



Ho~Chunk Nation

RFP #2025-14027

GENERAL APPLICATION

This application form should be used for projects seeking funding from City of Madison Request for Proposals #2025-14027: **Financing for Affordable Homeownership Development, Programs, and Services**. Applications must be submitted electronically to the City of Madison Community Development Division by **noon on September 26, 2025**. Email to: cddapplications@cityofmadison.com. Any questions, contact mdavila-martinez@cityofmadison.com.

APPLICANT INFORMATION

Applicant Name: Ho-Chunk Nation Department of Housing, Home Ownership Division	
Proposal Contact Name:	Kaleena Emery
Email (Proposal Contact):	KaleenaEmery@Ho-Chunk.com
Financial Contact Name:	Tish Larson
Email (Financial Contact):	Tish.Larson@Ho-Chunk.com
Legal Status: ☐ Non-Profit ☐ Private/For-Profit ☒ Other Tribal Government	
Federal EIN:	39-1140880
Registered on SAM? ☒ Yes ☐ No	SAM/ UEI #: E14CPCHZGAC3
Community Housing Development Organization?	☒ Yes ☐ No ☐ CHDO Application Attached

AFFIRMATIVE ACTION

If funded, applicant hereby agrees to comply with the City of Madison Ordinance 39.02 and file either an exemption or an affirmative action plan with the Department of Civil Rights. A Model Affirmative Action Plan and instructions are available at <https://www.cityofmadison.com/civil-rights/contract-compliance/affirmative-action-plan>.

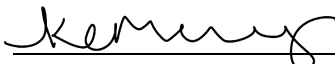
LOBBYING REGISTRATION

Notice regarding lobbying ordinance: If you are seeking approval of a development that has over 40,000 gross square feet of non-residential space, or a residential development of over 10 dwelling units, or if you are seeking assistance from the City with a value of over \$10,000 (this includes grants, loans, TIF, or similar assistance), then you likely are subject to Madison's lobbying ordinance, sec. 2.40, MGO. You are required to register and report your lobbying. Please consult the City Clerk for more information. Failure to comply with the lobbying ordinance may result in fines of \$1,000 to \$5,000. You may register at <https://www.cityofmadison.com/clerk/lobbyists/lobbyist-registration>.

CITY OF MADISON CONTRACTS

If funded, applicant agrees to comply with all applicable local, state and federal provisions. A sample contract that includes standard provisions may be obtained by contacting the Community Development Division at (608) 266-6520. If funded, the City of Madison reserves the right to negotiate the final terms of a contract with the selected agency.

SIGNATURE OF APPLICANT

Name 

Date: 9/25/2025

By submitting this application, I affirm that the statements and representations are true to the best of my knowledge. By entering your initials in this box Initials you are electronically signing your name as the submitter of the application and agree to the terms listed above.

ORGANIZATIONAL CAPACITY: COMPLETE ONCE

1. Describe your agency's experience with **current or past awards**, including challenges, successes, opportunities, and areas of improvement. If you are a **new applicant**, explain your capacity to undertake the proposed project and identify any resources, partnerships, or expertise you will rely on.

The Ho-Chunk Nation Department of Housing, Home Ownership Division is excited to be a new applicant with the City of Madison. We are a relatively new team focused on identifying Tribal Members' housing barriers and finding ways to prevent them from continuing to be issues.

To date, some of the major barriers to successful homeownership that we have identified are:

1. Lack of familiarity and support with homeownership, including both acquiring and maintaining a home
2. Lack of trust in the process/government/lenders/etc. ; process and responsibilities feel overwhelming
3. Financing challenges, especially on Trust Land

Our Division currently is able to assist 16 Tribal Members, consisting of one elder and one non-elder from each of the HCN Districts which cover the entire United States, with a once in a lifetime grant of \$50,000 in the form of Down Payment Assistance or Existing Mortgage Assistance. While we are excited to be able to work with 16 families, the need is much greater than that, and the additional resources from this proposal would allow us to stretch those funds and expand our ability to help our clients to be well informed, prepared, successful homeowners.

Our team is committed to building relationships with those who are focused on similar goals, especially when our Tribal population is recognized and welcomed. We appreciate the strides Madison has made in encouraging healing and moving forward in a respectful and compassionate way.

2. Do you or any team members have outstanding legal matters or ongoing litigation? If so, provide brief details. Specifically, list:
 - a. Any foreclosure, default, or bankruptcy within the past ten years.
 - b. Any litigation related to financing or construction projects within the past five years.
 - c. Any Chronic Nuisance Abatement or Nuisance Case notifications issued by the Madison Police Department or Building Inspection within the past five years.
 - d. Any unresolved Building Inspection citations resulting in Municipal Court Complaints within the past five years.

