p>Alternatively, if the state has made significant technical amendment to the model code, can the state supply supporting data that the amendments do not negatively impact affordability?</p>	<input type="checkbox"/> No	<input type="checkbox"/> Yes
<p>11. Has your jurisdiction adopted specific building code language regarding housing rehabilitation that encourages such rehabilitation through graduated regulatory requirements applicable as different levels of work are performed in existing buildings? Such code language increases regulatory requirements (the additional improvements required as a matter of regulatory policy) in proportion to the extent of rehabilitation that an owner/developer chooses to do on a voluntary basis. For further information see HUD publication: "<i>Smart Codes in Your Community: A Guide to Building Rehabilitation Codes</i>" (www.huduser.org/publications/destech/smartcodes.html)</p>	<input type="checkbox"/> No	<input type="checkbox"/> Yes
<p>12. Within the past five years has your state made any changes to its own processes or requirements to streamline or consolidate the state's own approval processes involving permits for water or wastewater, environmental review, or other State-administered permits or programs involving housing development. If yes, briefly list these changes.</p>	<input type="checkbox"/> No	<input type="checkbox"/> Yes
<p>13. Within the past five years, has your state (i.e., Governor, legislature, planning department) directly or in partnership with major private or public stakeholders, convened or funded comprehensive studies, commissions, or panels to review state or local rules, regulations, development standards, and processes to assess their impact on the supply of affordable housing?</p>	<input type="checkbox"/> No	<input type="checkbox"/> Yes
<p>14. Within the past five years, has the state initiated major regulatory reforms either as a result of the above study or as a result of information identified in the barrier component of the states' "Consolidated Plan submitted to HUD?" If yes, briefly list these major regulatory reforms.</p>	<input type="checkbox"/> No	<input type="checkbox"/> Yes
<p>15. Has the state undertaken any other actions regarding local jurisdiction's regulation of housing development including permitting, land use, building or subdivision regulations, or other related administrative procedures? If yes, briefly list these actions.</p>	<input type="checkbox"/> No	<input type="checkbox"/> Yes
<p>Total Points:</p>		



May 7, 2007

Aaron Payment, Chairperson
Sault Ste. Marie Tribe of Chippewa Indians
523 Ashmun St.
Sault Ste. Marie, MI 49783

Dear Mr. Payment:

North Star Habitat for Humanity is pleased to provide this letter of support to Sault Tribe and its Rural Housing and Economic Development (RHED) application.

The proposed project of constructing affordably priced homeownership homes for low income families supports the mission of our agency "To build decent, affordable homes for Gods' people in need."

North Star Habitat for Humanity recognizes the need for affordably priced homes in Mackinac County, MI. Our agency is looking to expand our services in this area also. We look forward to partnering with you on future housing projects.

Sincerely,

A handwritten signature in black ink that reads "Ted Curry".

Ted Curry
Executive Director
North Star Habitat for Humanity



HOUSING OPPORTUNITIES MADE EQUAL



396 NORTH STATE ST.
ST. IGNACE, MI 49781
E-mail: home@lighthouse.net

PHONE: 906-643-6239
FAX: 906-643-7009

May 7, 2007

Aaron Payment, Chairperson
Sault Ste. Marie Tribe of Chippewa Indians
523 Ashmun St.
Sault Ste. Marie, MI 49783

Dear Mr. Payment:

Housing Opportunities Made Equal of Mackinac County (H.O.M.E.) is pleased to provide this letter of support and commitment to Sault Tribe and its Rural Housing and Economic Development (RHED) application.

The proposed project of constructing affordably priced energy conservative homes mirrors the mission of our agency. H.O.M.E. of Mackinac County is a not-for-profit organization established to facilitate, arrange and create affordable home ownership.

H.O.M.E. staff will assist preparing recipients for home ownership by partnering to provide home ownership counseling. Counseling will include, but not limited to:

- Financial literacy – budgeting and credit as related to home ownership
- Financing a home and the closing process
- Basic home and financial maintenance

H.O.M.E. of Mackinac County looks forward to a continuing partnership with the Sault Ste. Marie Tribe of Chippewa Indians as we move toward our vision of Mackinac County as a place where all people are in adequate, affordable homes, resulting in a positive effect on families, children, and adults toward the betterment of the community.

Please feel free to contact me with any questions or concerns.

Sincerely,

A handwritten signature in cursive script that reads "Lori S. Pieri".

