

Keeping the Family and Friends of Poarch Informed

VOLUME 26 • ISSUE 1

January 2009

POARCH CREEK NEWS



Poarch Creek News

www.poarchcreekindians-nsn.gov

Deadline for submission

The first working day of each month

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Tribal Census Update

According to the Tribal Member Benefits Department, as of December 1, 2008, there were 2,724 tribal members. There are nine additional tribal members that have not been accounted for through Tribal Census Records. They are:

Jewel Gibson
Kimber Jean Gibson
Richard Wayne Gibson
Kelly Jean Hubbird
Shelby Ann Hubbird
Barry Alan Reece
Joyce Darlene Seamans
Patricia Diane Seamans
Ronald Garrett Walker

If you know how to contact any of these Tribal Members, please have them contact the Tribal Member Benefits Department at (251) 368-9136 x 2501 (Mary Jane Tullis) or x 2007 (Tim Manning).

Of these 2,724 Tribal Members, 1,369 are female and 1,355 are male. In the age group 0-17, there are 127 female and 134 male tribal members; for ages 18-54, there are 784 female and 820 male tribal members; for ages 55-64, there are 237 female and 240 male tribal members, and for ages 65 and older, there are 221 female and 161 male tribal members.

The oldest living male tribal member is Mr. John Victor Steadham, who is 98 years old. The oldest living female tribal member is Ms. Dollie McClellan, who is 97 years old.

Changes in Format and Submissions

Due to the cost of publishing the Tribal newsletter, we are asking your cooperation in the publication of this year's newsletter. As we shared with you in the last issue, the US Postal Services has made several changes in the mailing of bulk mail, which has resulted in numerous newsletters being undeliverable and destroyed by the Post Office due to incorrect address information. We request that all recipients of the newsletter contact us with updated address information.

We are also looking at format and style changes to help lower the cost of the monthly publication of the newsletter, these changes will become evident as they are implemented. In an effort to manage the cost, we are asking you to remember the following when submitting information for the newsletter:

Birthday/Anniversary: One photo per birthday/anniversary. We will publish birthday/anniversary the month before the birthday/anniversary, the month of the birthday/anniversary, or as a belated birthday/anniversary the month after the birthday/anniversary. All other submissions will not be published. All submissions must be in writing.

Birth Announcements: One photo per birth announcement. We will publish birth announcements the month of the birth or the month following the birth. All other submissions will not be published. All submissions must be in writing.

Continued on next page

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Chairman's Corner December, 2008

Happy New Year to all of you. I hope you are all enjoying this holiday season with family and friends. We once again had an overwhelming amount of people attend the 38th Annual Thanksgiving Day Pow Wow. If

you were unable to attend maybe you can make plans to join us next year. Due to the holiday season, travel for me has slowed somewhat but I remain active, meeting with department directors and staff, and taking care of daily business. Also, due to the holidays this month's column will be shorter than normal.

I do hope that each of you have had a Merry Christmas and will have a prosperous New Year.

DHHS Representatives Visit The Tribe

Submitted by: Candace Fayard, Health Administrator

Representatives from the Department of Health and Human Services in Atlanta visited our reservation on November 20, 2008. The Regional Health Administrator, Captain Clara Cobb, was eager to meet with Tribal Council, the Tribal Administrator, and Department Directors to learn about our tribe. Captain Cobb and her staff shared information regarding the programs and services that the Department of Health and Human Services offers. Some of the programs that were highlighted were preventing disease, (including immunization services), Medicare (health insurance for elderly and disabled Americans) and Medicaid (health insurance for low-income people), faith-based and community initiatives, and preparedness for emergencies, including potential terrorism. After a brief tour of the reservation, Robert Thrower, Historic Preservation Officer, gave an enjoyable and informative presentation of our Tribal history. Our visitors really seemed to enjoy our tribal hospitality and were appreciative of our taking time to meet with them.

Thanks to all who participated in the meeting and to those who helped make this meeting with Region IV federal representatives a success.



