Section 4 Case Study:
Apsaalooke Nation Crow Tribe of Indians, Montana

Enterprise is a leading advocate for the Section 4 Capacity Building for Community Development and Affordable Housing (Section 4) program. Over the past 10 years, Enterprise has distributed approximately $80 million in Section 4 grants and loans to more than 900 local nonprofit organizations across 48 states and Puerto Rico. These organizations develop affordable housing, finance small businesses, revitalize commercial corridors, and help address local health care, child care, education and safety needs.

Section 4 is the only federal program that is exclusively focused on increasing the effectiveness of these organizations. Through grants, loans, training and guidance, Section 4 provides local organizations with the staffing, program development and financial resources to maximize the impact of the services they provide and ensure the long-term sustainability of their investments.

With Section 4, organizations develop core skills that strengthen their ability to implement HUD programs, raise capital for community development and affordable housing, coordinate on cross-programmatic, place-based approaches, and facilitate knowledge sharing.

Spotlight on Section 4 Grantee: Apsaalooke Nation Crow Tribe of Indians

The Apsaalooke Nation Crow Tribe of Indians (Crow Tribe) is a federally recognized tribe located primarily in rural Big Horn and Yellowstone County in south-central Montana. The original name of the Crow Tribe was Apsaalooke, which means children of the large-beaked bird, later misinterpreted as crow. The Crow Reservation is headquartered in Crow Agency, Montana and is the largest of the state’s seven reservations. With 13,000 members and 8,000 residents, the Crow Reservation is also the fifth largest Indian reservation in the nation.

Approximately 32 percent of the Crow Tribe’s members live in poverty – twice the national rate. Many of these members are homeless veterans who do not have access to critical services.

Local challenge

Native Americans have a long, distinguished history of serving in the U.S. military. While American Indians serve in the armed forces in greater numbers per capita than any other ethnic group, they also are far more than likely to live in poverty. In fact, 29 percent of all Native American service members live in poverty. This is a higher rate than any other race or ethnic group.

Today, more than 400 members of the Crow Tribe are homeless veterans. In order to better serve this significant veteran population, the Crow Tribe needed to expand its staff expertise and capacity to develop and manage affordable supportive housing projects.
**How Section 4 funds were used**

Section 4 funds were used to support the Crow Tribe’s effort to end veteran homelessness among its members. With the support of a $50,000 Section 4 grant award, the Crow Tribe was able to create and cultivate a development team and cover the cost of predevelopment activities for the Apsaalooke Warrior Apartments, a 15-unit permanent supportive housing development for Native American veterans that opened in September 2015.

The Apsaalooke Warrior Apartment development serves as a critical resource for homeless veterans looking to get their lives back on track. A primary goal of the project was to help homeless veterans develop the skills and resources to maintain safe, stable housing. Through the development, the Crow Tribe is able to support veterans in achieving independence by providing supportive services to help each resident create individualized success plans and goals.

Section 4 grant funds also helped cover consultant fees to bring expertise to the development’s planning process. Consultants helped the Crow Tribe submit an application for Low-Income Housing Tax Credits (Housing Credit). In addition, grant funds were used to hire a supportive housing consultant to work with the Crow Tribe to complete a service plan, tenant selection plan and services worksheet.

**How Section 4 funds enhanced capacity of organization**

With the assistance of Section 4 grant funds, the Crow Tribe has gained the ability to address current and future housing challenges facing its homeless veteran population. The Crow Tribe’s Veterans Affairs and Human Services departments acquired the skills needed to administer wrap-around services in supportive housing and access critical resources, including the Housing Credit, Federal Home Loan Bank (FHLB) funding, and U.S. Department of Veterans Affairs Supportive Services for Veterans and Families funding. By breaking down silos and divisions between housing and human services, the Crow Tribe is now able to work together on other joint projects.

The Apsaalooke Warrior Apartments is the Crow Tribe’s first supportive housing project, its first multifamily housing project and the first project using financing from the Housing Credit and FHLB. Because of the success of the project, the Crow Tribe now has a strong development team in place and the capacity to move forward with additional housing projects, including a Housing Credit development in 2016 and Section 184 Indian Home Loan Guarantee homeownership and rental opportunities.

Section 4 grant funding has advanced the Crow Tribe’s housing efforts and has given it the capacity to further develop affordable housing in its community. As a result, Section 4 funding has provided an infrastructure that will allow the Crow Tribe to seize future opportunities to improve their community for generations to come.

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