- e. Any litigation with the City of Madison, or within the State of Wisconsin, within the past five years.

No known

SUBMIT THE FOLLOWING QUESTIONS FOR EACH PROJECT PROPOSAL.

1. PROJECT SUMMARY

Name of Proposal:	Madison, WI New Homeowner Assistance
Proposal Type:	Programs/Services: Homebuyer Assistance (Down Payment)
Proposal Summary:	We are asking for \$650,000 in Down Payment Assistance Funds; these would be executed in generally the same way as our existing Program funds, including a \$50,000 limit and 5 year stipulation intended to encourage housing stability, with the addition of the income eligibility requirements and an increase of \$25,000 (to \$75,000 for the 6 Owl Creek lots) to cover construction specific costs. \$450,000 of those funds would be allocated for the new construction on the Owl Creek Lots, which would be made available to Low-Income Tribal Members as vacant lots for their builds and the remaining \$200,000 would assist 4 families with existing home purchases elsewhere in the City. Our Division also works with our department's Heavy-Equipment Division to provide access of up to \$10,000 in grant funds for eligible site-development work. We are asking for \$100,000 with \$60,000 specifically set aside to allow us to extend this offer to the Owl Creek lot purchasers without the limitations of our current budget and timelines negatively affecting their ability to meet construction deadlines. Access to site development grant funds helps lower an often unforeseen budgetary hurdle for low-income and first time new construction clients. We would love to provide assistance with utility and high efficiency appliance purchase and installation, offset the cost of pre-occupancy or dual utility bills, and help low-income purchasers stretch funds and

	further avoid additional financial hurdles during construction on the Owl Creek Lots in the amount of \$10,000 per lot, for a proposed total of \$60,000. \$200,000 dpa 4 waitlist \$450,000 dpa 6 Owl Creek builds \$100,000 site development for new builds, \$60,000 in Owl Creek specifically \$60,000 energy assistance 6 Owl Creek Lots Due to distance, staffing levels and timeline limitations and the negative effect they can have in real estate transactions, and especially new construction, we are not seeking the developer role in this opportunity. Our hope would be to facilitate the transfer of the lot and dpa funds directly to eligible tribal members from the City. If the City desires we are open to working together to determine the level of desired management of policies and selection criteria.
Number of households served:	10
Amount Requested from CDD:	\$810,000.00
Total Proposal Budget:	\$810,000.00

1A. DEVELOPMENT PROPOSAL ONLY

Specify the target price of project homes (estimate):	\$ _____
Will the homes be permanently affordable? [Yes/No]	_____
Do you have site control? [Yes/No]	_____
If yes, what is the site address:	_____
Is the site currently occupied?	_____
If proposing to build on Owl Creek Vacant Lots detailed above, list addresses of lots. If interested in all six lots, write "All".	<u>All</u>

2. PROJECT DESIGN

List any features that make your proposal unique. - For Development Proposals - Provide a detailed description of the sustainability and accessibility features incorporated into the project design, including their estimated incremental costs to construction. If any of the required sustainability or accessibility features cannot be met, explain why they are not feasible for this project. - If you are proposing additional sustainability or accessibility features that exceed the standard requirements, specify: - The specific features being added
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- How many units will include these enhancements
- The estimated incremental cost associated with these enhancements
- For **Programs/Services** - What innovative or unique elements will your program include to enhance its impact or reach? For example, describe any targeted partnerships, culturally specific approaches, scalability features, or methods of tailoring services to meet the diverse needs of the community (e.g., income levels, racial/ethnic groups, or other demographics). How do these features set your program apart from others?

The ability to add Ho-Chunk Nation homeownership to the Owl Creek neighborhood, where we already have low income rental units and our Madison Branch Office would allow Tribal Members to experience a sense of community despite being geographically distanced from the larger community. The branch office houses youth and elder programs as well as other community social and cultural events and resources.

We also have many Tribal Member employees at Ho-Chunk Gaming Madison (Dejope) who fall into the low-income category and our rental inventory is insufficient to house them.

While working on initiating the first Native Homelessness Coalition with the Balance of State Continuum of Care, we became focused on learning what services and resources already exist that Tribal Members historically (and unfortunately sometimes recently) have been excluded from with the direction to “go ask your Tribe”. This lead us to be introduced to trauma informed financial therapy, which is an amazing development in understanding the difference between our mathematical budget and where we find ourselves. We are dedicated to pursuing collaboration and education in as many aspects as we can in order to best advocate for Tribal Members who often feel ignored, rejected, or overwhelmed by conventional home ownership conversations.

3. PROJECT READINESS

Provide a summary of the steps already completed and those remaining to demonstrate project readiness.