Capt. Clara Cobb

MONTGOMERY WOMAN CONVICTED OF CASINO THEFTS

***Employee Stole \$261,000 from Tallapoosa
Entertainment Center***

Summary of Press Release dated 8-21-08 from the United States Attorney's Office, Middle District of Alabama submitted by Investigator Doug Murphy.

On August 21, 2008, Kala R. Dennis, age 26, of Montgomery, Alabama, was convicted by a federal jury on charges of conspiracy and embezzlement of funds from Tallapoosa Entertainment Center.

According to evidence at trial, Dennis was employed at the Tallapoosa Entertainment Center ("TEC") in Montgomery, which is owned and operated by the Poarch Band of Creek Indians. In July 2004, TEC employee Frederick Burrell developed a scheme whereby he could take money from TEC and make false entries on TEC records to conceal the thefts. After committing 2-3 thefts on his own, Burrell recruited Dennis to participate. She agreed and, over the next several months, she and Burrell stole approximately \$128,000 together when they were both working. She also took \$131,000 on her own on days when Burrell was not working.

When Dennis is sentenced later this year by United States District Judge L. Scott Coogler, she faces a statutory maximum sentence of 20 years imprisonment for theft and five years imprisonment for conspiracy. The maximum fine is \$250,000 per count, and Dennis could also be ordered to pay restitution.

This conviction is the latest development in this investigation. On April 27, 2006, Burrell pled guilty to a felony information charging him with theft from an Indian casino based on his role in the scheme. In his plea agreement, Burrell agreed to cooperate with the Government's investigation.

The investigation of Burrell and Dennis was led by the United States Department of Interior, Office of Inspector General, with the assistance of Investigator Doug Murphy and former Investigator Joe Busby of the Poarch Band of Creek Indians Tribal Gaming Commission. The case was prosecuted by Assistant U.S. Attorneys Andrew O. Schiff and Matthew W. Shepherd.

Continued from page 2

Article Submissions: One photo per article. Articles are printed as submitted except for authorized editing. All submission must be in writing.

Please remember that the newsletter is generated one month in advance and the deadline for article submission has changed to the first working day of each month, for the following month, i.e. the deadline for the March newsletter is February 2, 2009. We look forward to the new year and the information that we will be able to share with you.

An Introduction To The Family Services Department

The space allowed in this newsletter is not sufficient to provide the details of all the services provided by the Family Services Department. Due to space limitations, we will provide an overview of the departments' programs and services.

The responsibilities of the Family Services Department are two fold; there is the administrative side, which addresses



budgets, funding, and the day to day office management of the department, and the "front door and referral" services which addresses the services and needs of Tribal Member families. Carolyn M. White, Family Services Executive Director; Kathy Ledkins, Special Assistant to the Family Services Executive Director; Sandy Hollinger, Family Services

Clerk, and the two Senior Aides, Lois Amos and Suzanne McGhee, fulfill the administrative responsibilities for the day-to-day operations of the Department.

Services begin when a family first comes to Family Services for assistance and submits an application which is reviewed through an intake process. The Community Services Specialist, Carolyn Rackard, conducts scheduled interviews Monday through Thursday of every week; and coordinates the award and distribution of financial assistance within the Community Services Program. The intake assessment also determines if other assistance is needed and whether the client should be forwarded to other program areas. The Community Services Program, which provides financial aid services to Tribal Members, includes:

- Low Income Home Energy Assistance Program (LIHEAP) assists in providing regular and crisis energy assistance for heating or cooling to Tribal Members as funds are made available by the federal government. The 2009 Winter LIHEAP Program will begin January 5, 2009. You will find additional information on the LIHEAP program further in this issue of the newsletter.
- Community Services Block Grant assists qualified Tribal Member families in obtaining emergency food, housing, employment, medical supplies, and other needs.
- Tribal Emergency Fund assists qualified Tribal Members with limited financial resources to help during natural or personal disasters or during an individual crisis.
- Child Care Development Block Grant assists qualified tribal member families with daycare expenses. Carolyn White, Family Services Executive Director, stated that this

program is for Tribal Member children only but they are hoping to expand this program soon to provide assistance to Tribal Member parents with First Generational Indian Descent children.

