



Native American Housing Needs

Outreach Session Proceedings Report

**The Edgewater Hotel
Seattle, Washington
March 2-3, 2011**



Disclaimer

This document is a summary of participant discussions and presentations and does not represent the official policy or position of the U.S. Department of Urban Development (HUD).

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Executive Summary

Introduction

The Department of Housing and Urban Development (HUD), Office of Native American Programs, (ONAP) held seven Native Housing Needs Outreach Sessions (“Outreach Sessions”) from December 1, 2010 through March 24, 2011.

This was the sixth of seven facilitated regional sessions:

<i>Denver, Colorado</i>	<i>December 1-2, 2010</i>
<i>Reno, Nevada</i>	<i>December 14-15, 2010</i>
<i>Honolulu, Hawaii</i>	<i>January 12-13, 2011</i>
<i>Oklahoma City, Oklahoma</i>	<i>January 26-27, 2011</i>
<i>Hollywood, Florida</i>	<i>February 23-24, 2011</i>
<i>Seattle, Washington</i>	<i>March 2-3, 2011</i>
<i>Anchorage, Alaska</i>	<i>March 23-14, 2011</i>

The two day session encouraged an exchange of ideas leading to identification of key problem areas and barriers to affordable, sustainable housing in Indian Country, strategies for improvement and change, and identified tribal model approaches. ONAP’s goal for the outreach sessions was to expand the definition of housing need to the more encompassing concept of tribal need to create greater community and economic sustainability; thus creating greater opportunities for affordable housing as well as homeownership.

The session also served as an introduction of first steps to HUD’s Assessment of Native American, Alaska Native, and Native Hawaiian Housing Needs (“HUD Housing Needs Study”), and provided participants the opportunity to comment on the study’s survey design. Staff from HUD’s Office of Policy Development and Research (PD&R) presented an overview of the study and participated in a question and answer session about the study.

Outreach efforts for the session focused on tribal leaders, tribal housing authorities and other stakeholders including federal agencies, state agencies, private sector, and non-profit organizations.

Stakeholders were primarily from the Northwest (NWONAP) regional jurisdiction composed of the following states: Idaho, Oregon and Washington. A total of 98 attended the sessions: Housing Authority (38), Tribe (25), Government Agency (15), Non-Profit (12) Private Sector (7) Unknown (1). A list of attendees is located in Appendix C.

The Outreach Sessions were designed to maximize the amount of time participants had to discuss issues within a small group setting and provide feedback to a session facilitator. Five national topics and one regional topic were developed in cooperation with regional tribal housing associations. These formed the breakout sessions.

The breakout sessions for the Seattle Outreach Session are:

- Choice in Housing Type and Design
- Sustainable Community Development and Infrastructure
- Community Wellness and Environmental Health
- Leveraging Funding and Finance
- Housing as an Engine of Economic Development
- Assessing and Addressing Energy Needs

Each of the breakout sessions began with a presentation by guest presenter on some initiative related to that topic area. Then participants worked together to develop a profile of community and economic need for the breakout topic. This included: prioritizing the need, defining barriers to addressing the need, developing strategies to overcome barriers, and identifying resources and entities for implementation. On the afternoon of the second day, HUD facilitated breakout sessions to address the second goal of the outreach session, to get tribal feedback on the HUD Housing Needs Study.

Key Results from Breakout Session Discussions

Although the participants dealt with a disparate set of topics and problems their prioritizations indicated a number of key themes or messages. These included:

- A clear need for capacity building at the Tribal level in many areas. This would include enhancements of general administrative abilities but also a need for specialized training in such areas as finance, environmental monitoring, grant writing and energy use.
- A need for Tribes to have more comprehensive planning processes. These would focus on such issues as prioritization of housing services needs, health prevention and mitigation activities, and developing comprehensive energy planning. These planning efforts should include the need for capacity building mentioned above.
- Tribes need to develop “road maps” that can give guidance regarding the availability of non-federal funding and support service resources. Too often Tribes miss opportunities simply because they do not know that they are there or there is not a united effort to obtain them.
- There is a need to simplify and make more consistent the regulations that of the various federal programs that provide funding and services in Indian Country. Conflicting rules, regulations, and application processes make it difficult for Tribes to effectively access many of the resources that are available.

Key Recommendations for the HUD Housing Needs Study

Session participants were asked to provide comment on the outreach approach and survey questions to be used in the HUD Housing Needs Study. As a reference, participants were provided copies of the surveys used in the last Indian Housing study, conducted in 1996 and were asked to provide recommendations on the appropriateness, relevance and scope of the questions.