- For **development proposals**, include land acquisition, financing, zoning approvals, or other pre-construction milestones. Reminder that multi-family proposals have additional requirements including pre-application meeting and DAT meeting that should be included in the timeline.
- For **programs and services**, include steps such as participant outreach plans, hiring and training staff, securing partnerships, timeline for utilizing funds, or developing program materials.

The Home Ownership Division hosts multiple in person and virtual outreach sessions in Madison and our other communities during our “slower” winter months. We focus on promoting and ensuring access to pre- and post- purchase homebuyer education, readiness, and support for Tribal Members in whatever stage of homeownership they are in, from those who have never considered home ownership to be a possibility, all the way to those who were brought into homeownership in under-informed circumstances and are now struggling.

Currently our staff training is a significant limitation, which proposal 2 will address. For now we navigate this challenge by networking with agencies with larger training budgets and more senior staff for support. Our goal is to enrich our staff education to be able to offer more services in house. If awarded, updated program materials would be expedited. Depending on proposal requirements, 3 working weeks would likely be sufficient.

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4. PROJECT FEASIBILITY – Developer/Administrator Capacity
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Identify team members / partnerships for this project, along with their relevant training, certifications, licenses, experience, and contribution to the proposed project.
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Type here

5. PROJECT FEASIBILITY – Financial Capacity
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Explain your approach to fulfilling financial obligations for the proposal, including any secured funding:
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- | |
|--|
| <ul style="list-style-type: none">• For development proposals: Address developer equity, construction financing, other funding sources you are leveraging, and subsidy needs.• For programs/services proposals: Address management of program costs, staff compensation, other sources of funding you are leveraging, and operational sustainability. |
|--|

We do not anticipate the need to add additional staff in order to accomplish the goals of this request. If approved, we will continue to use our existing budget for Tribal Members outside of the proposal area as usual. As such, our operational sustainability will only be minimally impacted on a short term, with the benefits of the potential award having significantly longer lasting effects. The ability to theoretically serve an additional 10 families will drastically lessen the strain on the waitlist, improve housing stability, and connect Ho-Chunk Nation families to the existing micro-community.

6. PROJECT FEASIBILITY – Project Management and Timeline

Provide a project timeline for the contract term, including key milestones:

- | |
|--|
| <ul style="list-style-type: none">• For development proposals: real estate acquisition, bid process, construction start/end, marketing, and unit sale completion, etc. (2 year-max timeline)• For programs/services proposals: marketing, outreach, service delivery, completions, etc. (annual timeline) |
|--|

Our fiscal year for existing programs runs from July to June. We aim to use the slower winter months to focus as much energy on outreach as we can. This includes virtual and in person events where we are available for a group discussion, and for individual conversations at the end for those who aren't comfortable sharing in the group setting. If feasible, we would operate the proposal programs on the same timeline, with the exception of hoping to manage new construction timelines to avoid weather or other nature delays.

7. COMMUNITY NEED

Alignment: Explain how your project aligns with the City's goals for affordable housing and community development and identify the target population served for your project (including income levels and other demographic factors). Note if your proposal aligns with any of the preferences identified in the RFP.

The City of Madison and the Ho-Chunk Nation Homeownership Division are strongly aligned in the view that homeownership and housing stability are much more achievable with potential homeowners having financial and educational support to build a strong foundation. We also value inclusion while preserving the freedom to celebrate individual cultures and socio-economic values including low income households.

Economic Mobility: How will your proposal help participants or residents achieve economic mobility, particularly in underserved communities?

- For **development proposals**, explain how the project aligns with the income levels of the area (describe what the median income of the census tract where the development will be located) and promotes generational wealth-building and well-being.
- For **programs/services proposals**, describe how your program fosters financial empowerment and economic mobility through education, support, or direct assistance.

The current housing market is cost-prohibitive for many families to feel secure, let alone able to pursue new goals like homeownership. Supporting those who aspire to be homeowners with education and up-front cost reduction will encourage a sense of accomplishment and stability that will reduce stress and stagnation and drive economic mobility.

Expand: Explain how your project will expand opportunities for first-time homebuyers and reduce existing disparities in rates of homeownership between different segments of the Madison population.

Native Americans tend to face more challenges than other demographics in obtaining and maintaining successful homeownership. The support we hope to be able to offer will offset barriers to knowledge, land, and up-front costs associated with entering the homeownership ranks.