The Child Welfare Program, which is the first program managed through the Tribe with BIA funds, provides case management for all child protective and preventative services for tribal member children located on the reservation, and off reservation if the Indian Child Welfare Act applies to involuntary custody proceedings. The Family Services Coordinator, Martha Gookin, works collaboratively with state agencies for cases involving tribal member children living off reservation. Services are available from the Tribe's 638 Contract through the Bureau of Indian Affairs which providing funding for child welfare services provided to tribal member children. The Family Services Department's close coordination of protective services with law enforcement and Tribal Court allows the Department, under Tribal Code, to conduct independent investigations on all reported child welfare concerns on the reservation. If the child/children involved are non-Tribal, the State will assume the leadership position with the Tribe working closely with them in the second position. The Foster Care and Adoption Service Program is also part of the Child Welfare Program and provide tribal children in custody with services as needed. The IV-E Fostering Connection to Success and Increasing Adoptions Act of 2008 was signed by the President on October 7, 2008. This legislation, which is part of the Social Security Act, will provide funding to assist those children living in foster homes. The Tribe must submit a Letter of Intent to the Federal Government by January 30, 2009, stating that they will support and follow the necessary guideline. The IV-E program will bring a lot of changes, but the Family Services Department is ready to tackle those changes and provide the necessary services to those Tribal Member children in need of assistance.



The Child Welfare Program also assists families with custody issues that are not related to child abuse or neglect. The program also assists with DNA testing, which is used to determine paternity, because a child should always know who they are and where their family is. Lately it has been used in efforts to provide additional documentation that will help with Tribal enrollment.

The Tribe's Domestic Violence Program is one of the few

programs in the Southeast for Indian Tribes. Unlike most Tribes and some counties, we do have a domestic violence



shelter that can be used for emergency shelter as well as providing a place for the domestic violence victims to seek a safe place out of harm's way. Creek Safe Haven is a short term solution for situations involving domestic violence, but an immediate and first step toward giving victims some options for relief from abuse. The Victim's Advocacy Coordinator, Wanda Fowler, works closely with victims to secure a long term remedy to the violence in their lives. The Stop Violence Against Women grant, the original domestic violence grant, will terminate on June 30, 2009; however services continues through the FY 2007 Grants to Tribal Government (GTTG) and will provide program funding for family needs, such as childcare, relocation, transitional housing, and legal issues.

The Family Services Department also has an Adult Services Program which was developed in 2007 from the Elder Health Care Initiative Grant received in 2003. Through the Adult Services Program, the department is able to assist tribal members with meeting the varied needs elders and their families have and is responsible for all adult protective and preventive services for tribal member adults living on the



reservation. Other voluntary services are provided to elders living within the five county service areas through the application process. This program is also inclusive of the Homemaker Aide Services, which is a tribally funded service

provided for qualified tribal member elders and disabled tribal members. Homemaker Aides, Stella Rutherford and Juanita Slate, are scheduled to provide in-home services on a temporary, short-term, or long-term basis to help elders and disabled adults, depending upon the individual needs of the elder/disabled person. Supportive services are provided for those recovering from surgery or an accident, until they are able to become more independent. This program also provides assistance for those applying for Social Security and/or Veteran's benefits. Mrs. White stated "We have been short staffed since we lost our Adult Services Coordinator this year, for the last seven months the staff has pitched in to make sure that the needs of the program are met. We plan to resume our caregiver support services. It is important to provide training and awareness of elder issues to caregivers. Not only must we address the needs of the elders, we must address the needs of the caretakers as well."