Study Design and Outreach to Tribes

- Stipends should be provided to survey respondents.
- Make sure that there is plenty advance notice of the survey and that a simple consistent message is provided.
- Information materials should be targeted to different audiences.
- Establish a coordinated effort working with tribal leaders.
- Consider using “outsiders” as interviewers that may be more capable of asking questions on personal issues.

Household Survey

- Obtain information on type of fuels used and cost.
- How many times has a given household been in assisted housing?
- Ensure there are questions on health/safety hazards in the house.
- Are there any barriers to leveraging or improving a house?
- Elicit suggestions for improving general housing situation.

Tribal Leader Survey

- Make clear definition of “Tribal Leader.”
- Get perspective of leaders on homelessness/overcrowding issues.
- What percentage of tribal member homes are on trust land?
- Consider interviewing all members of Tribal Council.
- Are Tribal leaders integrating housing into general planning process?

Housing Entity Survey

- Consider interviewing Board members as well as Executive Directors.
- Document available land Housing Entity has to work with.
- Document Housing Entity’s interactions with other actors (state, county, etc.)
- Consider interviewing social service agency staff.
- What percentage of tribal member homes are on trust land?
- Has entity been able to document what percentage of homes have hazardous materials or other safety problems.

Report Format

Housing Needs Study Preparation and Outreach – Seattle, Washington (March 2-3, 2011)
Consumer & Market Insights, LLC – C-DEC-02412/T0003

The following report: 1) provides additional detail on the structure and the topics discussed during the outreach session; 2) provides an analysis of common themes that cut across the two days of the session; 3) presents the key needs and action strategies developed by participants at the outreach session; 4) provides model activities as identified by participants; and 5) provides detailed comments on the HUD Housing Needs Study.

Introduction

Purpose

This document is the Proceedings Report of the March 2-3, 2011, Northwest Native American Housing Needs Assessment Outreach Session (“outreach session”). This was the sixth of seven facilitated regional outreach sessions to provide participants the opportunity to:

- **Tell the story of Indian Country.** Housing needs have broadened with emerging concerns about sustainability, healthy/green communities and housing’s role in economic and community development. Help create new baselines and definitions of housing needs for tribal communities.
- **Create strategies for action and change.** Work in structured, interactive breakout sessions with tribal representatives and public and private stakeholders on issues, barriers and actions to develop innovative approaches to sustainable communities and economies.
- **Learn about the Native American Housing Needs Study mandated by Congress.** Have your input in the study assessment approach and structuring of questions. Hear how tribal communities can benefit from participating in such an important study.

This Session encouraged an exchange of ideas leading to identification of key problem areas and barriers to affordable, sustainable housing in Indian Country and, ultimately, recommendations for improvement and change.

Scope of the Report

This report focuses on highlights of the results of participant discussions, ideas, and recommendations from plenary and breakout sessions. This document captures, in summary form, what participants said and recommended with respect to both their identification of housing needs and action strategies, as well as comments and recommendations relating to the HUD Policy Development and Research (PD&R) Assessment of Native American, Alaska Native, and Native Hawaiian Housing Needs Study (“HUD Housing Needs Study”).

Session Goals

1. To reach out to tribal leaders, tribal housing authorities and other key stakeholders to seek their input on housing needs and to generate a discussion on the impact housing development has on local communities and economies.
2. To engage tribal housing stakeholders, including federal agencies, private sector, non-profit, and state entities to examine barriers and develop action strategies needed to create affordable housing opportunities as well as sustainable communities and economies.

3. To discuss the HUD Housing Needs Study and to solicit recommendations on the implementation of the study.
4. To provide a forum that generates a participatory environment to allow all Native American, Alaskan Native and Native Hawaiian housing stakeholders to offer their perspective of native housing needs.

Importance of the Session With Respect To the HUD Housing Needs Study

The purpose of the PD&R Assessment of Native American, Alaska Native, and Native Hawaiian Housing Needs (“Native American Housing Needs Study”) is to meet the Congressional mandate for a study of the housing needs of Native Americans. In addition to examining housing needs, the study will examine overall population characteristics, geographic locations, and economic conditions of the population.

In this light, this session assisted in serving the following objectives:

- To inform participants about the scope and design of the study, the importance of community and individual participation, and the benefits of a new and accurate assessment of housing need.
- To review the study’s outreach plan and to obtain stakeholder’s advice on planning and implementing the study.
- To review and solicit feedback for survey questions, as well as identify what the stakeholders want to learn from the survey.
- To further improve and target the research design of the study.