Lori S. Pieri
Executive Director



RESOLUTION NO: 2007-66

U. S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT (HUD) FY 2007 RURAL HOUSING & ECONOMIC DEVELOPMENT (RHED) GRANT

WHEREAS, the Sault Ste. Marie Tribe of Chippewa Indians is a federally recognized Indian Tribe organized under the Indian Reorganization Act of 1934, as amended; and

WHEREAS, the Department of Housing and Urban Development (HUD) has solicited a funding opportunity (FR-5100-N-02) for the Rural Housing & Economic Development (RHED) Grant; and

Min Waban Dan

Administrative Office

523 Ashmun Street
Sault Ste. Marie
Michigan

49783
Phone

906.635.6050
Fax
906-635.4969

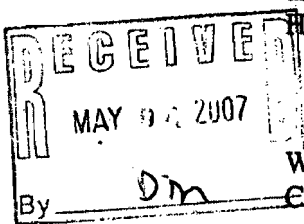
Government Services
Membership Services

WHEREAS, the purpose of the Rural Housing & Economic Development (RHED) Grant is to provide support for innovative housing and economic development activities in rural areas with activities including but not limited to providing new construction utilizing innovative and energy efficient techniques; acquisition of land and demolition of buildings; purchase of construction materials; homeownership counseling; conducting conferences and provision of direct financial assistance to homeowners; and

WHEREAS, the Housing Authority is seeking to create affordable self-help housing solutions for its programming and clientele; and

WHEREAS, the Housing Authority require additional funding to create and increase homeownership opportunities; it is recommended that a grant be submitted by the Housing Authority to procure \$300,000 to better serve Tribal members.

NOW, THEREFORE, BE IT RESOLVED, that the Sault Tribe Housing Commission hereby authorizes the Sault Tribe Housing Authority or its duly authorized representative, to submit an application requesting \$300,000 for the FY 2007 Rural Housing & Economic Development Grant (RHED), administered by the Department of Housing & Urban Development (HUD) to hire an additional Homebuyer Advocate; build 4 homes, provide Construction trade training, educate consumers, and provide affordable housing assistance for Tribal families; and leverage this grant with \$367,450 from the Indian Housing Block Grant (NAHASDA).



CERTIFICATION

We, the undersigned, as Chairperson and Secretary of the Sault Ste. Marie Tribe of Chippewa Indians, hereby certify that the Board of Directors is composed of 13 members, of whom 10 members constituting a quorum were present at a meeting thereof duly called, noticed, convened, and held on the 2 day of May 2007; that the foregoing resolution was duly adopted at said meeting by an affirmative vote of 9 members for, 0 members against, 0 members abstaining, and that said resolution has not been rescinded or amended in any way.

Aaron Payment
Aaron Payment, Tribal Chairperson
Sault Ste. Marie Tribe of
Chippewa Indians

Lana Causley
Lana Causley, Secretary
Sault Ste. Marie Tribe of
Chippewa Indians



RESOLUTION NO: 04-2307C
U. S. Department of Housing and Urban Development (HUD)
FY 2007 Rural Housing & Economic Development (RHED) Grant

WHEREAS, the Sault Ste. Marie Tribe of Chippewa Indians is a federally recognized Indian Tribe organized under the Indian Reorganization Act of 1934, as amended; and

WHEREAS, the Department of Housing and Urban Development (HUD) has solicited a funding opportunity (FR-5100-N-02) for the Rural Housing & Economic Development (RHED) Grant; and

Housing Authority

154 Parkside

Kincheloe

Michigan

49788

Phone

906.495.5598

Fax

906.495.5981

WHEREAS, the purpose of the Rural Housing & Economic Development (RHED) Grant is to provide support for innovative housing and economic development activities in rural areas with activities including but not limited to providing new construction utilizing innovative and energy efficient techniques; acquisition of land and demolition of buildings; purchase of construction materials; homeownership counseling; conducting conferences and provision of direct financial assistance to homeowners; and


WHEREAS, the Housing Authority is seeking to create affordable self-help housing solutions for its programming and clientele; and

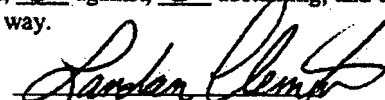
WHEREAS, the Housing Authority require additional funding to create and increase homeownership opportunities; it is recommended that a grant be submitted by the Housing Authority to procure \$300,000 to better serve Tribal members.

NOW, THEREFORE, BE IT RESOLVED, that the Sault Tribe Housing Commission hereby authorizes the Sault Tribe Housing Authority or its duly authorized representative, to submit an application requesting \$300,000 for the FY 2007 Rural Housing & Economic Development Grant (RHED), administered by the Department of Housing & Urban Development (HUD) to hire an additional Homebuyer Advocate, build 4 homes, provide Construction trade training, educate consumers, and provide affordable housing assistance for Tribal families; and leverage this grant with \$367,450 from the Indian Housing Block Grant (NAHASDA).

CERTIFICATION

5 We, the undersigned, as Chairperson and Secretary of the Sault Ste. Marie Tribe of Chippewa Indians Housing Authority, certifies that the Housing Commission is composed of 7 members, members constituting a quorum were present at the meeting thereof duly called, noticed, convened and held on the 23 day of April, 2007; that the foregoing resolution, was adopted at the said meeting by an affirmative vote of members 4 for, 0 against, 0 abstaining; and that said resolution has not been rescinded or amended in any way.


Veronica L. Hickman, Chairperson
Sault Ste. Marie Tribe of
Chippewa Indians
Housing Authority Commission


Landan Clement, Secretary
Sault Ste. Marie Tribe of
Chippewa Indians
Housing Authority Commission



June, 4 2007

Housing Authority

154 Parkside

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49788

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906.495.5598

Fax

906.495.5981

Aaron Payment, Chairperson
Sault Ste. Marie Tribe of Chippewa
Indians 523 Ashmun St.,
Sault Ste. Marie, MI 49783

Dear Mr. Payment:

Sault Tribe Housing Authority is in full support of the Sault Ste. Marie Tribe of Chippewa Indians Rural Housing and Economic Development grant application and ready to partner if the grant is funded.