These are the major programs of the Family Services Department, but

the Department has also developed and administers smaller programs that are building a foundation to meet the basic needs of the community. The Tribal "Angel Food" Distribution Program has been active for one year and has been very successful. Although the



Clothing Give-A-Way program is temporarily on hold, it too has been very beneficial to our Tribal Community for several quarters. The department also provides services through the Early Literacy Fun Day Event held for the last two years, which is held annually for day care children and day care providers. Through such events as Strengthening Families, Halloween Day Care, Pow Wow activities, Christmas Share, and the Kid's Community Christmas Party, the department has established ongoing community services, which also capture memories of the community through photos. The "Strengthening Family" event was held twice during 2008. There are plans to partner with the Cultural Authority to make this an annual event.

As we said at the beginning, space limits the information we can provide. If you would like to find out more about any of the programs/services listed above, please do not hesitate to call the Family Services Department at (251) 360-9136 x 2600.



THERE'S SOMETHING IN THE WIND!

Yes, there is something in the wind, excitement, anticipation, and awe! If you are a local resident, you see the progress of the Wind Creek Hotel and Casino (WCA) on a daily basis; there are radio spots and TV promos on the airways and a new car to be given away on January 6, 2009 is displayed at Bel Air Mall in Mobile. All Tribal Members should be watching their mailboxes for an invitation to the Wind Creek Atmore Preview by Tribal Members on Tuesday, December 30, 2008. These invitations were mailed on December 1, 2008; if you have not received your invitation by the time you get this newsletter, please contact PCI Gaming at (251) 368-3085. For your information and convenience a Schedule of Events for this event has been included in this issue. Other dates relating to the opening of the Wind Creek Hotel & Casino that are important to remember are:

January 06, 2009	Casino Opening To Public
January 20, 2009	Tour of villa suites available
January 26, 2009	Hotel opens to public
January 31, 2009	Grand Opening of Wind Creek Hotel & Casino
	1:00 p.m. Ribbon cutting
	8:00 p.m. Fireworks show

We hope that you will be able to attend the "By Invitation Only" event on December 30, 2008 as well as the Grand Opening on January 31, 2009. Also for your information a few interesting/fun facts about the new facility are listed below:

Wind Creek Hotel and Casino has an electrical system with.....

- 10 Megawatts of connected electrical load, the equivalent of 8,300 homes;
- an entrance sign that will use 300 kilowatt-hours of power;
- its own generators capable of powering 4,500 kilowatt-hours of capacity or 3,700 homes. These backup generators have the capability to operate for up to a week on 30,000 gallons of on-site fuel and has been designed as a safe haven for extended shelter in case of hurricanes;
- over 100 miles of wire; and
- almost 5,000 fluorescent light bulbs (not counting the gaming machines)

WCA's data system has...

- about 1,000,000 feet of data and phone cables;
- a state of the art, completely digital phone system that uses Internet Protocol voice transport
- about 1,500 on-premise extensions, enough for a small town;
- its own mini-internet via a DS3 wide area private data network, connecting points in downtown Atmore, and two properties in the Montgomery, Alabama area to WCA;
- 14 broadcast TV channels, Pay per view and produces three of its own closed circuit TV channels, that provide custom programming to its guests;
- 3 radio transmitter stations, serving Escambia County Sheriff's Dept., Poarch Fire and Police and Department, and PCI Gaming operations; and hundreds of surveillance cameras using the latest IP technology digital imaging and storage technologies.