Meeting Format

The meeting included five plenary sessions:

1. An introductory session that included an overview of the PD& R Native American Housing Needs Study and general session guidelines.
2. A presentation of key housing needs and priorities for all six Day One breakout sessions.
3. A Day Two kickoff session on common themes and Day Two “Road Map.”
4. Presentation of action strategies for all six Day Two breakout sessions.
5. Closing session on workgroup presentations regarding the HUD Housing Needs Study and next steps in the outreach process.

Two-thirds of the two-day meeting was devoted to breakout sessions to maximize the opportunity for participant interaction and sharing of issues and solutions. These were organized into three building blocks:

1. Discussion of housing needs, issues, and barriers – including group identification of priority concerns from the menu of breakout topics.
2. Discussion of action strategies on housing needs.
3. Review of questions from previous Housing Needs Assessment Surveys and ideas to improve the survey design and questions.

Session Topics

The following page provides a copy of the breakout session topics for the Outreach Session.

Northwest Breakout Sessions

Discussion Topic	Description	Sub-topics
Choice in Housing Type and Design	Affordable housing design has changed over the past decade. This session will explore the development of a broad spectrum of housing choices to address community and family needs as well as cultural, climate and environmental considerations.	<ul style="list-style-type: none"> • Subsidized/Non-Subsidized rental units • Homeownership/Above income households • Independent living elderly housing • Supportive housing for the disabled, homeless, and elderly • Transitional housing • Housing size and design for singles, families, and extended families • Creative and sustainable site planning • Incorporating cultural principles in housing choices
Sustainable Community Development and Infrastructure	Through community planning, housing activities can be coordinated with community, economic and infrastructure development to achieve sustainable and vibrant communities. This session will explore the effective local approaches to sustainable community and housing development.	<ul style="list-style-type: none"> • Community land use policies and community planning • Community housing land trusts • Water, sewer, and sanitation • Transportation infrastructure and roads • Energy infrastructure • Community facilities (e.g., schools, community centers, etc.) • Rehabilitation and maintenance of existing structures • IT/Communication Infrastructure • Legal Infrastructure (e.g., building codes)
Community Wellness and Environmental Health	There is an emerging recognition that health, safety, and environmental issues are essential to sustaining communities. This session will discuss measures to enhance the health and safety of communities.	<ul style="list-style-type: none"> • Maintaining/recovering a safe, healthy, sustainable environment • Integrating “green” concepts into housing construction • Availability of adequate health and education facilities • Public safety concerns (police, fire protection, etc.) • Hazard protection (floods, forest fires, evacuation centers, emergency access and evacuation, etc.) • Protecting community natural and cultural resources • Mitigating interior and exterior air quality problems • Integrating cultural principles into community development
Leveraging Funding and Finance	Federal housing grants have not kept up with increasing costs and changing community needs. This session will discuss leveraging strategies to make the most of housing resources.	<ul style="list-style-type: none"> • Access to credit/capital • Financial Institutions and their role in the community • Facilitating/leveraging public and private financial resources • Reinvestment of financial resources in housing and community development • Building individual and community assets
Housing as an Engine of Economic Development	There is a strong connection between the housing and economic development. This session will focus on how housing programs can be an integral part of community economic development.	<ul style="list-style-type: none"> • Business development resources and financing • Creating economic development institutions within the community • Investing in human capital/capacity building • Developing a “business plan” approach for tribal economic development • Developing and supporting local businesses • Housing’s role in community development corporations • Housing as an economic development resource • Creating job opportunities for local residents
Assessing & Addressing Energy Needs	This session takes a look at weatherization initiatives & developing capacity within tribal communities to weatherize homes and community buildings for energy cost savings through “Green Teams”	<ul style="list-style-type: none"> • Energy Upgrades • Retrofitting Community Facilities • Weatherizing Homes • Developing Tribal Capacity to create Green Teams & Energy Economic Enterprises • Breaking down silos within Tribal Departments to create comprehensive Energy initiatives to better utilize limited resources

Outreach Session Outcomes

This section provides a synthesis and analysis of common themes, action/strategies, and considerations regarding implementation of the national housing study. This section represents a compilation of the results of breakout topic discussions as derived from a combination of PowerPoint slides as well as detailed note-taker notes, and a compilation of written comments by participants on what they felt was most important regarding implementation of the HUD Housing Needs Study.

