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Office of the Principal Chief

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December 17, 2025

TO: Todd Enlow, Executive Director of Housing Programs, Senior Advisor to the Principal Chief
FR: Chuck Hoskin, Jr.
Principal Chief
CC: Bryan Warner, Deputy Chief
Cabinet / Sub-cabinet
Council Leadership

Administration Memorandum Directing the Expenditure of up to \$5 million in PHWFA FY 26 funding for Continuation of the HACN administered Protecting Our Vulnerable Program, renamed “PHW POV”+ Program

The purpose of this memorandum is to direct the continuation of the Protecting Our Vulnerable Housing Program, administered by HACN, utilizing funds authorized by the [Public Health and Wellness Fund Act, as amended](#) as provided for in the [FY 26 PHWFA Spending Framework memorandum of October 21, 2025](#). By this memorandum I am requesting a responsive plan from the Executive Director of Housing Programs by **January 12, 2026**.

A. Background

Cherokee Nation, by the Housing Authority of the Cherokee Nation, launched the “Protecting Our Vulnerable” program in 2020. The program, at inception, was a COVID-era response program designed to mitigate the negative impact of substandard housing on those vulnerable to the spread of COVID. HACN administered the POV program through the CARES Act and ARPA eras, providing millions of dollars in housing rehab, including a significant number of modular replacement homes, to Cherokee Nation citizens susceptible to COVID infection due to their underlying health conditions and their housing conditions.

The POV program continued in FY 2025 using \$4 million PHWFA funds. A substantial portion of those funds were used to purchase modular units, including units earmarked for Speaker Services. FY 25’s POV program aligned the POV program with the purposes and

polices of PHWFA. A draft policy which informally guided expenditures during FY 25 states that a qualified applicant is one who is:

...experiencing a “qualifying housing condition,” i.e., one which constitutes a present danger to the applicant’s physical, behavioral, or public health which cannot reasonably be addressed through other Cherokee Nation housing programs and the remedy for which results in safe and sanitary housing within the Cherokee Nation reservation.

The draft policy imposed further conditions, including 62 year age minimum, receipt of or pending claim for disability benefits and that applicant have or will apply for HACN services. The draft policy outlined “qualifying housing condition,” as follows:

B. “Qualifying Housing Conditions” under A.4- “...present danger to the applicant’s physical or behavioral health or public health...”:

1. **“Present Danger”:** *The conditions at issue must objectively and clearly put the applicant in immediate danger, rather than speculative or even foreseeable long-term danger.*
2. **“Physical Health”:** *The conditions, if impacting physical health, if unremedied, objectively and clearly will cause harm to the applicant’s body that could reasonably require medical care. Examples include exposure to the elements, exposure to toxins and exposure to unavoidable unsafe household surfaces.*
3. **“Behavioral Health”:** *The conditions, if impacting behavioral health, if unremedied, objectively and clearly will cause serious harm to the applicant’s mental wellbeing that could reasonably require medical care or other provision of services. Examples include exposure to violent household members, exposure to illegal activities by household member, extremely overcrowded household conditions.*
4. **“Public Health:”** *The conditions, if impacting public health beyond the aforementioned individual health impacts which inherently negatively impact public health, if unremedied, put members of the local neighborhood or community at risk of negative health impacts, such as exposure to dangerous conditions in public areas such as debris or toxic materials from dilapidated houses or water systems, dangerous animals or substantial risk of exposure to violence or illegal activities. Examples include inoperable wastewater systems resulting in dumping of raw sewage, lack of containment of dogs, and public incidents of domestic violence.*
5. **Opportunity to Merely Improve Sub-Optimal Housing Conditions Insufficient:** *A demonstration that the provision of housing rehabilitation or replacement services will improve an applicant’s physical and mental health, or public health, is by itself insufficient to demonstrate an eligible housing condition.*

FY 25 POV, consistent with predecessor POV programs, required internal referrals to HACN rather than open ended public applications.

The PHWFA, as amended, expressly identifies housing as a “Public Health and Wellness Activities and Infrastructure,” the threshold qualifier for funding under the Act. Accordingly, the FY 26 PHWF framework memorandum of October 21 authorizes expenditures of up to \$5 million, as follows:

\$5m PHW Housing

- *PHW POV program for housing rehabilitation to address emergent health, public health and behavioral health needs. Administered by HACN.*
- *Other housing investments to effectuate the purposes and policies of PHWFA.*

This administration has long recognized that [housing is inextricably linked to public health](#).¹ Our existing housing programs, fueled in part by the Housing, Jobs and Sustainable Communities Act, are addressing housing needs at historic levels as measured by funding and volume of work. Yet emergent issues relating to housing among our citizens, or often our own discovery of longstanding housing issues, command the efficient deployment of additional resources outside of the conventional HACN application process.

The October 21 PHWFA framework memo reflects an expanded view of the use of PHWFA funds for housing. As prescribed, POV should continue, but “other housing investments” are permitted that align with PHWFA. Given this Administration’s broad liberal view of “housing as public health,” substantially *any* housing investment that reasonably alleviates the negative public health impact caused by insufficient housing stock, substandard housing, lack of affordable rental units, unsafe conditions associated with housing (eg, poor lighting, dangerous sidewalks, etc.) residential neighborhood blight, etc.