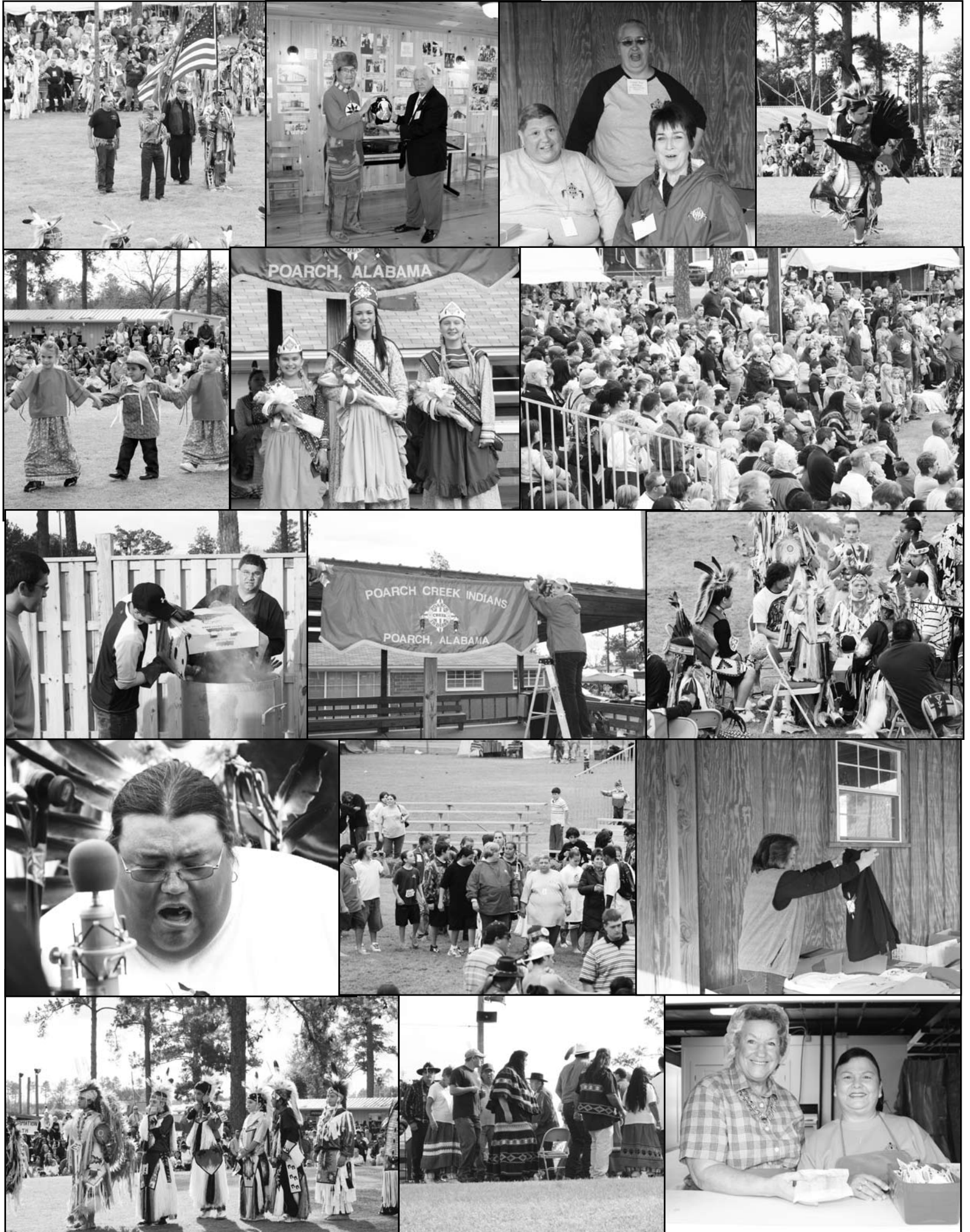
The facility can also....

- produce 1,500 hamburgers per hour;
- wash 19,000 dishes per hour;
- cook 100 chickens per hour; and
- has enough ornamental ledge stone to cover a football field!





2008 Pow Wow



Reminders From the Community Health Department

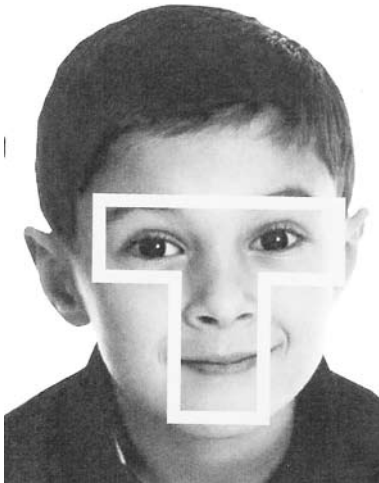
Submitted by Sandra Day, Community Health Nurse

REMINDER: A YEARLY FLU SHOT IS ESPECIALLY RECOMMENDED FOR PEOPLE AT HIGH RISK.

