



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>.

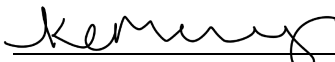
LOBBYING REGISTRATION

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 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
--

- 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.

4. PROJECT FEASIBILITY – Developer/Administrator Capacity

Identify team members / partnerships for this project, along with their relevant training, certifications, licenses, experience, and contribution to the proposed project.

Type here

5. PROJECT FEASIBILITY – Financial Capacity

Explain your approach to fulfilling financial obligations for the proposal, including any secured funding:

- 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:

- 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.

1. PROJECT SUMMARY

Name of Proposal:	Staff Education
Proposal Type:	Programs/Services: Homebuyer Education
Proposal Summary:	The funds from this proposal are intended to support our staff of 3 in gaining training, certification and licensing in all topics which will allow us to best advocate for and support Tribal Members in being successful home owners. Examples would include getting our newest staff the DCQ license and certification to teach Pathways Home, as well as allowing the team to build knowledge and credentials in financial therapies and counseling, home inspections, mortgage product underwriting standards, contract negotiations, foreclosure avoidance, etc.
Number of households served:	4700
Amount Requested from CDD:	\$50,000.00
Total Proposal Budget:	\$50,000.00

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".	_____

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 - 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?

Courses and networking events offered through NAHASDA or other tribally focused entities would be prioritized for their cultural relevance, however mixed demographic opportunities would also be very valuable.

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.

This proposal is specifically geared toward training our existing staff to the highest standards achievable.

4. PROJECT FEASIBILITY – Developer/Administrator Capacity

Identify team members / partnerships for this project, along with their relevant training, certifications, licenses, experience, and contribution to the proposed project.

One team member currently holds a WI Real Estate Salesperson license, and two hold WI Dwelling Contractor Qualifier licenses and Pathways train the trainer certifications. Our third team member will be required to obtain the DCQ and Pathways, and ideally funding would allow for all three to pursue multiple new facets of education.

5. PROJECT FEASIBILITY – Financial Capacity

Explain your approach to fulfilling financial obligations for the proposal, including any secured funding:

- 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.

Staff compensation and program management costs would remain under our current budget. Registration, travel fees and per-diem would be covered by this proposal.

6. PROJECT FEASIBILITY – Project Management and Timeline

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

- 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)

Completion of courses would be determined by availability of the course and interested or appropriate staff.

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 demographic factors). Note if your proposal aligns with any of the preferences identified in the RFP.

Building access to financial education is our Division's top priority. The Ho-Chunk Nation has previously prioritized promoting wide access to homeownership, without focus on education. While it did quickly provide shelter for many, it was not sustainable as executed and for some caused additional trauma. By highly training our staff, we will add deep technical knowledge that can be communicated in a culturally specific and meaningful way and bridge the gap in trust that exists with traditional information delivery systems to Native people.

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.

Not only will the access to additional education benefit the prospective homeowners in Madison, it will assist our team and the Tribal Members we serve throughout the US and sometimes world.

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.

Ensuring staff have an in-depth education surrounding all aspects of homeownership will allow Tribal Members a comfortable environment to discuss, learn, and understand everything from credit, finances to land use, inspections, maintenance, taxes, insurance, foreclosure avoidance, etc. as well as lessen housing instability due to fear or feeling overwhelmed and unsupported in how to move forward in challenging situations.

1. PROJECT SUMMARY

Name of Proposal:	Existing Home Owner Mortgage Assistance (\$50k x 11)	
Proposal Type:	Programs/Services: Homebuyer Assistance (Down Payment)	
Proposal Summary:	The Home Ownership Division budget also supports eight Tribal Members, an elder and a non-elder in each of the four districts across the country, with Existing Mortgage Assistance each year. Our Existing Mortgage Assistance Program also requires homeowner education and a 5 year stipulation meant to enhance the focus on housing stability. We currently have eleven families in Dane County alone on our Existing Mortgage Assistance waitlist. Two are in the process of being served currently, however the reimbursement of those funds along with the additional nine would be a significant help in reducing the overall waitlist for the District and allow for 13 Tribal Members to be serviced.	
Number of households served:	13	
Amount Requested from CDD:	\$550,000	
Total Proposal Budget:	\$550,000	

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".	_____

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
- 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?

We are currently unaware of any other existing mortgage assistance programs and feel it is a relatively innovative way to lend a helping hand, and remind Tribal Members that support is here.

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.

Staff training on foreclosure avoidance, mortgage underwriting, reverse loans and Section 184 would be beneficial in supporting this program to its full potential. We will continue to forge partnerships with lenders, community coalitions and action groups, and local governments to ensure all Tribal Members have access to the same resources as other populations.

4. PROJECT FEASIBILITY – Developer/Administrator Capacity

Identify team members / partnerships for this project, along with their relevant training, certifications, licenses, experience, and contribution to the proposed project.

Our current staff will facilitate this program and, if awarded the training funds, will pursue as many trainings and certifications as possible.