The proposed innovative housing project of constructing affordably priced energy conservative homes for low income tribal members in Mackinac County is needed.

Sault Tribe Housing will provide labor through its own Force Account construction crews to build the homes. This will include, but not limited to, committing financial resources for and administering all subcontracts necessary to complete the homes.

Sault Tribe Housing will provide the balance of the funding to hire a Homebuyer Advocate.

We currently provide homebuyer education classes and will expand our services to include participants selected for the innovative housing program.

NAHASDA funds in the cash amount of \$262,826 are committed to the project.

- | | |
|---------------------------------------|----------|
| • Construction Crew labor | \$76,876 |
| • Homebuyer Advocate, wages/fringe | \$68,568 |
| • Construction subcontracts/site work | \$96,000 |
| • Training/Travel | \$14,704 |
| • Office Supplies/Computer/Printer | \$6,678 |

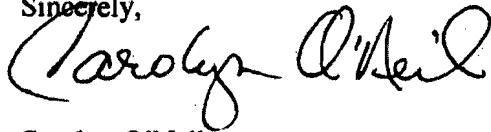
In-kind contributions in the amount of \$104,624 are committed to this project.

- | | |
|---------------------------------------|----------|
| • Grant/Project Administration | \$91,124 |
| • Homeownership Educational Materials | \$13,500 |

If the RHED grant is awarded, as the Housing Authority Division Director, I am authorized and willing to sign a legally binding agreement to fund and perform housing activities as outlined in the grant application.

I applaud the creative approach and efforts to provide innovative housing services and strongly recommend funding for this badly needed program. We will fully cooperate with this program and will insure projects and tasks of the Housing Authority are completed on time.

Sincerely,

A handwritten signature in black ink that reads "Carolyn O'Neil". The signature is written in a cursive style with a large, looping initial 'C'.

Carolyn O'Neil
Division Director

Sault Ste. Marie Tribe of Chippewa Indians

Housing Authority Financial Statement

A firm commitment to

2007 Rural Housing
& Economic Development (RHED) Grant
(Innovative Housing & Economic Development)



Sault Ste. Marie Tribe of Chippewa Indians

2007 RURAL HOUSING & ECONOMIC DEVELOPMENT PROGRAM

SAULT STE MARIE TRIBE OF CHIPPEWA INDIANS
(INNOVATIVE HOUSING & ECONOMIC DEVELOPMENT)

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Attachments

Documents of Firm Commitment

Sault Tribe of Chippewa Indians - Resolution

Sault Tribe Housing Authority - Resolution

Sault Tribe Housing Authority - Letter of Firm Commitment

Sault Tribe Housing Authority - Financial Statement

Letters of Support

North Star Habitat for Humanity

H.O.M.E. of Mackinac County

HUD Forms

(SF-424; SF-LLL; HUD 2880; HUD 2994-A; HUD 96010; HUD 424-CB; HUD 424-CBW;
& HUD 27300)

You are our Client!
Grant Applicant Survey

**U.S. Department of Housing
 And Urban Development**
 Office of Departmental Grants
 Management and Oversight

OMB No. 2535-0116 (exp. 12/31/2008)

The information collection requirements contained in this document have been approved by the Office of Management and Budget (OMB) under the Paperwork Reduction Act of 1995 (44U.S.C. 3501-3520). This agency may not collect this information, and you are not required to complete this form, unless it displays a currently valid OMB control number. Public reporting burden for this collection is estimated to average 30 minutes per response, including the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. All information collection contained in this Survey is optional.

The Department of Housing and Urban Development is trying to provide a more user friendly, customer driven funding process. Please let us have your comments and recommendations for improvements to the Notice of Funding Availability Application and forms and/or the Electronic Grant Application Outreach process. You can complete and submit this survey and attach it to your electronic application or you mail directly to: Department of Housing and Urban Development, 451 7th Street, SW – Room 3156, Washington, DC 20410.

Instructions. Listed below are several questions regarding outreach conducted by the Federal Government to prepare organizations for the Grants.gov registration process, the retrieval of funding opportunities, and submission of electronic applications. The grading scale below provides options from extremely helpful to not applicable. In the box provided, grade the government on its outreach efforts from O-None thru G-Not applicable to my needs. Section seven provides space for you to make SUGGESTIONS FOR IMPROVEMENT, please identify the section you are commenting on. Field level help is available by click on the F1 key.

O= None A = Extremely helpful B = Somewhat helpful C = Helpful D = Not very helpful
 F = Not helpful G = Not applicable to my needs

Section 1 – Electronic Grant Application Outreach Provide details about the type of information you received from HUD about Grants.gov as indicated below.

