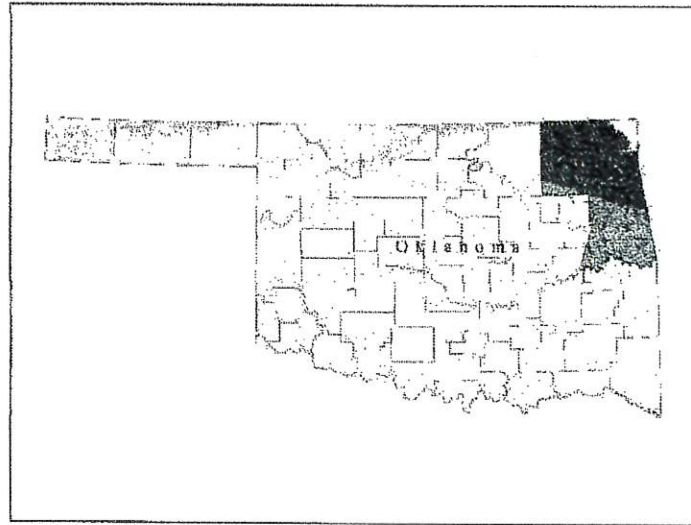


Cherokee Nation will use 2024 Competitive IHBG funds to replace twenty-two owner-occupied housing for low to moderate income Native Americans on its Rehabilitation Program wait list. Selected properties will be located throughout Cherokee Nation's 14 county reservation in northeast OK on fee simple, trust and/or restricted land.



The reservation covers all of six counties and parts of an additional eight counties of northeast Oklahoma with a total area of nearly 7,000 square miles and 4,447,716 acres. These counties include Adair, Cherokee, Craig, Delaware, Mayes, McIntosh, Muskogee, Nowata, Ottawa, Rogers, Sequoyah, Tulsa, Wagoner, and Washington. The reservation is primarily rural, faces significant poverty and has a shortage of stable, affordable housing.

Bedrooms	Square Footage
2	1091
3	1232
4	1467

All replacement homes will be modestly designed single family units ranging in size from 2 to 4 bedrooms dependent upon family composition. Site development and construction activity will adhere to applicable zoning regulations.

The Housing Authority of the Cherokee Nation will mitigate threats of extreme weather with roof systems clad with Class 4 impact rating asphalt shingles to reduce the effects of weather and lower insurance costs on each of the proposed units. Additionally, each unit will be constructed above the 500-year floodplain, ensuring that occupants will not be impacted by flooding. HACN will utilize energy efficient design in the construction of these units with Energy Star appliances, Low E Energy Star windows, and insulation that meets Energy Star recommended R-Values (30-attic and 25-wall).

Utilization of Energy Star appliances, windows and recommended R-Value insulation will result in a noticeable reduction in the household's monthly energy costs.

Energy Efficient Component	Cost Savings
Energy Star appliances	utility bill 10% - 50%
Low E Energy Star windows	utility bill 12%
Energy Star recommended R-value insulation	utility bill 10%
Class 4 Shingles	insurance premium 20% - 28%

Replacing these existing homes will allow for the preservation of housing and increase the household's long term housing stability. Providing these households with the opportunity to reside in safe, stable housing could change their family's trajectory by stabilizing the asset, increasing household net worth, and building generational wealth. According to the Census Bureau, homeowners have a net worth 80 times higher than that of renters. Besides the financial benefits, homeownership brings a sense of pride and security, and children have better educational outcomes when they are stably housed; funding this project will ensure LMI Native American households are stably housed and not displaced due to the condition of their home.