Applicant	HO-CHUNK NATION DEPARTMENT OF HOUSING - HOME OWNERSHIP DIVISION
Project 1 Co-Applicant	HO-CHUNK NATION
Project 2 Co-Applicant	0
Project 3 Co-Applicant	0

	Property Address	Project Type	Anticipated Sales Price
1	LOT 1	new construction 3/2	\$ 375,000.00
2	LOT 2	new construction 2/2	\$ 380,000.00
3	LOT 3	new construction	\$ 350,000.00

Program Summary

		Project #1	Project #2	Project #3
Total Proposed	Project Name	EEK LOTS + DPA + SITE + UTIL	0	0
10	#Units	10	0	0
\$ 810,006.00	Total Uses	\$ 810,006.00	\$ -	\$ -
\$ 810,000.00	Total Sources	\$ 810,000.00	\$ -	\$ -
Per Unit Costs Below				
\$ 81,000.60	Total Dev. Cost + Trans Cost	\$ 81,000.60		
\$ 81,000.00	Total Dev. Funding	\$ 81,000.00		
\$ -	Committed Sources	\$ -		
\$ 81,000.00	Pending Source	\$ 81,000.00		
\$ -	CDD Funding	\$ -		
\$ 65,000.00	Pending: Other Source	\$ 65,000.00		
\$ 16,000.00	Pending: Other Source	\$ 16,000.00		

Note that all figures present below row 30 are estimates intended to provide general insight into the potential affordability of the proposed homes. While the table includes scenarios of household at 60% and 50% of the Area Median Income (AMI), applicants are only required to ensure affordability for households at or below 80% AMI. Applicants may also include pass-through assistance to the homebuyer—structured as a second mortgage—from the allocation provided to the developer as part of the affordability calculation.

	#NAME?	#NAME?	#NAME?	
80% AMI	yes	yes	yes	<- must at least meet this requirement
60% AMI	no	no	no	
50% AMI	no	no	no	

Affordability Assumptions : must input anticipated sales price first.

Notes

#NAME?	AMI	80%	60%	50%	
	Household Size	4-person	4-person	4-person	<- select dropdown
	Annual Income	\$ 103,850.00	\$ 77,880.00	\$ 64,900.00	
	Monthly Household Income	\$ 8,654.17	\$ 6,490.00	\$ 5,408.33	
	Affordability Cap as a % of Income	30%	30%	30%	<- Some lenders use 28 percent, FHA can allow up to 31 percent. This is mortgage DTI limit only, not aggregate DTI.
	Monthly "Affordable" Expenditure Cap	\$ 2,596.25	\$ 1,947.00	\$ 1,622.50	
	Down Payment	\$ 94,750.00	\$ 3,750.00	\$ 3,750.00	
	HBAD	\$ 6,000.00			<- include any down payment
	PROPOSED DPA	\$ 75,000.00			<- include any down payment
	PROPOSED ENERGY				
	PROPOSED SITE	\$ 10,000.00			<- include any down payment
	Buyer Contribution	\$ 3,750.00	\$ 3,750.00	\$ 3,750.00	<- at least 1%
	House Price	\$ 375,000.00	\$ 375,000.00	\$ 375,000.00	
	Down Payment	\$ 94,750.00	\$ 3,750.00	\$ 3,750.00	
	Interest Rate	6.90%	6.90%	6.90%	<- edit rate
	No. of Years	30	30	30	
	Closing Costs as a % of Loan	3.00%	3.00%	3.00%	<- traditional industry range is 2-5%
	Estimated Property Tax Rate	\$ 0.018	\$ 0.018	\$ 0.018	<- Make sure to get the decimals right. For example, \$18 of tax per \$1000 of value is 0.018
	Estimated Annual Homeowners Insurance (Ann	\$ 1,500.00	\$ 1,500.00	\$ 1,500.00	
	Monthly "Affordable" Expenditure Cap	\$ 2,596.25	\$ 1,947.00	\$ 1,622.50	
	Monthly Homeowners Insurance	\$ 125.00	\$ 125.00	\$ 125.00	
	Output: Loan Amount	\$ 280,250.00	\$ 371,250.00	\$ 371,250.00	
	Output: Monthly P&I	\$ 1,845.73	\$ 2,445.05	\$ 2,445.05	
	Output: Monthly Property Taxes	\$ 562.50	\$ 562.50	\$ 562.50	
	Output: Total Expense (PITI)	\$ 2,533.23	\$ 3,132.55	\$ 3,132.55	
	Difference (Cap minus Expenditures)	\$ 63.02	\$ (1,185.55)	\$ (1,510.05)	<- In solver, set objective that this cell equals zero by changing cell D49, if you want to know what the house price should be to be affordable to this AMI
	AMI	80%	60%	50%	
	Household Size	4-person	4-person	4-person	<- select dropdown
	Annual Income	\$ 103,850.00	\$ 77,880.00	\$ 64,900.00	
	Monthly Household Income	\$ 8,654.17	\$ 6,490.00	\$ 5,408.33	
	Affordability Cap as a % of Income	30%	30%	30%	<- select dropdown; 28-38% ratios
	Monthly "Affordable" Expenditure Cap	\$ 2,596.25	\$ 1,947.00	\$ 1,622.50	