1. The brochure(s)/guide(s) (insert title(s)): N/A	Grade: O-None
2. Title of the workshop(s) /conference(s)/meeting(s)/training/forum(s) N/A	Date attended: Grade: O-None
3. Title(s) of satellite broadcast(s): RHED webinar	Date(s): Grade: 4/12/07 B-Somewhat helpful
4. Did you receive information from the Agency Call Center? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No If yes, please provide the date(s) and rate the quality of assistance received.	Date(s): Grade: O-None
5. Did you receive information from the Grant.gov Contact Center? ? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No If yes, please provide the date(s) and rate the quality of assistance received.	Date(s): Grade: O-None
6. How could we improve our communications to you and others like you (please explain)? Our agency is satisfied with current communications	

Section 2 – Electronic Grant Application Registration Process

1. Did you find the Grants.gov website information on registration clearer and easier to understand than last year? Yes No
2. Do you have access to IBM compatible software? Yes No
3. Do you have Internet access within your office or division? Yes No

If no, to question 3, please answer the following questions. Is the access within:

- a. Within your organization? Yes No
- b. Available in your building? Yes No

- c. Available at home?
 d. Available within 1 mile of where you work?
 e. Available within 5 miles of where you work?
 f. Available more than 5 miles of where you work?
4. Do you have problems with Internet access due to any of the following?
 Cost?
 Reliability?
 Office access rights?
 Poor quality reception?

Yes No
 Yes No
 Yes No
 Yes No

Yes No
 Yes No
 Yes No
 Yes No

Section 3 – Funding Opportunities

Please provide CFDA Number for funding opportunity are you commenting on.	Insert CFDA numeral: 14.250
1. Did you find the Submission Checklist helpful?	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No
2. Were the Funding Opportunity instructions clearer and easier to follow than last year?	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No
3. Were the Program specific funding opportunity instructions clearer and easier to follow than last year?	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No
4. Did you find sections of the funding opportunity duplicative?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
5. If yes, to any of the questions above, identify the section(s) and areas for streamlining the redundant information.	

Section 4 – Finding Grant Opportunities

1. Was it easier to find the Finding Opportunities on-line through Grants.gov than previous methods?	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No
2. Based on previous years, how easy was it to find grants in the	Choose from dropdown
a. Federal Register	A little easier
b. Trade journals	A lot easier
c. Agency websites	A little easier
3. How could finding grant opportunities be improved (please explain)? Did not experience difficulty in finding grant opportunities.	

Section 5 – Applying for Grant Opportunities

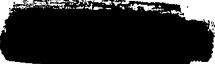
1. How many people were involved in completing the application submission?	Number: 2
2. Did you find the electronic application useful for dissemination purposes?	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No
3. Did the same individual who downloaded the grant application submit the application?	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No
4. Did you know where to look for instructions for completing and submitting the application?	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No
5. At what point in the process did you download and read the Application Instructions?	B-After looking at the application
6. What Section of the Electronic Application Desktop Guide were most useful?	
7. How could the Electronic Application Desktop Guide be improved (please explain)? <u>NO</u>	


8. Did you find the Submission Tips helpful?	Grade A-Extremely helpful
9. Did you find the NOFA Application Submission Checklist helpful?	Grade A-Extremely helpful
10. Did you know how to use the attachment form in the application package?	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Do not know
11. Did you have a problem saving your application?	<input type="checkbox"/> Yes <input type="checkbox"/> No <input checked="" type="checkbox"/> Do not know

Section 6 – Applicant Information

Organization Legal Name Sault Ste. Marie Tribe of Chippewa Indians

Address 523 Ashmun St. City Sault Ste. Marie State MI

Zip Code 49783 Telephone Number: (including area code) 

Contact Name: Joni Talentino Email Address 

Section 7 – Suggestions

For improving the Electronic Grant process, please specify below. Please identify the section you are commenting on.

No comment.

**Certification of Consistency
with the Consolidated Plan**

**U.S. Department of Housing
and Urban Development**

I certify that the proposed activities/projects in the application are consistent with the jurisdiction's current, approved Consolidated Plan.
(Type or clearly print the following information:)

Applicant Name: Sault Ste. Marie Tribe of Chippewa Indians

Project Name: RHED Innovative Housing and Economic Development

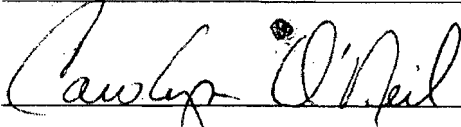
Location of the Project: Mackinac County, MI 49781

Name of the Federal Program to which the applicant is applying: HUD - Rural Housing & Economic Development

Name of Certifying Jurisdiction: Sault Ste. Marie Tribe of Chippewa Indians Housing Authority

Certifying Official of the Jurisdiction Name: Carolyn O'Neil

Title: Housing Division Director

Signature: 

Date: June 4, 2007

2007 RURAL HOUSING & ECONOMIC DEVELOPMENT PROGRAM

**SAULT STE MARIE TRIBE OF CHIPPEWA INDIANS
(INNOVATIVE HOUSING & ECONOMIC DEVELOPMENT)**

<p>RATING FACTOR ONE RELEVANT ORGANIZATIONAL EXPERIENCE</p>
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The Tribe operates under a Constitution and By-laws approved in November 1975 by the Secretary of Interior. A 13-member Board of Directors as duly elected by the tribal membership and representing five (5) geographic election units in Michigan's eastern Upper Peninsula governs the Sault Ste. Marie Tribe of Chippewa Indians. The Chairman's position is elected at large.