Outcomes are organized into the following subsections:

- **Crosscutting Themes** – This represents common or crosscutting themes from day one discussion.
- **Priority Needs by Topic** – A summary of priority needs by topic developed during the day one breakout sessions.
- **Actions/Strategies by Challenge/Issue** – A summary of the actions and strategies to challenges/issues as presented by participants.
- **Model Approaches/Success Stories** – Model approaches/success stories recognized by participants that could serve as examples to other Native communities.
- **Comments and Recommendations Regarding the HUD Housing Needs Study** – A summary of participant comments/questions on HUD Housing Needs Study outreach design and survey questions.

Crosscutting Themes

Listed below is a set of crosscutting themes that were discussed at the Outreach session. The lead facilitator observed these themes at both the breakout session discussions and the plenary session reports during day one. These themes were presented by the lead facilitator on the day two morning plenary session of the Northwest Needs Assessment Outreach session as follows:

1. **Restoration Double Jeopardy** – Tribes are attempting to restore lands for housing and community development but the cost of acquisition, especially for small tribes, consumes all funds that otherwise would be used for housing and infrastructure development. This acquisition dilemma not only drains assets but is also compounded by the time it takes for fee-to-trust transactions.
2. **Mold and Motorcycles** – Tribes are faced with both internal and external challenges in housing quality and community wellness. On the one hand many homes are built on sites with high water tables resulting in water wicking up to the structure and creating mold. On the other hand, communities are impacted by gangs (in the form of motorcycle groups) and their threats to community safety.
3. **Development Cost Challenges** – Once land is acquired or set aside for housing, the cost of infrastructure and utility/ service connections becomes the new budget challenge. This is compounded by total development cost limitations as well as long-term operations and maintenance costs.
4. **Home to Clinic** – Overcrowding, unsafe living conditions, substandard units, and other potential hazards within a home may put family members at risk for health issues. This is especially true for the elderly or handicapped residents who, due to conditions in the home, may have to leave the home and obtain clinic care .
5. **Who's on First, Who "Rules"** – Tribes, in developing sustainable communities, must deal with an often confusing and overlapping federal, state and local inter-jurisdictional arena. This includes different interpretations on rules, such as environmental assessments, and different perspectives on whose rules prevail (e.g., tribal, state, federal). The challenge is for tribes to assert sovereignty and develop/codify rules, while orienting public and private players on tribal legal and administrative systems.
6. **Connected Comprehensive Planning** – There is a need for long-term comprehensive planning that creates connections across tribal administrations while also connecting public and private resources to a tribally driven vision of the future. These plans also define connections in the development process, from initial site selection and planning through actual implementation. Plans also connect to new aspects such as energy systems while defining a broader sense of community in a cultural sense.

7. **From Grant Fix to Capital Access** – This involves making the transition from dependence on annual federal grant or funding applications to identifying, accessing, and orchestrating all sources of capital. This is learning a new game of leveraging resources while informing potential public and private sector parties on the opportunities in Indian Country.
8. **The New Knowledge** – As tribes build access to capital, there is an emerging new knowledge that includes, but is not limited to, the following:
 - a. Entrepreneurship
 - b. Business planning
 - c. Emerging energy resources
 - d. Credit and finance, including financial literacy for all ages
 - e. Innovative housing construction technologies
9. **The New Skills Tool Kit** – With the new knowledge comes a new set of tools that becomes a part of building local, sustainable communities. This ranges from tribal members as certified building inspectors to tribal councils with financial and business experience. It also means less hiring of outside consultants and advisors and more training and advancement of tribal members on the technical and administrative tools of successful economic and community development.
10. **Making It Home** –How to make a home that is more than shelter and reflects the values of family, tradition, culture, and compassion. Home is also a sense of community and a place members want to come back to that provides opportunity, a healthy, safe environment and a place to raise a family.

Priority Needs and Action Strategies as Identified by Participants

This consolidates the breakout topic PowerPoint presentations prepared by Session participants into key issues or challenges and the actions and/or strategies proposed to resolve the issue/challenge. Copies of the actual presentations were sent to participants shortly after completion of the Northwest Outreach session and may be obtained by contacting Ken Bowring, Administrator, HUD Northwest Office of Native American Programs, Seattle, Washington 98104, 206-220-5391, ken.a.bowring@hud.gov.