B. Directive: HACN to Administer “PHW: POV+”; FY 26 Plan due 1/12/26; Subsequent Plans due end of each calendar year

The Executive Director of HACN should develop policies and plans for FY 26 which address both prongs of authority “PHW POV+” spending, to wit:

\$5m PHW POV+

- *PHW POV program for housing rehabilitation to address emergent health, public health and behavioral health needs. Administered by HACN.*

¹ “Chief Chat: Our Housing Challenge is a Public Health Challenge,” Chuck Hoskin, Jr, Principal Chief of the Cherokee Nation, March 14, 2025, retrieved November 24, 2025, <https://www.anadisgoi.com/index.php/government-stories/our-housing-challenge-is-a-public-health-challenge>

- *Other housing investments to effectuate the purposes and policies of PHWFA.*

The Executive Director should develop an annual “PHW POV+” plan, which the Executive Director can amend from time to time, the initial draft of which for FY 26 should be presented to the Principal Chief **no later than January 12, 2026, and by December 31 of each subsequent fiscal year.**

i. “POV”

With respect to “POV,” HACN should follow past practice to administer housing solutions at the individual Cherokee Nation citizen level. HACN’s FY 25 strategy of purchasing modular units to meet the needs of those who qualified under extant POV policies and practices continues to align with the Administration’s FY 26’s expectations. Extending POV resources to the Language Department’s Speaker Services program also continues to be in alignment with the Administration’s FY 26 expectations.

HACN should formalize a policy to administer, anticipating that PHW POV+ program will continue in successive years. The policy should be liberally applied, but its terms should attempt to define a “qualifying housing condition,” identical to or similar to the draft FY 2025 policy. A formal definition will assist in determining which applicants are the sufficiently health vulnerable to warrant POV edibility, which we must candidly admit is a “fast track” to housing rehab or replacement against the backdrop of hundreds and hundreds of conventional HACN Housing Rehab applicants.

ii. “POV+”

The “+” in the renamed “POV+” reflects an expansion of the program going forward to include not only quick response to individual health vulnerable Cherokee Nation citizens, but also support for broader goals to improve public health conditions by investing in housing.

HACN should annually develop strategies for spending such portion of PHW POV funds as the Executive Director deems warranted to achieve “POV+” goals. The Executive Director has broad discretion in determining this annual amount and strategy.

The following is a list of ***presumptively qualified*** POV+ project categories:

- Construction of Multi-family low-income rental units or rental unit complexes.
- Health and safety additions or improvements to existing HACN multi-family units (eg., improvements to sidewalks, driveways, lighting, vegetation management, security, playgrounds, benches, outdoor social gathering places, outdoor recreation amenities).

- Purchase of property to support plans under any presumptively approved category, including remodel of purchased structures.
- Remodel of existing Cherokee Nation or HACN properties or structures for adaptation to low income rental unit housing.
- Operational funds for security of HACN housing, including labor and equipment costs for security staff or contractors.
- Operational funds to hire or support the salary of staff with dedicated “POV+” work assignments.
- HACN office, equipment and warehouse construction or remodel, including land purchase, provided the resulting equipment or structure remains substantially dedicated to supporting POV+ for the useful life of the equipment or structure.

The following is a list of expenditures that would not be ***presumptively disqualified*** POV+ expenditures:

- Supplementing New Construction Home Ownership Program.
- Mortgage assistance.
- Other new home ownership or new home construction for individual ownership programs or services.

iii. FY 26 Expenditures Projects for Executive Director’s Feedback

As the Executive Director develops the FY 26 PHW POV+ plan due December 31, 2025, he should consider the following:

i. \$2.5m POV

Funding of “POV” to respond to qualifying health-vulnerable should not exceed \$2.5 million for FY 26. As noted, modular home replacement strategies appear to be an effective way to meet the POV mission of addressing emergent health issues and should be favored. The set aside of funds or modular units to uniquely address Speaker Services most pressing replacement unit needs is encouraged.

iii. \$2.5 m POV+

Funding of “POV+” projects should not exceed \$2.5 million, following an outline to be developed by the Executive Director consistent with this memo.

POV+ funds could support the Buffington / Barrett building project under development in Vinita. Plans are in development to remodel late 19th Century brick structure in downtown Vinita, donated to Cherokee Nation during the previous

administration, into eight units for Cherokee Nation elders. The Executive Director should determine what level of funding from POV+ to support the project.

iii. Supplementing POV+ with HJSCA

Funds available under the HJSCA three year plan for low income rental units could be used to supplement PHWFA funding of POV+ projects.

C. Memoranda are Self Executing Approvals, Funding Should Immediately Follow

As noted in the October 21 framework memorandum and reiterated here:

...Executive branch cabinet officials and other leadership officers avoid layering additional approval processes or paperwork unless there is clear legal authority requiring it and only with the approval of the Principal Chief...

The October 21 PHWFA Framework memorandum and this memorandum constitute essentially self executing authorizations for Finance to provide HACN with the full \$5 million. The Executive Director's forthcoming "PHW POV+" plan, while important, is not required before Finance transfer funds to HACN.

D. Conclusion

The PHWFA, as amended, expressly identifies housing as a "Public Health Activity or Infrastructure." The PHWFA FY 25 Spending Framework authorizes PHWFA spending to continue HACN's POV program and related housing investments. This memorandum directs the remaining of the program to "POV+" to better effectuate the purposes and policies of PHWFA and **directs the Executive Director to create a "PHW POV+" plan consistent with the foregoing authority by December 31, 2025.** Additionally, with this memorandum the Office of Finance is Directed to transfer the fully \$5 million authorized in the October 21 memo to HACN immediately.



Chuck Hoskin, Jr.
Principal Chief of the Cherokee Nation