5. PROJECT FEASIBILITY – Financial Capacity

Explain your approach to fulfilling financial obligations for the proposal, including any secured funding:

- 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.

This award would stretch the capabilities of our current programming in order to provide assistance more quickly to our waitlist.

6. PROJECT FEASIBILITY – Project Management and Timeline

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

- 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)

EMA recipients are typically awarded in the fall, as soon as our funds are released for our new fiscal years. Fall 2025 will be used for outreach and making sure eligible applicants have all of their necessary items turned in and classes completed.

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 demographic factors). Note if your proposal aligns with any of the preferences identified in the RFP.

Providing large, direct principle payments decreases the amount of interest Tribal Members are paying overall and creates a sense of accomplishment and forward progress that can feel very slow otherwise. Visible progress encourages stability because it shows the model is working and equity is growing.

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.

Decreasing interest and increasing equity sets Tribal Members up for future economic mobility by opening the option for using their home equity for repairs or credit, or for having a profitable sale if they need to relocate, after the education and habits are formed to protect the asset and their credit.

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.

Historically many Ho-Chunk Nation Tribal Members were placed into Homeownership without regard to their individual aspirations for such. This has resulted in some of those people having traumatic experiences when they learned there was little or no assistance for them when they had maintenance issues, increasing tax and insurance bills, or wanted to move freely. Many have faced foreclosures, dilapidated conditions and condemnations which follow them in their pursuit of future housing. Our focus on education aims to give Tribal Members the information they need to decide for themselves if Homeownership is the path they want for themselves, and support them appropriately in achieving their desired outcome.

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	
#NAME?	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	\$ 285,200.00	\$ 376,200.00	\$ 376,200.00	
	Output: Monthly P&I	\$ 1,878.33	\$ 2,477.65	\$ 2,477.65	
	Output: Monthly Property Taxes	\$ 570.00	\$ 570.00	\$ 570.00	
	Output: Total Expense (PITI)	\$ 2,573.33	\$ 3,172.65	\$ 3,172.65	
	Difference (Cap minus Expenditures)	\$ 22.92	\$ (1,225.65)	\$ (1,550.15)	<- 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	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	-	-	-

CITY OF MADISON
COMMUNITY RESOURCES PROGRAM
APPENDIX II

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

[illegible]

Page 6

CITY OF MADISON
COMMUNITY RESOURCES PROGRAM
APPENDIX II

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

9/25/2025-2025 Budget Workbook RFP Homeownership in progress:Program B Page 7

CITY OF MADISON
COMMUNITY RESOURCES PROGRAM
APPENDIX II

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

9/25/2025-2025 Budget Workbook RFP Homeownership in progress:Program C Page 8

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
New Homeowner Assistance & Existing Owner Mortgage Assistance (Progs:
Homebuyer Assistance)**

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. Can you confirm that the proposed Down Payment Assistance (DPA) program will serve low- to moderate-income households as defined by the City of Madison, specifically those earning at or below 80% of the Area Median Income (AMI) as determined by HUD? **Yes, I have been very clear in all discussions about pursuing this opportunity that it has the income restriction on eligibility.**
 - a. Will eligibility determinations use the same income documentation and verification process required under HUD guidelines? We currently use Part 5 HUD definition of annual income determination. You can find our underwriting guidelines for subrecipients here: **yes, we would use consistent documentation and underwriting guidelines with the City of Madison, if applicable to the end result of the award.**
<https://www.cityofmadison.com/dpced/community-development/documents/AgencyProgramGuideeffective052725UPDATE.pdf>
2. Can you provide a brief overview of how you envision the DPA program process operating—from intake and eligibility review through minimum housing inspection, coordination with lenders, completion of homebuyer education/counseling, and closing? **My ideal vision would be for our Tribal Members to be prepared for this**

opportunity through our current outreach and application requirements (homebuyer pre and post purchase education and one on one financial counseling) and to work with our project coordinator(s) throughout their build– from there I have 2 visions depending on how involved we become:

- a. We receive the funding we applied for and administer it in the form of up-front cost reduction in the areas of DPA, utility assistance and site development, essentially on behalf of the City
 - b. We funnel applicants directly to the City to receive the funding directly
3. Confirm whether the Nation's DPA program will align with the City's underwriting standards and shared appreciation model (0% interest, long-term deferred loan, no monthly payments, repayable upon sale, transfer, or change in occupancy). We understand that the funding ultimately is not coming from us, and are willing to align with the existing requirements in order to benefit our Tribal Members.
 - a. How would this structure differ from the Nation's current DPA model offered through the Ho-Chunk Nation's Homeownership Division? Our DPA is a straight \$50,000 regardless of where they buy or build. Our stipulation requires that they live in the home, refrain from having new or other liens attached, maintain their first mortgage without change, and agree to HUD recapture language. The lien is incrementally forgiven at a rate of 20% per year until fully forgiven after 5 years.
 - b. Would Members or other eligible participants be willing and able to accept this modified loan format, and how would you communicate the differences to them? We have begun educating on the potential opportunity and the differences that could play out. Interested Tribal Members have been encouraged to seek out information from the RFP and other community resources in addition to our outreach efforts. Those who are realistically ready and able to move toward homeownership are grateful for the availability of help.
4. The proposal suggests that the Homeownership Division is expanding its capacity and may require additional training or certification to administer the program. (Question #4 was left unanswered)
 - a. Can you clarify the current capacity of the team and any certifications/partnerships already in place? We are currently a staff of 2, with an open project coordinator position. We both have certifications to teach Pathways Home (pre-purchase) and hold our WI Contract Dwelling Qualifier licenses. I hold a WI Real Estate Salesperson license and have completed NAHASDA Essentials and HUD Environmental Review training, and attended a LIHTC compliance seminar in addition to a few other industry

