

TO APPROVE THE DESIGNATION OF EIGHT COUNTIES IN ARKANSAS AS SERVICE AREAS FOR THE HOUSING AUTHORITY OF THE CHOCTAW NATION OF OKLAHOMA FOR THE PURPOSE OF THE SECTION 184 LOAN PROGRAM

IN THE TRIBAL COUNCIL OF THE CHOCTAW NATION

RONALD PERRY INTRODUCED THE FOLLOWING COUNCIL BILL

A COUNCIL BILL

TO APPROVE and designate the counties of Little River, Sevier, Polk, Scott, Howard, Logan, Montgomery, and Yell in the state of Arkansas as service areas of the Housing Authority of the Choctaw Nation of Oklahoma for the purpose of the Section 184 Home Loan Guarantee Program.

WHEREAS, the Section 184 Home Loan Guarantee Program (the "Section 184 Program") is a home mortgage product designed for American Indians, American Indian families, tribes, and Tribally Designated Housing Entities (TDHE), such as the Housing Authority of the Choctaw Nation of Oklahoma (HACNO);

WHEREAS, the Section 184 Program allows Native Americans to buy a home with a low-down payment and flexible underwriting;

WHEREAS, the Section 184 Program can be used on and off Native American land;

WHEREAS, the Section 184 Program allows for TDHE's to assist Native Americans buying homes on Indian land or in areas where the Indian Housing Authority is authorized to provide housing;

WHEREAS, under the U.S. Housing and Urban Development (HUD) rules, a tribe may designate areas outside of tribal geographical boundaries to allow Native Americans to apply for the Section 184 Program;

WHEREAS, HUD requires that tribes pass a resolution declaring certain areas as service areas so that Native Americans that live outside tribal geographical boundaries can apply to the Section 184 Program;

WHEREAS, the Choctaw Nation of Oklahoma (the "Nation") has 1,119 tribal members residing in the following areas of Arkansas: Little River (183), Sevier (318), Polk (313), Scott (120), Howard (61), Logan (41), Montgomery (40) and Yell (43);

WHEREAS, the Nation wishes to give members access and eligibility for the HUD Section 184 program;

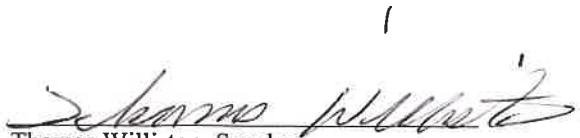
WHEREAS, these proposed counties are connected or adjacent to the existing HACNO Service area; and


WHEREAS, the Tribal Council has determined that it is in the best interest of the Nation to designate the counties of Little River, Sevier, Polk, Scott, Howard, Logan, Montgomery, and Yell in the state of Arkansas as a service area of HACNO for the purposes of the Section 184 Program.

THEREFORE, BE IT ENACTED by the Council of the Choctaw Nation of Oklahoma that this Bill be cited as approval for the Choctaw Nation of Oklahoma to designate counties Little River, Sevier, Polk, Scott, Howard, Logan, Montgomery, and Yell in the State of Arkansas as a service area of the Housing Authority of the Choctaw Nation of Oklahoma for the purposes of the U.S. Housing and Urban Development Section 184 Program.

CERTIFICATION

I, the undersigned, as speaker of the Tribal Council of the Choctaw Nation of Oklahoma, do hereby certify that the Tribal Council is composed of twelve (12) seats. Eight (8) members must be present to constitute a quorum. I further certify that eleven (11) members answered roll call and that a quorum was present at the Regular Session of the Tribal Council at Tuskahoma, Oklahoma on December 14, 2019. I further certify that the foregoing Council Bill CB- 27 -20 was adopted at such meeting by the affirmative vote of eleven (11) members, zero (0) negative votes, and zero (0) abstaining.

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Thomas Williston, Speaker
Choctaw Nation Tribal Council


Ronald Perry, Secretary
Choctaw Nation Tribal Council


Gary Batton, Chief
Choctaw Nation of Oklahoma

Date 12-19-19

Purpose/Need of Council Bill: The Section 184 Home Loan Guarantee Program is a program from HUD that allows Native Americans to purchase homes with low down payments and flexible underwriting. The goal of this program is to increase home ownership among Native Americans. Currently, the Section 184 Home Loan Program is only available to participants who purchase homes in certain areas, primarily areas with large Native American populations. The Choctaw Nation has a large tribal member population in Little River, Sevier, Polk, Scott, Howard, Logan, Montgomery, and Yell Counties in Arkansas. HUD requires a tribal resolution before any areas previously not designated as Indian Country or service areas can be designated as service areas, for the purpose of the Section 184 program. To allow participants living in the above-mentioned areas to participate in the program, HUD must approve the counties as a Housing Authority Area service area. This bill allows the above-listed areas to be considered as service areas by HUD for the purpose of the Section 184 Program.

Title of Council Bill: TO APPROVE THE DESIGNATION OF EIGHT COUNTIES IN ARKANSAS AS SERVICE AREAS FOR THE HOUSING AUTHORITY OF THE CHOCTAW NATION OF OKLAHOMA FOR THE PURPOSE OF THE SECTION 184 LOAN PROGRAM

Agency: Housing Authority of the Choctaw Nation, Members Services

Budget: NA

Match Required: NA

Request by Project Director: Bobby Yandell, Executive Director, Housing Authority of Choctaw Nation, Teresa Jackson, SEO