Priority Needs by Breakout Session	
Breakout Session	Key Needs
Choice in Housing Type and Design	<ul style="list-style-type: none"> • Sustainable neighborhood/community planning and Development • Supportive services
Sustainable Community Development and Infrastructure	<ul style="list-style-type: none"> • Water, sewer and sanitation • Community land use policies and community planning • Transportation infrastructure and roads • Rehabilitation and maintenance of existing structures
Community Wellness and Environmental Health	<ul style="list-style-type: none"> • Maintaining/recovering a safe, healthy, sustainable environment • Mitigating interior and exterior air quality problems • Public safety concerns (police, fire protection, communities designed for access)
Leveraging Funding and Finance	<ul style="list-style-type: none"> • Access to credit/capital • Facilitating/leveraging public and private financial resources • Building individual and community assets
Housing as an Engine of Economic Development	<ul style="list-style-type: none"> • Investing in human capital and capacity building • Housing as an engine of economic development resource • Creating job opportunities for local residents • Business development resources and financing
Assessing and Addressing Energy Needs	<ul style="list-style-type: none"> • Renegotiate agreements that forfeited tribal energy resources • Inadequate funding levels and current funds not targeted to needs • Sustainable staff capacity at the local level • Lack of a strategic energy planning

Actions/Strategies by Need and by Challenge/Issue

Topic 1: Choice in Housing Type and Design

Affordable housing design has changed over the past decade. This session explores the development of a broad spectrum of housing choices to address community and family needs as well as cultural, climate, and environmental considerations.

Priority Need: Sustainable Neighborhood/Community Planning and Development	
<i>Challenge/Issue</i>	<i>Actions/Strategies</i>
Getting buy-in	<ul style="list-style-type: none"> • Get community input. • Create bridges with non-tribal communities. • Have model projects/homes. • New approaches/options. • Create focus groups. • Design charettes. • Pay people small fee to participate (e.g., in surveys). • Document in housing master plan (a “living” document).
Inadequate funding for needs	<ul style="list-style-type: none"> • Establish tribal/non-tribal partnerships. • Tailor assistance to amount of money you have; different kinds of services for off-reservation. • Obtain funds for off-reservation members; put members in touch with other programs. • Become involved in HUD continuum of care to create partnerships and identify additional funds. • Stay engaged in legislative process.
Lack of skilled workforce/capacity within tribe	<ul style="list-style-type: none"> • Mentoring between tribes; accessing skills from other tribes to help build capacity; establish a network to discuss ideas; video conferencing between tribes. • State or regional Indian Housing Conferences. • When hiring a consultant for some work, have part of their Statement of Work (SOW) include training of tribal members.
Lack of usable land base	<ul style="list-style-type: none"> • Buy land to use as collateral for getting loans while in fee simple status. • Work with BIA to expedite process to convert into trust. • Purchase land and put into trust directly (for “terminated” but “restored” tribes, have special rights to put land into trust).
High building costs, “green” and otherwise	<ul style="list-style-type: none"> • Use local or tribally owned construction companies. • Have accurate plans and specs and competitive bids; need for competition in bids. • Install locally produced energy sources; e.g., wind, biomass, wave. • Train local people to get them knowledgeable about new technologies.
Frequently changing building codes and technology	<ul style="list-style-type: none"> • Train community members and have the resources to stay apprised of the changes.

	<ul style="list-style-type: none"> • Identify leading agencies and follow what they are saying.
Developing cost effective and affordable sustainable design	<ul style="list-style-type: none"> • Use low maintenance, durable materials. • Weigh energy efficient technologies and alternative energy options with the cost of installation.
Priority Need: Supportive Services	
<i>Challenge/Issue</i>	<i>Actions/Strategies</i>
Breaking down barriers between tribal departments and state/local governments	<ul style="list-style-type: none"> • Develop collaborative partnerships with tribal/non-tribal agencies; e.g., other non-profits that provide social services, Community Action Programs (CAP agencies).
Tribes not eligible for funds (e.g. HOME, Community Development Block Grants, Neighborhood Stabilization Program grants within certain states)	<ul style="list-style-type: none"> • Partner with non-tribal organizations who are eligible for funds • Develop alternative ways to access these funds (e.g., establish tribal non-profit organizations). • Advocate federal and state officials to ensure that tribes receive their fair share of funding.
Finding service providers and management capacity	<ul style="list-style-type: none"> • Build new partnerships – Networking with tribal and non-tribal associations and groups, and service providers. • Require consultants under a Statement of Work to train staff, where appropriate; ensure TERO (Tribal Employee Rights Office) requirement.
Identifying appropriate service and financing models that are self-sustaining	<ul style="list-style-type: none"> • Using third-party billing (e.g., Medicaid) to cover cost of service.