#NAME?	Down Payment	\$ 94,800.00	\$ 3,800.00	\$ 3,800.00	
	HBAD	\$ 6,000.00	\$ -	\$ -	<- include any down payment
	PROPOSED DPA	\$ 75,000.00	\$ -	\$ -	<- include any down payment
	PROPOSED ENERGY		\$ -	\$ -	
	PROPOSED SITE	\$ 10,000.00	\$ -	\$ -	<- include any down payment
	Buyer Contribution	\$ 3,800.00	\$ 3,800.00	\$ 3,800.00	<- at least 1%
	House Price	\$ 380,000.00	\$ 380,000.00	\$ 380,000.00	
	Down Payment	\$ 94,800.00	\$ 3,800.00	\$ 3,800.00	
	Interest Rate	6.90%	6.90%	6.90%	<- edit rate
	No. of Years	30	30	30	
	Closing Costs as a % of Loan	3.00%	3.00%	3.00%	<- traditional industry range is 2-5%
	Estimated Property Tax Rate	\$ 0.018	\$ 0.018	\$ 0.018	
	Estimated Annual Homeowners Insurance (Ann	\$ 1,500.00	\$ 1,500.00	\$ 1,500.00	
	Monthly "Affordable" Expenditure Cap	\$ 2,596.25	\$ 1,947.00	\$ 1,622.50	

#NAME?	AMI	80%	60%	50%	
	Household Size	3-person	3-person	3-person	<- select dropdown
	Annual Income	\$ 93,500.00	\$ 70,140.00	\$ 58,450.00	
	Monthly Household Income	\$ 7,791.67	\$ 5,845.00	\$ 4,870.83	
	Affordability Cap as a % of Income	30%	30%	30%	<- select dropdown; 28-38% ratios
	Monthly "Affordable" Expenditure Cap	\$ 2,337.50	\$ 1,753.50	\$ 1,461.25	
	Down Payment	\$ 94,500.00	\$ 3,500.00	\$ 3,500.00	
	HBAD	\$ -	\$ -	\$ -	<- include any down payment
	PROPOSED DPA	\$ 75,000.00	\$ -	\$ -	<- include any down payment
	PROPOSED ENERGY	\$ 6,000.00	\$ -	\$ -	
	PROPOSED SITE	\$ 10,000.00	\$ -	\$ -	<- include any down payment
	Buyer Contribution	\$ 3,500.00	\$ 3,500.00	\$ 3,500.00	<- at least 1%
	House Price	\$ 350,000.00	\$ 350,000.00	\$ 350,000.00	
	Down Payment	\$ 94,500.00	\$ 3,500.00	\$ 3,500.00	
	Interest Rate	6.90%	6.90%	6.90%	<- edit rate
	No. of Years	30	30	30	
	Closing Costs as a % of Loan	3.00%	3.00%	3.00%	<- traditional industry range is 2-5%
	Estimated Property Tax Rate	\$ 0.018	\$ 0.018	\$ 0.018	
	Estimated Annual Homeowners Insurance (Ann	\$ 1,500.00	\$ 1,500.00	\$ 1,500.00	
	Monthly "Affordable" Expenditure Cap	\$ 2,337.50	\$ 1,753.50	\$ 1,461.25	
	Monthly Homeowners Insurance	\$ 125.00	\$ 125.00	\$ 125.00	
	Output: Loan Amount	\$ 255,500.00	\$ 346,500.00	\$ 346,500.00	
	Output: Monthly P&I	\$ 1,682.72	\$ 2,282.05	\$ 2,282.05	
	Output: Monthly Property Taxes	\$ 525.00	\$ 525.00	\$ 525.00	
	Output: Total Expense (PITI)	\$ 2,332.72	\$ 2,932.05	\$ 2,932.05	
	Difference (Cap minus Expenditures)	\$ 4.78	\$ (1,178.55)	\$ (1,470.80)	<- In solver, set objective that this cell equals zero by changing cell D49, if you want to know what the house price should be to be affordable to this AMI

Area Median Income by Household Size (2025)	80%	60%	50%
1-person	\$ 72,700	\$ 54,540	\$ 45,450
2-person	\$ 83,100	\$ 62,340	\$ 51,950
3-person	\$ 93,500	\$ 70,140	\$ 58,450
4-person	\$ 103,850	\$ 77,880	\$ 64,900
5-person	\$ 112,200	\$ 84,120	\$ 70,100
6-person	\$ 120,500	\$ 90,360	\$ 75,300
7-person	\$ 128,800	\$ 96,600	\$ 80,500
8-person	\$ 137,100	\$ 102,840	\$ 85,700

This budget workbook is for RFP Responses to the **2025 RFP: Financing for Affordable Homeownership Development, Programs, and Services.**

INSTRUCTIONS:

If you are submitting proposals for Development, Programs/Services, or both: submit one budget workbook with budgets for each proposal.