Federal recognition allowed the Tribe to contract with the federal government for basic services. The powers of the Tribe's Board of Directors are set forth in the Constitution and include the power to enact and enforce ordinances to govern tribal lands, to establish economic development and to expend funds for the betterment of the community.

The Sault Tribe has grown steadily since 1975. Today, its membership exceeds 31,000—the largest tribe in Michigan and one of the largest in the nation. Of the tribal members who live in Michigan, the majority reside in the seven county service area. The Tribe's service area is located in the Upper Peninsula and includes Alger, Chippewa, Delta, Luce, Mackinac, Marquette, and Schoolcraft counties, with the largest membership concentrations in the counties of Chippewa and Mackinac.

The central mission of the Tribe is to serve the needs of its members, whether they live on or off reservation and trust lands. The Tribe currently administers numerous social and economic programs aimed at increasing the per capita income of \$13,217.00 annually.

If awarded, RHED assistance will expand the applicant's capacity to implement and sustain innovative housing services.

The applicant will partner with the Tribally Designated Housing Entity of the Sault Ste. Marie Tribe of Chippewa Indians. The Sault Tribe Housing Authority was organized in 1974 and maintains

full-time staff for development and administrative functions. The Housing Authority is responsible for the administration of \$4.8 million annual (NAHASDA) grant program and implementation of the Tribe's Indian Housing Plan (IHP.)

The Housing Authority is responsible for management and maintenance of 498 housing units owned by the Tribe, including all administrative and leasing responsibilities in response to the membership's need for affordable housing. For the past ten (10) years, the Housing Authority has successfully written and implemented the Tribe's annual Native American Housing Assistance and Self-Determination Act (NAHASDA) grant, with an annual budget of \$4.8 million.

In addition, a Housing Board of Commission, with low-income representation, approves policy and monitors the administration of the Housing Authority. The applicant's staff is qualified and demonstrates organizational capacity to administer a \$300,000 RHED innovative housing grant.

Administrative and Technical Staff

➤ Carolyn O'Neil, Housing Division Director – Sault Tribe member, employed with Sault Tribe for over twenty (20) years. Her experience includes fifteen (15) years of daily administration of the Tribe's HUD funded housing program. In 2002, she assumed the role of Housing Division Director, in which she administered the Home Improvement Program, provided oversight and direction for the Tribe's Real Estate department and for profit rental housing programs. She is a certified Housing Manager. She has successfully developed the *Five Year Indian Housing Plan* and has been awarded nearly twenty-four (24) million dollars for the Tribe's NAHASDA housing program since becoming the Division Director.

➤ [REDACTED], Housing Deputy Director, Project Director – Sault Tribe member, employed with Sault Tribe for [REDACTED] experience includes [REDACTED]
[REDACTED]
including grant preparation and successful administration of grants. As the Deputy Director, [REDACTED] is responsible for monitoring and managing daily operations, developing and administering

budgets, and supervising staff in the areas of Accounting, Collections, Resident Services, and Homeownership. [REDACTED] is also responsible for new program development within the Housing Authority.

➤ [REDACTED] Construction Project Manager – Sault Tribe member, employed with Sault Tribe for [REDACTED] experience includes [REDACTED]. As the [REDACTED] is responsible for bid packaging and awards; monitor subcontracts for mechanical, plumbing, heating and foundations; and timely completion according to construction schedule. [REDACTED] has also supervised housing rehabilitation projects.

The Sault Tribe has JD Edwards Financial Accounting Software and the accounting department follows standard accounting procedures. In addition, the accounting staff has over 50 years experience in this field and a series of controls have been established.

The applicant's core staff, outside consultants, and partnerships have significant recent and relevant work experience, which will ensure that RHED funds are utilized effectively and in a timely fashion. The applicant's core staff has performed responsibilities under the Indian Housing Plan and in connection with the NAHASDA grant successfully over the past ten (10) years. Furthermore, the Sault Tribe is a current recipient of a 2005 Rural Housing and Economic Development (RHED) Grant award for capacity building (\$150,000); and has met all the federal reporting requirements including but not limited to proposed project outcomes and respective timelines. Most notably, the new full-time staff position funded by the 2005 RHED Capacity Building Grant, has increased Housing Authority programming through revenues of \$29,000 in grant awards.

2007 RURAL HOUSING & ECONOMIC DEVELOPMENT PROGRAM

SAULT STE MARIE TRIBE OF CHIPPEWA INDIANS
(INNOVATIVE HOUSING & ECONOMIC DEVELOPMENT)

RATING FACTOR TWO
NEED AND EXTENT OF THE PROBLEM

The applicant has identified a need to increase innovative housing and economic development for Tribal membership and hire staff in order to expand its role in providing housing and economic opportunities in Mackinac County, MI. RHED funds (\$300,000) will be utilized to construct four (4) homes, provide affordably priced housing opportunities, provide economic development opportunities, and reduce impediments to fair housing through methods specified in Michigan's *Consolidated Plan* and the Tribe's *Indian Housing Plan*, over a thirty-six (36) month period. This project is designed to directly address the problem of rural poverty and the lack of housing opportunity on and off the reservation in Mackinac County, Michigan for low-income Tribal members.