Topic 2: Sustainable Community Development and Infrastructure

Through community planning, housing activities can be coordinated with community, economic, and infrastructure development to achieve sustainable and vibrant communities. This session explores the effective local approaches to sustainable community and housing development.

Priority Need: Community Land Use Policies and Community Planning	
Challenge/Issue	Actions/Strategies
How can tribes do better integrated planning across different planning entities?	<ul style="list-style-type: none"> • Pro-active communications with regular long-range focus • In many cases the model is already there (technical planning review process). • Planning dept., housing authority, economic development, public works, utilities, environmental/natural resources. • Mapping priorities across entities (good agenda). • TDHEs – In establishment, clearly identify what the interdependencies are with other resources (like Memorandum of Understanding). • Need a champion and a commitment to actually attend and participate (people make the difference, not the process by itself).
How can federal entities that impact tribal housing issues better coordinate and streamline their efforts?	<ul style="list-style-type: none"> • Need to make statutory/regulatory changes. • Different standards for eligibility/income limits. • Application of the National Environmental Policy Act (NEPA). • Waiver process – Empower lower federal level waiver power. • Establish a federal lead regulatory agency for each project – coordination of requirements where one set of documents will satisfy others.
How can tribes get more resources to carry out planning and their housing mission?	<ul style="list-style-type: none"> • Convince Tribal Councils that it is worth the effort. • Communications between the entities doing planning. • Clearinghouse to catalog various resources that may be available. • Flexibility in accessing funds, e.g., change thresholds for small tribes limited by formulas (part of current negotiated rulemaking).

Topic 3: Community Wellness and Environmental Health

There is an emerging recognition that health, safety, and environmental issues are essential to sustaining communities. This session discusses measures to enhance the health and safety of communities.

Priority Need: Maintaining/Recovering a Safe, Healthy, Sustainable Environment	
Challenge/Issue	Actions/Strategies
Lack of housing codes on Indian lands makes it harder to tear down unsafe housing	<ul style="list-style-type: none"> • Develop tribal housing codes that reflect environmental health appropriate for housing in Indian Country. • Model tribal codes (California has). • Get contractors to do it right the first time. • Federal Healthy Homes Working Group needs to have a subgroup focused on tribal housing needs. • Create partnerships within the community with entities with funding. • Prepare and send a representative to Indian Health Board annual meeting.
Services and in-patient facilities for chemical dependence are in locations too far away; no resources for prevention	<ul style="list-style-type: none"> • Spokane Youth residential – Multi-tribes, Lummi in-patient.
IHS doesn't always recognize health issues...asthma vs. mold; inspectors may not be educated themselves; inspections not being done; family members protect each other	<ul style="list-style-type: none"> • Identify a healthy home community/network. • Bring in training for inspectors, IHS, and tribal members to identify problems and do inspections. • Tribal members build partnerships.

Priority Need: Mitigating Interior and Exterior Air Quality Problems	
Challenge/Issue	Actions/Strategies
People don't know what's needed for environmental changes, sustainability	<ul style="list-style-type: none"> • Develop sample program plans and mentors for information on how to start a Healthy Homes Program; use partnership approach. • Healthy homes training and capacity building , i.e., Train-the-Trainer. • National Center for Healthy Homes – HUD/EPA funded; Montana State University; U.S. Department of Agriculture university extension programs.
There are federal water quality statutes but codes and other environmental areas (interior air) are non-existent	<ul style="list-style-type: none"> • Tribal Councils adopt Federal Healthy Homes working group.
Funding for smoking cessation programs are diverted to other things	<ul style="list-style-type: none"> • Quantify the cost of disease to argue for a higher priority investment. • Identify funding sources.
External air polluted by industrial operations, farms, spores, fields burning after harvest, coal fired plants near reservations; jurisdictional issues	<ul style="list-style-type: none"> • Consider when siting houses and schools.
Occupants and/or inspectors don't know what to look for or how to prevent bad air	<ul style="list-style-type: none"> • Pre-occupancy and inspector training on how to maintain (change air filters, who to call for help) – consistent, very hands on training.
Lack of personnel and money, may be low on Council agendas	<ul style="list-style-type: none"> • Training and education for the Councils and Housing Authority- provide data to prove the need and costs.
Overcrowding/lack of available housing stresses air quality, makes for poor ventilation	<ul style="list-style-type: none"> • Expand housing stock.
Priority Need: Public Safety Concerns	
Challenge/Issue	Actions/Strategies
Not enough focus on health prevention and intervention; too many priorities and prevalence of chronic illness	<ul style="list-style-type: none"> • Get funding for prevention. • Provide outreach on wellness, exercise, and diet. • Get access to diabetes coordinator.
People are widely scattered; they are located long distances from services and facilities	<ul style="list-style-type: none"> • Community Health Representatives could provide transportation, e.g., Appaloosa Express.