THESE INCLUDE:

- ADULTS AGE 50 AND OLDER
- CHILDREN 6-59 MONTHS OLD
- PEOPLE WITH LONG-TERM CONDITIONS SUCH AS DIABETES OR HEART DISEASE
- WOMEN WHO WILL BE PREGNANT DURING FLU SEASON
- PEOPLE WITH WEAKENED IMMUNE SYSTEMS (SUCH AS FROM HIV/AIDS)
- PEOPLE WHO LIVE IN NURSING HOMES OR LONG – TERM CARE FACILITIES
- OTHERS WHO WISH TO BE PROTECTED FROM INFLUENZA

IF YOU OR YOUR CHILD HAVE NOT RECEIVED A FLU SHOT, PLEASE CALL THE POARCH HEALTH DEPARTMENT@ 368-9136 TODAY AND SCHEDULE AN APPOINTMENT.



***Do Not
Touch
the
Tzone!***

The 4 Principles of Hand Awareness:

1. WASH your hands when they are dirty and BEFORE eating.
2. DO NOT cough into your hands.
3. DO NOT sneeze into your hands.
4. Above all, DO NOT put your fingers into your eyes, nose or mouth!

Do you know that your clean hands are two of the most important weapons that we have in fighting the spread of colds, influenza, and other infections? Sounds too good to be true, huh? Well, it actually is true. Read what "Henry The Hand" has to say about hands in "Do Not Touch The TZone!" Spread the word, not the germ! Visit www.henrythehand.com.



Always There To Help!

Poarch Tribal Police are always hard at work; in the photos above three of our officers are trying to control a fire on I-65 until the fire department could get there. Pictures were taken by Investigator Jeffrey Weaver. Pictured are Lt. Darrell Ledkins, Probation Officer Paul Thomas and Cpl Chris Rutherford.

State Wide Youth Deer Hunt Brings First Kill



Chelsey Ramer (l) killed her first deer on November 16, 2008 during Alabama's State Wide Youth Hunt Day. Chelsey was hunting with her Dad, Jamie Ramer (r), and was very excited to kill her first deer.

Photo by Byron Mosley

A Day at the Zoo

Jerry E. (Cowboy) Rolin recently enjoyed a trip to the Gulf Shores' Zoo with family and friends from the Gospel Lighthouse Church.



Homeownership Program Questionnaire

Submitted by Wendy Davis

The Housing Department has started a new program to help determine how new homeowners feel about being a homeowner for the first time. These questionnaires are not mandatory and the homeowner is aware that their answers may be published in the tribal newsletter. The following questionnaire was completed by Magan McGhee Daughtry.

How many people are in your family? Please list first and last names.

Three; Magan Daughtry, Trevor Daughtry, and Gabby Williams

What community do you live in?

Poarch

What do you like about being a homeowner?

I think it's a great program for Tribal Members who aren't able to purchase a house on their own.

How do you feel being a homeowner will impact your family?

Sense of security - they will always know they will have a place to live and a place to call home.

Other Comments?

It is a privilege to be a homeowner. I am enjoying my home and it means so much to me to be able to live here where I grew up. It means even more that my father, the late Gary McGhee, drew up the plans for this house.



Diabetes Banquet is a Celebration of the Advancements Made Toward Treating and Eliminating Diabetes

Submitted by Donna Johnson, Diabetes Case Manager

A great big thank you goes out to all of the participants that braved the rain to join us at our Diabetes Celebration Banquet held October 23, 2008. We had a wonderful meal supplied by the SAIL Center. Dr. Melissa Hoercher introduced the main speaker Ms. Wanda Johnson, professional story teller, but first Dr. Melissa Hoercher made us laugh by telling a short story of her own. Sheila Odom was our MC of the night. Vera Ramer asked the blessing of the food.

Jill Lee, DTR spoke from the heart regarding her own personal experiences working with Diabetes in the tribe and having a 11 year old daughter that has diabetes. Special thanks go to the unsung heroes, Jennifer Coon, Kay Thomas, Jill Lee, Sheila Odom and Marsha Fendley for all their hard work, from decorating to menu planning. Thanks for always going the extra mile.