The need for this project is demonstrated in a number of ways:

- The poverty rate on the Mackinac County Sault Tribe Reservation is 47%
- The unemployment rate on the reservation is estimated to be 35.8%
- Other indicators of social and economic decline include:

Crime: A high crime rate in the target area – approximately 589 crimes ranging from larceny, fraud, arson, assault and up to murder occurred in 2005. (2005 Michigan State Police Criminal Justice Center)

Substandard Housing: Sault Tribe service area has significant substandard housing. The average housing units in the target area is between 25 to 65 years old. It is estimated that 25% of these units are in substandard condition.

Overcrowded Housing: Sault Tribe reservation has a significant problem of overcrowded housing. The average number of persons per rental unit in Sault Tribe service area is 3.36, which is 1.4 times the national average of 2.4 (US Census 2000).

Rent-burdened families: Rent burden is a significant problem in Sault Tribe Service Area, with 31.4% of renters paying 30% or more of annual income toward housing costs (US Census 2000).

Lack of Housing Units: The HUD Indian Housing Block Grant notes a shortage of 2,181 housing units' in the Sault Tribe service area.

Indicators of Distressed Communities

The Home Mortgage Disclosure Act (HMDA) data of 2003 reports American Indian borrowers as the lowest percentage of home mortgage loans processed from 1993 - 2003. The average number of mortgages processed was only 17,321 compared to the average of over 3,000,000 white borrowers securing a mortgage during the same time frame.

The Housing Assistance Council (HAC) indicates housing conditions for rural minorities are more likely than others to live in substandard and cost burdening housing, and more likely to be poor. Homeownership issues cited by HAC for rural minority communities include 1) Housing values are significantly lower for minorities in these counties than for white, non-Hispanic owners, 2) Sub prime and manufactured home loans are more prevalent, 3) Having increased levels of high priced lending costs that strip equity from borrowers; and 4) Positive by-products of affordable homeownership do not accrue for many of these rural minorities (HAC, 2002).

These HAC findings are substantiated for the proposed project by the 2000 Census, where the Tribes' targeted project area and Native American population have a much higher proportion of persons and families living below the poverty level than the rest of the state.

	Mackinac County		Sault Tribe Reservation Mackinac County		National Average	Michigan State Average
	Number	Percent	Number	Percent	Percent	Percent
Poverty Rate	1,235	10.5%	75	47%	9.2%	10.5%
Unemployment	652	9.9%	-	35.8%	5.5%	3.7%

Sources: Poverty Rate – 2000 US Census
 Unemployment – 2006 US Bureau of Labor Statistics
 Sault Tribe Housing Demographics Report May 2007

Per Capita Income in Mackinac County, MI is reported as the following:

Tribal Service Area by County	Tribal Enrollment	Native American Per Capita Income	Total Population Per Capita Income	Difference	Native Per Capita Income as Percent of Total Population's
Mackinac	2,675	13,217.00	17,777.00	(4,560.00)	74.35%

Sources: US Census 2000 & Sault Tribe Enrollment Department

Further evidence of local impediments to fair housing choices include a 2006 *Homeownership Survey* of Sault Tribe Housing Authority tenants in which 73% of residents felt they would not be able to purchase a home due to lack of savings, 65% stated they have poor credit, 29% have been denied loans in the past, and 16% listed they have no credit history; reflecting barriers to homeownership for the target population. Population growth in the Tribe's service area and lack of decent, safe, sanitary and affordable housing opportunities represents a significant problem in the county service areas of the Tribe. Issues of rent burden for the target area consists of 20% of renters paying 30% or more of annual income toward housing costs. (US Census 2000)

Indicators of Decline

High unemployment, large families, an aging population, critically substandard housing, crime, alcohol abuse, and dependence on welfare are some of the poverty-related problems that

have confronted the Tribe. Economic decline is indicated by the number of workers in families. This information is important from two aspects: 1) This data reflects the income received by the family, and 2) It also relates to the social situation of the family in the economy. Many Tribal families report “no workers” in the family. This information suggests that many families in this community are under a high degree of financial stress. Economic decline is further demonstrated by the median family income. The median family income of the target population is \$13,217.00. This reinforces the conclusion that many families in this community are under financial stress. Average national median family income during the same period was over \$43,318 per year.

The Sault Tribe has a significant problem of overcrowded housing. The average number of persons per rental unit in the Sault Tribe service area is 3.36, which is 1.4 times the national average of 2. Also, while the national rate has been declining, the rate in the Sault Tribe service area has been increasing. (US Census 2000).

The HUD Indian Housing Block Grant notes a shortage of 2,181 housing units in the Sault Tribe service area. In addition, a recent Housing Authority *St. Ignace Area – Casino Employee Survey* (2007) reports considerable client need for adequate housing in proximity to their place of work within Mackinac County, MI.