Topic 4: Leveraging Funding and Finance

Federal housing grants have not kept up with increasing costs and changing community needs. This session discusses leveraging strategies to make the most of housing resources.

Priority Need: Access to Credit and Capital	
Challenge/Issue	Actions/Strategies
Recruiting lenders	<ul style="list-style-type: none"> • Encourage relationship building between tribes and lenders. <ul style="list-style-type: none"> ○ Identify local banks, best contacts and Community Reinvestment Act (CRA) performance data. ○ Organize lender forums. ○ Educate tribes on how to use their bank deposits as leverage for other services. ○ Promote BIA Lenders Fair. • HUD/ONAP should do more frequent Section 184 lending. <ul style="list-style-type: none"> ○ Continue to work toward automation. ○ Educate lenders about success of program. ○ Keep HUD 184 list current and add results. • Look for opportunities to encourage native Community Development Financial Institutions (CDFI) Fund development. • Tribes should participate in Bank on Washington start-up process to ensure it provides services to meet the tribal market.
Capacity building of Housing Authority	<ul style="list-style-type: none"> • Expand training opportunities for Housing Authority staff, including new executive directors. <ul style="list-style-type: none"> ○ More regional training. ○ Explain all loan options (BIA, USDA, etc.). ○ More concentration on development process and development finance process. ○ Include information on other HUD programs (202, 811), USDA, Low Income Housing Tax Credit Program (LIHTC). ○ Establish certification process for executive directors. ○ Explore web-based training options. • Federal government and private foundations should have funds available to help tribes with capacity building.
Complicated Title VI process	<ul style="list-style-type: none"> • Streamline the preliminary application process for Title VI and revamp the program so that it better meets the development finance needs of tribes, especially for small housing authorities. • Once revised, expand outreach.
Impact of conveyance on Indian Housing Block Grant	<ul style="list-style-type: none"> • During upcoming neg reg (negotiated rulemaking), consider the impact of making housing stock conveyances and converting rental units to homeownership on the amount of block grant.

Priority Need: Facilitating/Leveraging Public and Private Financial Resources	
<i>Challenge/Issue</i>	<i>Actions/Strategies</i>
Capacity to do deals	<ul style="list-style-type: none"> • During negotiated rulemaking, explore the possibility of raising administrative/planning costs cap for small tribes who have to hire outside help to build capacity.
Difficulty doing deals for urban Indians	<ul style="list-style-type: none"> • Identify sources of grant funds that are not “tribe-specific” in order to serve all tribal members in an urban area.
High development costs	<ul style="list-style-type: none"> • Allow exclusion of land acquisition and infrastructure from Total Development Costs limit and allow Total Development Cost to include only unit development costs. <ul style="list-style-type: none"> ○ Allow exclusion of higher development costs for green building. • State should consider impact of higher green building development costs on unit costs and provide more technical assistance for green development and consideration of the native approach to green building.
Accessing state resources	<ul style="list-style-type: none"> • Educate tribes about strategies to access state resources like HOME, especially when tribal populations are included in source of funds. • Tribal liaisons in governors' offices.
Priority Needs: Building Individual and Community Assets	
<i>Challenge/Issue</i>	<i>Actions/Strategies</i>
Lack of information on asset building	<ul style="list-style-type: none"> • Build the capacity of the Northwest Native Asset Coalition. <ul style="list-style-type: none"> ○ Provide more technical assistance to Housing Authority building asset building programs. ○ Increase funding for assets for Independent consultants. ○ Link asset building resources to Northwest ONAP website.
Financial literacy levels	<ul style="list-style-type: none"> • Expand training opportunities for Housing Authority staff for Building Native Communities and Pathways to Home curriculum; provide credit counseling certification. • Look for ways to add financial education to schools.

Topic 5: Housing as an Engine of Economic Development

There is a strong connection between the housing and economic development. This session focuses on how housing programs can be an integral part of community economic development.