DEVELOPMENT Development budget workbook can be found in the **PURPLE** tabs below.

PROGRAMS Programs/Services budget workbook can be found in the **GREEN** tabs below.

Fill in only the yellow cells ->

DO NOT FILL blue cells ->

FILL
DO NOT FILL

Lead Applicant:

HO-CHUNK NATION DEPARTMENT OF HOUSING - HOME OWNERSHIP DIVISION

1. AGENCY OVERVIEW

This chart describes your agency's total budget for 3 separate years. Where possible, use audited figures for 2023 Actual.

Account Description	2023 Actual	2024 Budget	2025 Proposed
A. PERSONNEL			
Salary (including benefits)	180,372	184,779	184,779
Taxes			
Subtotal A	180,372	184,779	184,779
B. OPERATING			
All "Operating" Costs	806,033	805,000	804,000
Subtotal B	806,033	805,000	804,000
C. SPACE			
Rent/Utilities/Maintenance			
Mortgage/Depreciation/Taxes			
Subtotal C	-	-	-
D. SPECIAL COSTS			
Subcontracts			
Deposits to Reserves			
Debt Service (Excl Mortgage)			
Other: (Specify)			
Subtotal D	-	-	-
Total Operating Expenses:	986,405	989,779	988,779
REVENUE			
Direct Public Grants			
Direct Public Support			
Indirect Public Support			
Miscellaneous Revenue			
Restricted Funds Released	986,405	989,779	988,779
Program Income			
Total Income	986,405	989,779	988,779
Net Income	-	-	-

[illegible]

CITY OF MADISON
COMMUNITY RESOURCES PROGRAM
APPENDIX II

HO-CHUNK NATION DEPARTMENT OF HOUSING - HOME OWNERSHIP DIVISION LOTS, DPA, SITE AND ENERGY

[illegible]

CITY OF MADISON
COMMUNITY RESOURCES PROGRAM
APPENDIX II

HO-CHUNK NATION DEPARTMENT OF HOUSING - HOME OWNERSHIP DIVISION STAFF TRAINING AND DEVELOPMENT

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CITY OF MADISON
COMMUNITY RESOURCES PROGRAM
APPENDIX II

HO-CHUNK NATION DEPARTMENT OF HOUSING - HOME OWNERSHIP DIVISION EXISTING MORTGAGE ASSISTANCE

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REVENUE AND EXPENSE REPORT SUMMARY

CITY OF MADISON
COMMUNITY RESOURCES PROGRAM
APPENDIX IV - PART 1

Name of Applicant: HO-CHUNK NATION DEPARTMENT OF HOUSING - HOME OWNERSHIP DIVISION

Date of Report: 9.23.2025

Period Covered:

Person Completing Report: KALEENA EMERY

Telephone: 608.374.1225 X 15902

All expenditures must be documented. Only program expenses actually paid out for the period covered may be claimed on this report.

****Only use whole numbers, if using formulas or amounts with cents, convert to whole number before submitting to CDD.**

All Program Expenses	2025 City Allocation	City Portion of Expenses billed this Period	City Portion of Expenses billed Year-to-Date	% of City Budget Spend
A. PERSONNEL	0	0	0	0%
B. OTHER OPERATING	50,500	0	0	0%
C. SPACE	0	0	0	0%
D. SPECIAL COSTS	1,360,000	0	0	0%
TOTAL	1,410,500	0	0	0%

Vendor #:

Contract #:

Budget Adjustments and Method of Reimbursement

1. Agency may alter this budget within 10% of each deliverable by formal notification to assigned Grant Administrator. Changes which would result in modifications in excess of 10% of any original deliverable must receive Community Development Supervisor's written approval prior to contractor commitment of funds.

2. Costs for this project will be reimbursed pending approval by the Community Development Supervisor upon submission of a) a completed program report describing completed activities (Exhibit 3, Program Activity Report) and b) any other reports specified in the agency contract (Exhibit 1, Scope of Services).

3. Any funds not expended by the termination date of the Agreement are not eligible for reimbursement.

INDIVIDUAL PROGRAM EXPENSES

Applicant Name:

All expenditures must be documented. Only program expenses actually paid out for the period covered may be claimed on this report.