conventions. Brandon has completed a HUD grant training program and works very closely with our CDFI, now known as Cedar Growth. We have sat on boards and commissions for homelessness and supportive housing which led us to the WI Balance of State Continuum of Care and the thought process of exploring outside resources and connections in order to bring Tribal voices to the table and ensure more needs are met.

- b. Is the ability to launch or expand the DPA program contingent upon additional training or certification, or could implementation begin under current staffing and credentials? Our dream is to expand our Department in order to provide maximum support in building self-sufficiency through education. We would like to be able to competently advise and teach everything from goal oriented mindsets to financial wellness, to navigating contracts and avoiding common pitfalls to how to plan for and execute maintenance and home improvements, prepare for the future, and everything in between. Specific training that we would seek for our staff would begin with financial therapy, housing law, and inspection education. Our program is currently running, but we have no education budget and limited outreach budget. This would allow us to permanently improve our ability to focus on building a foundation of success.
 - c. What is the expected timeline for program launch and readiness to issue DPA once funding is awarded? If the City holds the funds, I would ask for a month and a collaboration on drawing up a policy that has draw requests made to the City directly. I would anticipate a minimum of a couple of extra weeks if we will distribute the funds.
- 5. Beyond City funding, are there other funding sources or partnerships that will support this DPA initiative? How do you anticipate layering or coordinating with City funds to maximize affordability (for example with other down payment assistance programs available to households purchasing within the City of Madison)? We have been advising all of our applicants to visit the Fannie Mae DPA assistance locator tool, and to research location, occupation, lender, and other specific funding available. We avoided going to large with the DPA/cost reduction in order to maintain a sense of fairness, as well as to make sure we were not catapulting ill-prepared people into a long term expense that they are not able to maintain.
- 6. The proposal references expanding access to homeownership opportunities. Can you share how the Nation envisions ensuring equitable access to the program for eligible households within the City of Madison? To date we have sent out mass emails with open invitations to inquire as well as a couple of in-person events to

gather and share information related to this opportunity specifically. We intend to continue the outreach until the award is announced at minimum.

**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
Staff Education (Progs: Homebuyer Education)**

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. The budget narrative suggests that a significant portion of funds will support staff training and professional development. Confirm whether most of the requested funds will be used for staff training? *Staff training would likely use the majority of the funds requested since we do not have that allocation in our budget at all.*
 - a. Will any portion be used to deliver pre-purchase homebuyer education sessions directly to households during the grant period? *While we would like to get the most staff training that we can out of the time and funding available, we are absolutely focused on making sure the pre and post purchase classes that we require are readily available and will continue to deliver them throughout the grant period and beyond.*
 - b. If classes are planned, confirm whether these sessions will be open to City of Madison residents? *Most classes are scheduled by our CDFI and are open to the public. We supplement when classes are needed in locations or timeframes outside of what is being offered, and when/if those are scheduled we would welcome residents of the City.*
2. The proposal notes an estimated 4,700 households served. Explain how that figure was calculated? *The Ho-Chunk Nation consists of 7732 members, being*

approximately 4700 households that are eligible for our education, advocacy and outreach.

3. Because this funding is tied to HUD-funded down payment assistance programs, the City must ensure that households completing pre-purchase homebuyer education receive certificates from a HUD-approved housing counseling agency.
 - a. How does your Pathways to Home program align with or differ from HUD-certified homebuyer education requirements? Pathways Home is sponsored by and meets the national certification standard required by the National American Indian Housing Council and Neighbor Works America.
 - b. If the Nation is not currently HUD-certified, could you describe how you envision partnering with a local HUD-certified counseling agency to meet this requirement and ensure certificates are issued to participating households? Our current staff and our CDFI staff are currently certified to teach the pre-purchase class. Our CDFI has staff trained as HUD counselors and to teach the post purchase classes. We would like our staff to have those certifications to offset the load on their staff and increase access, as well as to make solid strides toward the well-rounded advocacy that we want to provide.
 - c. Alternatively, could the Pathways to Home model help fill a gap in financial capability or pre-purchase readiness services that complement or enhance HUD-certified education? While the class meets the criteria for assistance, we find that one 8 hour class is often not sufficient and we definitely are looking to add more consistency, content, and readiness aspects to fill gaps that certainly do exist.