Demographics of Distress – Special Factors

One hundred percent (100%) of the population to be served meets the definition of “eligible rural area” as described in Section V. 2.4.c. of the RHED NOFA, a federally recognized Indian tribe.

Our children and families all too often live well below the median income base for this region and do not have access to adequate housing options. If awarded, the RHED grant will expand the applicant’s ability to implement innovative housing strategies and economic development opportunities within Mackinac County, MI, a highly under-served rural community.

2007 RURAL HOUSING & ECONOMIC DEVELOPMENT PROGRAM

SAULT STE MARIE TRIBE OF CHIPPEWA INDIANS (INNOVATIVE HOUSING & ECONOMIC DEVELOPMENT)

RATING FACTOR THREE SOUNDNESS OF APPROACH
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The Sault Tribe, through a RHED award (\$300,000), will produce a self-sustaining innovative housing and economic development program in Mackinac County, MI. The applicant believes that the prospective innovative housing and economic development program will reduce impediments to fair housing and be self-sustaining within 36 months.

Project Deliverables

Sault Tribe is proposing to increase innovative housing and economic development within Mackinac County, MI for Tribal members. Project activities include enhancing its current Homeownership Opportunity Program with credit repair, home maintenance and foreclosure prevention counseling. Enroll twenty (20) participants in economic development opportunities including but not limited to Individual Development Accounts (IDAs.) Four (4) affordably priced homes will be constructed for low-income minority families. Construction practices will include utilizing energy efficient, Green Building, and Energy Star best-practices and materials throughout project implementation. One (1) full-time Homebuyer Advocate will be hired and retained after the 36 months to provide linkages between economic development and participants. This grant will provide continued employment for at least five (5) construction trades staff. This project addresses the following HUD Priorities: 1.) Increase homeownership opportunities 2.) Promote decent affordable housing 3.) Strengthen communities 4.) Ensure equal opportunity in housing 5.) Embrace high standards of ethics, management, and accountability 6.) Promote participation of faith based and other community organizations. This project also addresses the following Michigan Consolidated Plan (MCP) Goals: 1.) Expand the availability and supply of safe, decent, affordable, and accessible rental housing for low and extremely low-income families 2.) Improve and preserve

the existing affordable housing stock and neighborhoods 3.) Increase homeownership opportunities for individuals and families by reducing the costs of homeownership. 4.) Establish a suitable living environment and expand economic opportunities for low-income people thru economic development and infrastructure development. Implementation will occur along with evaluations of participants and services as demonstrated in the HUD RHED Work Plan and Logic Model.

Sault Ste. Marie Tribe of Chippewa Indians - RHED Grant Work Plan 2007

WORK PLAN Task	Year 1		Method of Evaluation	Assumptions
	Date	Budget		
Provide homeownership education. Construct homeownership homes utilizing energy efficient, Green Building and Energy Star best-practices for purchase by low-income participants.				
Awarded RHED funding from HUD	Dec-07		Job description, marketing brochures, applications, participant sign-in sheets, participant pre and post test scores, land purchase agreement, credit repair curriculum, environmental review documents, and signed participant IDA agreements will be kept on file and provided to agency as required. Application will be submitted for FHLB HOPreserve funds.	1. Land is available for purchase. 2. Poor credit is a barrier for participants to obtain financing. Credit counseling will remove barrier. 3. Will receive 60 Applications for new Homeownership program. 4. Homebuyer Education classes will prepare 20 participants to enroll in the IDA program. 5. Two Participants will be selected to purchase homes to be constructed in 2009.
Hire Homebuyer Advocate	Feb-07	\$45,000		
Apply for FHLB HOPreserve funds	Feb-07			
Apply for FHLB AHP funds				
Research and Identify available land for purchase in Mackinac County	Mar-07			
Develop and implement a recruitment initiative for potential homebuyers	May-07			
Application intake/complete financial assessments	Jul-07			
Purchase land	Aug-07	\$35,000		
Develop and implement credit repair counseling for low income tribal members. Continue counseling for grant term and beyond.	Aug-07			
Begin Homebuyer education classes, continue for grant term and beyond.				
Begin plans for Homeownership Fair to be held in May 2008				
Complete Environmental review of building site	Sep-07			
Enroll participants in existing existing IDA savings program	Oct-07			

Sault Ste. Marie Tribe of Chippewa Indians - RHED Grant Work Plan 2007

WORK PLAN Task	Year 2		Method of Evaluation	Assumptions
	Date	Budget		
Provide homeownership education. Construct homeownership homes utilizing energy efficient, Green Building and Energy Star best practices for purchase by low-income participants.				
Selected participants (homebuyers) choose floor plan of home	Dec-08		Signed contracts with participants to purchase home, mortgage financing documents, training sign in sheets, homeownership fair participants & Vendor sign in sheets, subcontracts, force account labor files, & construction permits will be kept on file and provided to funding agency as required.	1. Seven participants are able to secure conventional financing. 2. Two (2) homes will be constructed 3. Homeownership Fair will educate 75 individuals on homeownership awareness. 4. Two families move into new homes. 5. Five families purchase exist homes
Individual and monthly credit repair counseling continues	2009			
Individual and monthly education classes continue				
Meet with and assist homebuyers secure mortgage financing	Jan-09			
Develop & solicit bids for subcontract work	Feb-09			
Apply for FHLB HOPreserve funds				
Award subcontract work	Apr-09			
Hold a Home Ownership Fair	May-09			
Begin construction of 2 homes		\$110,000		
Homebuyers close on their newly constructed homes and move-in	Nov-09			