**Only use whole numbers, if using formulas or amounts with cents, convert to whole number before submitting to CDD.

Pgm Letter	Program Name	Program Expenses	2025 City Allocation	City Portion of Expenses Paid YTD	City Portion of Exp. Billed this Period	City Portion of Exp. Billed YTD	% of City Allocation Spent
A		PERSONNEL	0			0	0%
		OTHER OPERATING	500			0	0%
		SPACE	0			0	0%
		SPECIAL COSTS	810,000			0	0%
		TOTAL	810,500	0	0	0	0%
B		PERSONNEL	0			0	0%
		OTHER OPERATING	50,000			0	0%
		SPACE	0			0	0%
		SPECIAL COSTS	0			0	0%
		TOTAL	50,000	0	0	0	0%
C		PERSONNEL	0			0	0%
		OTHER OPERATING	0			0	0%
		SPACE	0			0	0%
		SPECIAL COSTS	550,000			0	0%
		TOTAL	550,000	0	0	0	0%
D		PERSONNEL	0			0	0%
		OTHER OPERATING	0			0	0%
		SPACE	0			0	0%
		SPECIAL COSTS	0			0	0%
		TOTAL	0	0	0	0	0%
E		PERSONNEL	0			0	0%
		OTHER OPERATING	0			0	0%
		SPACE	0			0	0%
		SPECIAL COSTS	0			0	0%
		TOTAL	0	0	0	0	0%
TOTAL FOR ALL PROGRAMS			1,410,500	0	0	0	0%

	PI Funds YTD	PI Received This Period
PROGRAM INCOME (PI) RECEIVED		

Account Description	2023 Actual	2024 Budget	2025 Proposed	
A. PERSONNEL				
Salary (including benefits)	159,156.70	123,062.12	126,980.37	
	10,895.60	9,246.40	8,636.63	
	170,052.30	132,308.52	135,617.00	
B. OPERATING				
All "Operating" Co	738,617.97	799,999.48	800,000.00	
	738,617.97	799,999.48	800,000.00	
C. SPACE				
Rent/Utilities/Maintenance	-	-	-	
Mortgage/Depreciation/Taxes	-	-	-	
	-	-	-	
D. SPECIAL COSTS				
S	-	-	-	
Deposits to Rese	-	-	-	
Debt Services (Excl Mortgage)	2,333,288.60	233,249.38	100,000.00	9996/Restricted
Other	-	-	-	training
	2,333,288.60	233,249.38	100,000.00	
Total Operating Expenses:	3,241,958.87	1,165,557.38	1,035,617.00	
REVENUE				
Direct Public Gr	-	-	-	
Direct Public Sup	-	-	-	
Indirect Public Supp	-	-	-	
Miscellaneous Reven	-	-	-	
Restricted Funds Released	-	-	-	
Program	800,000.00	800,000.00	800,000.00	
T	800,000.00	800,000.00	800,000.00	
Net Income				

**City of Madison | Community Development Division
2025 Financing for Affordable Homeownership Development,
Programs and Services RFP #2025-14027**

**HO-CHUNK NATION DEPARTMENT OF HOUSING, HOME OWNERSHIP DIVISION
Madison, WI New Homeowner Assistance (Development – Owl Creek)**

Response Submission Due Date: October 31, 2025 at Noon Central Time.

Instructions to applicants:

Please respond briefly and succinctly to the questions below, in-line, unless otherwise specific (e.g. if additional documentation is requested), with a maximum 1/3 page response per question. Use this Word document to record your answers and return the completed document to CddApplications@CityOfMadison.Com with cc: to MDavila-Martinez@CityOfMadison.Com. Please refrain from submitting additional documentation not specifically requested at this time or using alternative formats.

Questions:

1. To help the City understand the flow of your proposed development process, could you walk us through how you envisioned the project unfolding—from acquisition of the land through home construction and sale to the buyer? **I would like to see the Home Ownership Division identify eligible recipients ahead of time, and transfer ownership of the lots to the individuals as they are ready to begin construction of their homes.**
 - a. What roles will the Ho-Chunk Nation’s Department of Housing, Heavy-Equipment Division, and any external builders or lenders play at each stage? **The Home Ownership Division will work with the buyer throughout the application, education, financing and building stages in the administrative, advocacy and support capacities. Heavy Equipment generally provides grant funding for Tribal Members outside of their functional work area, however their budget and staffing is not sufficient to take this one without the funds from the City. With the funding, they assist the Tribal Members with measurements, understanding the process, and providing funds to accomplish work such as basement excavation, driveway installation, final grade, etc. We would ask external builders and lenders to work closely with us and allow the Tribal Member time to review contracts, plans, financials,**

etc. with us prior to being pressured to sign items they may not be familiar with.