A lot of you might have asked yourself, why on earth we called our Diabetes Banquet a Celebration Banquet. What could there possibly be to celebrate regarding diabetes? Well let me share a few things with you that you might not have known. Diabetes was actually described approximately 5000 years ago by a physician in India named Susruta. Physicians knew it existed but had no treatments for the disease. Diabetes was almost a guaranteed death sentence. In 1776, Dr. John Rollo came up with a diet that was mostly meat and fat based that did help to prolong the lives of many people. It wasn't until 1922 that a great discovery was made. Dr. Fredrick Banting and his assistant Charles Best discovered life saving insulin. Since the 1920's, we have seen a lot of new medications and advances in the field of Diabetes, including the Insulin pump and glucose monitor. Blood glucose monitors that

are smaller than a deck of cards and can read blood sugar in less than 5 seconds. Insulin pumps can be programmed to deliver precise dosages of insulin based on carbohydrate intake. Continuous blood glucose monitors that allow for real-time insulin adjustments. Insulin pumps that were the size of a backpack are now smaller than a deck of cards. The first blood glucose monitors were only for hospitals and weighed 3 lbs and cost about \$650.00. Now we have cell phones that come with a glucose meter built right in! These are just a few of the advancements in modern medicine in regards to Diabetes. So I say, yes, we definitely have something to celebrate!



Upcoming Events

Tribal Newsletter Deadlines

The deadline to submit information for the February 2009 newsletter is Friday, January 2, 2009. The deadline to submit information of the March 2009 newsletter is Monday, February 2, 2009.

Tribal Council Meetings

Regularly scheduled Tribal Council meetings are held in the Tribal Council Chambers in Building 100 at 4:00 p.m. on Tuesday, January 13, 2009 and Tuesday, January 27, 2009. These meetings are open to the public.

Housing Authority Meetings

Regularly scheduled Housing Authority meetings are scheduled for 1:00 p.m. in the Building 400 Conference Room on Wednesday, January 7, 2009 and Wednesday, January 21, 2009. These meetings are open to the public.

Wellness Authority Meetings

Regularly scheduled Wellness Authority meetings are held at the Wellness & Recreation Center (Gym) at 5:00 p.m. on Thursday, January 8, 2009 and Thursday, January 22, 2009. These meetings are open to the public.

Wind Creek Atmore

Mark the following dates on your calendar relating to the opening of the new Wind Creek Hotel and Casino: December 30, 2008, Preview by Tribal Members (By Invitation Only), January 6, 2009, the casino opens to the public, January 20, 2009, tours of villa suites are available, January 26, 2009, hotel opens to public, January 31, 2009, grand opening of the new Wind Creek Hotel & Casino.

Winter LIHEAP Program

The Family Services Department will take applications from tribal member households for the WINTER Low Income Heat and Energy Assistance Program (LIHEAP) Monday, January 5, 2009 through Thursday, January 8, 2009. See article on page 4 for complete information.

4H Club Meeting

The 4H Club meets in the Education Department the second Monday of each month at 6:00 p.m. The January meeting is scheduled for Monday, January 12, 2009.

2008 Sports Banquet

The 2008 Sports Banquet is scheduled for Saturday, February 7, 2009 at 6:00 p.m. at the Wellness & Activities Center (Gym). To attend the Sports Banquet, you must RSVP at (251) 368-9136 x 2256 or 2246 by 5:00 p.m. on January 23, 2009.

American Indian Heritage Month Posters

If you are interested in viewing or obtaining a copy of this year's American Indian Heritage Month poster, or any of the posters from past years, you can visit this following website: www.nrcs.usda.gov/news/thisweek/2008/110508/indianposters.html.

Workforce Investment Act (WIA)

Have you been unemployed and getting ready to start a new job; are you finishing college, technical school, etc. and need assistance with getting in the workforce; do you need assistance with uniforms, licenses, tools, etc? If you answered yes to any of the above questions, the WIA program may be your answer. For more information, contact Clara Jones, WIA Coordinator, at (251) 368-9136 x 2266.