WORK PLAN Task	Year 3		Method of Evaluation	Assumptions
	Date	Budget		
Provide homeownership education. Construct homeownership homes utilizing energy efficient, Green Building and Energy Star best practices for purchase by low-income participants.				
Selected participants choose floor plan of home	Dec-09		Signed contracts with participants to purchase home, mortgage financing documents, training sign in sheets, subcontracts, force account labor files, and construction permits will be kept on file and provided required.	1. Four participants are able to secure conventional financing. 2. Two (2) homes will be constructed. 3. The homes are energy wise, reduce energy costs. 4. Two families move into new homes. 5. Two families purchase existing homes.
Individual and monthly credit repair counseling continues	2010			
Individual & monthly Homebuyer education classes continue				
Meet with & assist homebuyers secure mortgage financing	Jan-10			
Develop & solicit bids for subcontract work	Feb-10			
Apply for FHLB HOPreserve funds				
Award subcontract work	Apr-10			
Begin construction of 2 homes	May-10	\$110,000		
Homebuyers close on their newly constructed homes and move-in	Nov-10			

The RHED funds will directly result in the applicant's ability to address the needs identified in Rating Factor 2. The populations that will be served are identified as very low-income, rent burdened rural families who would not have received services otherwise under Rating Factor 2. The applicant believes that the RHED innovative housing and economic development program will result in the increased availability of safe, innovative, and affordable housing. This project will produce both immediate and long term results.

Administrative Controls

The applicant will seek input from the Tribal Board of Directors and Housing Commission in order to assist with meeting the goals and objectives of the program. The Project Director will monitor the Housing Authority's implementation of the RHED grant. Progress will be evaluated as part of the applicant's routine management oversight process. The applicant has demonstrated its ability to produce results in a timely fashion.

The applicant believes that the thirty-six (36) month innovative housing and economic development program is aggressive and that the schedule and budget are based on considerable cost savings in staffing and construction projects through the project design.

The applicant will ensure that the identified outcomes are achieved and will provide all necessary management and reporting to guarantee that outcomes will be tracked and completed within the contract period. The applicant will comply with the requirements of Section III of the general section in the SuperNOFA; will adhere to an accounting system as described in OMB circular #A-87 and A-133; and administrative requirements of 24 CFR part 85. The applicant agrees to administer all applicable fair housing and equal credit opportunity laws in the marketing and management of the project. The applicant will enter into written contracts with all development and business partners to clearly define roles, responsibilities and tasks designed to meet the program objectives. The RHED program is planned and scheduled for measurable outcomes with major tasks clearly identified. The program is ready to proceed immediately upon award of RHED funds. All other commitments and planning requirements are in place for an immediate start of the program.

It is our goal, with continued funding from various sources, to eliminate substandard housing and impediments to fair housing for all our low-income Tribal members. By implementing this program, we will be on our way to achieving this goal.

**Sault Ste. Marie Tribe of Chippewa Indians
RHED Innovative Housing and Economic Development Grant FY2007**

Budget Category	BUDGET SUMMARY	
	<u>NAHASDA (Leveraged)</u>	Amount <u>RHED</u>
A. Personnel	\$42,360 (cash)	\$45,000
Personnel	\$91,124 (in-kind)	\$0
B. Fringe Benefits	\$26,208 (cash)	\$0
C. Travel	\$14,704 (cash)	\$0
D. Supplies	\$20,178 (cash)	\$0
E. Construction (labor)	\$76,876 (in-kind)	\$220,000 (Materials)
F. SubContracts	\$68,000 (cash)	\$0 Only
G. Other	\$28,000 (cash)	\$35,000
Total Direct Costs		\$367,450
TOTAL PROJECT COSTS		\$667,450
Federal Request	<u>\$300,000</u>	
Leveraged Amount	<u>\$367,450</u>	

BUDGET NARRATIVE

A. Personnel:

Includes Housing Authority Staff: Carolyn O'Neil, Director (312 hrs) for Project Oversight, and [REDACTED] Construction Project Manager (2,000 hrs) for Construction Management; and [REDACTED] for Project Implementation and Management (936 hrs) for this project. An existing Homebuyer Advocate for home ownership education/IDA enrollment is calculated at 1,560 hrs.

B. Fringe Benefits:

Fringe benefits costs are federal rate for proposed Homebuyer Advocate.

C. Travel: Includes service area mileage/fleet and training travel.

D. Supplies:

Office, educational materials, printing, marketing, and meeting supplies.

E. Construction:

Includes labor wages and materials.

F. Consultation /Subcontracts:

Technical Specialists as applicable (Electrical, Heating, & Plumbing).

G. Other Costs: Includes land acquisition and site work expenses.