- b. Can you clarify whether the Heavy-Equipment Division would be directly responsible for the site development work, and if so, what that scope includes (e.g., grading, foundation prep, utility work)? Our heavy equipment division does not have the capacity to execute this project due to distance, time and staffing, however they are willing to meet with Tribal Members and the chosen contractors as support.
 - c. At what stage would land ownership transfer to the individual homebuyer, and who will be responsible for securing both construction financing and permanent financing? Land ownership would transfer to the individual in conjunction with them obtaining their construction/mortgage loans.
 - i. In our experience supporting low-to-moderate income households with securing construction financing is often a barrier. Do you have connections/relationships with local/national lenders to help low-to-moderate income buyers secure construction financing? While we would rather not rely solely on Section 184, that is typically a reliable source of lending for those who are reasonably ready for homeownership.
 - d. Does the Nation anticipate serving as an intermediary (e.g., holding title during construction or providing technical assistance to buyers) as part of that process? We would provide technical assistance and support, however there is no intention to hold title or otherwise involve ourselves as an entity in the transaction beyond the land transfer.
2. If awarded lots through this RFP, can you clarify whether those parcels would be placed into Tribal Trust land or remain under fee simple ownership? Due to the current political climate nationally as well as the historically slow turnaround time for trust applications to be processed and finalized we intend to pass the lots to the individuals as fee simple.
- a. If placed into Trust, can you describe what the process and expected timeline would be for that transition? NA
 - b. Would that status have any impact on the City's role in the development process or on the homebuyer's ability to obtain financing? NA
3. The proposal refers to a five-year stipulation intended to encourage housing stability.
- a. Can you elaborate on what this stipulation entails—specifically, what requirements or restrictions are placed on the buyer during that period? Our current stipulations require that the recipient remains in the home as their

primary residence, avoids adding to or modifying their mortgage, adding additional liens or encumbrances, maintains the home properly, acknowledges that this is a once in a lifetime benefit program and includes HUD/FHA foreclosure disclosure. We intend to add clarifications for our programs, and are open to adding specific language for this project.

- b. How is it enforced, and what happens if the homeowner wishes to sell or refinance before the end of the five years? A soft, incrementally forgivable second lien is recorded with the county the property is located in. If the homeowner sells or refinances prior to the 5 years the prorated remaining portion of the \$50,000 is due.
 - c. How would this interact with the City's shared appreciation requirements and underwriting guidelines? My vision would be to have similar language, however I would expect the City, or possibly a combination of the City and the Home Ownership Division, would be the lien holder, with funding being directed back to the City and the homeownership division receiving notification of the breach if it occurs.
4. The proposal expresses intent to meet sustainability and accessibility goals.
 - a. Can you confirm whether the Nation's Department of Housing Homeownership Division is committed to ensuring that homes built on these lots will meet the City's required sustainability and accessibility standards? As stewards of the land, as well as low income residents, it is important to us to reduce energy use and cost in whatever ways we can. Adding in the funds for energy/utility assistance is meant to free up dollars to invest into systems, appliances, and/or features to reduce energy cost and consumption long term.
 - b. If not, how will you reduce energy usage on these lots? NA
5. The application includes a request for funding for energy assistance to help buyers manage utility or efficiency-related costs.
 - a. Can you explain how this assistance would work in practice—what specific costs it would cover and how those funds would be distributed or administered? The intention is for flexibility to assist each family in the best way for their individual situation. For example, if the contractor one family uses already has energy efficient systems and appliances as their default, that family could use the funds for connecting utilities or for utility bills at their current home or their construction site. If those options are not defaults in the contract, this assistance could be used to cover those upgrades without increasing the end and residual cost for the buyer.

6. We want to confirm shared understanding of how the City's financing operates under this RFP:
 - a. When City funds are used for construction or development financing, they are structured as a 0% interest, long-term deferred loan to the developer.
 - b. When City funds are used as down payment or buyer assistance, they are structured as a shared appreciation, long-term deferred loan with no monthly payments until the home is sold, no longer owner-occupied, or otherwise transfers.
 - c. The funds can initially be used for assistance in the construction financing (0% interest, long-term deferred loan, no payment during construction) and then be transferred over to the buyer as shared appreciation at the point of permanent financing to help with affordability.
 - d. Can you confirm that these structures aligns with your proposed financial model and clarify how the Nation would integrate these financing terms into your internal program? *I have no objections to these models, however some conversation may need to take place for buyers who use Section 184 as I believe the use single close loans.*
7. The proposal also identifies a request for a total of \$240,000 (\$50,000 down payment assistance + \$10,000 site development work = \$60,000 per lot for 4 lots) that are not associated with the Owl Creek lots. Any funds made under this category to assist in the development of new construction require site control. Do you have lots identified and secured within the City of Madison for the use of these funds? *I may have misrepresented the intention for those funds – these would be for existing home purchases, with the site development monies being for things such as fixing grade issues, repairing driveways or sidewalks, tree hazard removal, fencing, etc.*