Poarch Creek Indians Housing Authority

In 1984 after Federal Recognition, the five member Housing Committee became the Poarch Creek Indians Housing Authority and were assigned by the Tribal Council to oversee and govern the Tribe's Housing program. This five member Housing Authority immediately concentrated on securing grants that would enable them to provide rental homes to Tribal Members under the 1937 Housing Act. These grants enabled them to proceed with the development of the Rolin Hills Subdivision which consist of twenty 3 bedrooms single family units, and Willow Creek, our Senior Citizen complex, with fifteen 2 bedroom duplexes. In 2006 six additional units were built in Willow Creek to bring the total units for the Senior Citizens complex to 36.

In 1989, with additional grants, the Housing Authority was able to develop and construct the Red Oak Subdivision which consists of ten 3 bedroom duplexes; the Moniac Subdivision which consists of twenty 3 bedroom single family units. In 1995 Fred Walker Subdivision was constructed, which consists of twenty five single family units. This subdivision consist of two (2) to five (5) bedrooms units and was also constructed with federal grant monies. As part of the economic development project at Exit 57, the tenants at Red Oak were relocated to units throughout the Tribe's subdivisions and the original units were demolished. As part of the demolition agreement, Creek Indian Enterprise Development Authority developed and constructed the new Red Oak subdivision, which has been completed and consists of ten 3 bedroom single family units. According to Susan Wicker, Housing Executive Director, the Housing Authority hopes to start the necessary plans for additional 2 bedroom rental units before the end of 2008. "There is a need for additional 2 bedroom rental units," Susan said "we hope to get started on this project by the end of the year."



In 1996, the Housing Authority received its first Homeownership grant through HUD's 1937 Housing Act. Through the next few years, the Tribe was able to assist 69 Tribal Members to become homeowners through purchasing an existing home or building a new home. Teri Watkins was one of the first Tribal Members to utilize the new program and was the first to successfully complete the program by paying her last house payment in January of 2006. The laws governing Indian Housing changed with the Native American Housing Assistance and Self Determination Act (NAHADSA); the Tribe has adapted with those changes and has assisted 96 Tribal Members through the Tribally Assisted Homeownership Program (TAHO).



The housing programs consists of (a) New Development-which is responsible for all new construction for Housing, including the construction of homes through the Tribally Assisted Home Ownership Program (TAHO) as well as construction of new rental units; (b) Rental-this program is to provide a home in a safe, decent and sanitary living conditions for low income families; (c) Crime Prevention and Safety Program-this program is geared to providing activities for the youth on and off the reservation to keep them active in tribal youth programs/activities; (d) Rehabilitation Program-this program provides rehabilitation assistance to low income tribal members who are living in substandard conditions within the five county service areas; (e) Renovation Loan Program -this program provides assistance to all Tribal Members,

regardless of their location. All Tribal Members are eligible for the Renovation Loan Program as long as they meet the minimum credit score and income guidelines. A Tribal Member can request up to \$30,000 for home renovations; the loan is repayable at 3% interest with up to a 20 year payback period. At the time the loan is made, the payback period is set in increments of 5 years, with some loans maturing at different levels through the 5 year increments.

The Tribe has also been approved to participate in the Section 184 Indian Loan Guarantee Program for the following counties in the state of Alabama: Escambia, Mobile, Baldwin, Monroe, Montgomery, and Elmore. Participating lenders for the local counties are United Bank, First National Bank & Trust (FNB & Trust), and Gulf Winds Federal Credit Union. Nationally known lenders Wells Fargo (1-800-898-3246) and Green Point (1-800-700-0753) may be able to assist Tribal Members outside of the local areas. For more information on this program contact the Tribal Housing Authority at (251) 368-9136 x 2257 or visit HUD's website at www.hud.gov.



Poarch Creek Indians
5811 Jack Springs Road
Atmore, AL 36502

CHANGE SERVICE REQUESTED

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