Priority Need: Investing in Human Capital and Capacity Building	
Challenge/Issue	Actions/Strategies
Investing in human capital and capacity building	<ul style="list-style-type: none"> • Partner with municipalities to engage young people in various departments/apprenticeship type programs to expand their skills (i.e., building inspector). Create a federal incentive for municipalities to engage their participation. • Human Asset Mapping, i.e., on the job training to address existing needs. Use other people's money. • Sustain leadership by continual education; move kids out of their environment and among doers. • Success Talks – Ongoing communication of the Success and the Vision; videotape your story. • Change the mindset; utilize a good business model; make money (move away from the allocation mindset). • Explore the options for purchasing homes in adjoining communities; structure loans that meet the needs of the family. • Utilize HUD as the entity to share best practices with the decision makers within the tribe.
Housing as an engine of economic development resource	<ul style="list-style-type: none"> • Create a HUD issued tax credit initiative for tribal development that HUD manages to empower people at the local level to assist lower income populations. Move the tax base from Treasury to housing development in tribal communities. • HUD should be more engaged in providing tools, communication, technical assistance, and best practices – showcase the models. • Have HUD assist Housing Authorities in achieving their strategy.
Creating job opportunities for local residents	<ul style="list-style-type: none"> • Youth Training Programs to engage youth in building local projects as a source of training and to build their personal pride. • Pull from tribal employment talent lists. • Resident asset building.
Business development resources and financing	<ul style="list-style-type: none"> • Buy Native – Engage a session between HUD, National American Indian Housing Council, and National Center for American Indian Enterprise Development (NCAIED) to explore this in more detail. Develop a listing of Native owned enterprises. • GSA – Create an Indian only listing. Review procurement systems. • Assess the buying power that exists in housing departments. Create a study that looks closely at what is bought and from whom.

Topic 6: Assessing and Addressing Energy Needs

This session takes a look at weatherization initiatives and developing capacity within tribal communities to weatherize homes and community buildings for energy cost savings through “Green Teams”.

Priority Need: Renegotiate Agreements That Forfeited Tribal Energy Resources	
<i>Challenge/Issue</i>	<i>Actions/Strategy</i>
All the existing institutions that benefit from current energy arrangements	<ul style="list-style-type: none"> • Tribal housing authorities take lead at local level based on Board support. • Northwest tribes develop a change strategy. • Conduct resource mapping from a tribal perspective. • Need to identify lead responsibility (take ownership). • Legal research on existing arrangements. • Get Tribal Council buy-ins. • Contact Senator Inouye’s staff for buy-in.
Priority Need: Inadequate Funding Levels and Current Funds Not Targeted to Needs	
<i>Challenge/Issue</i>	<i>Actions/Strategy</i>
Existing system is a barrier; most tribes do not have links to an energy network. Need to coordinate with several agencies	<ul style="list-style-type: none"> • Develop a strategy for native housing community to collaborate to change existing DOE regulations. Want new regulation to target weatherization funds directly to tribes, not through the state. • Start process to develop Northwest tribes community action agency(ies). • Department of Energy-funded Technical Assistance needs to be more targeted and adapted to fit Northwest tribal needs. • Have Department of Energy be presenter at the annual National American Indian Housing Council (NAIHC) meeting.
Priority Need: Sustainable Staff Capacity at the Local Level	
<i>Challenge/Issue</i>	<i>Actions/Strategy</i>
Current grant application process and design of grant programs makes it difficult to identify and fund capable consulting support in a timely fashion	<ul style="list-style-type: none"> • Develop local CAP to have resources for grant application. • Provide energy training funds to Northwest Indian College and other tribally led learning institutions for immediate use. • Improve federal inter-agency collaboration on getting energy training funding out to the community, and develop communication linkages directly to the tribes. • Improve and update inter-tribal communication protocol.

Priority Need: Lack of a Strategic Energy Planning	
<i>Challenge/Issue</i>	<i>Actions/Strategy</i>
Develop a strategic energy plan	<ul style="list-style-type: none"> • Enhance staff capacity. • Work outside your funding silos at local level. • Empowerment and team organizing to address local sustainable issues; need housing staffs with required support of Tribal Councils and also cooperation of tribal departments. • Develop tribal boilerplate template for grant applications.

Model Approaches/Success Stories

During the second day breakout sessions on action strategies, participants identified model approaches or success stories relating to a challenge/issue. These are compiled below by breakout session topic.

Topic 1: Choice in Housing Type and Design	
<i>Challenge/Issue</i>	<i>Model Approach/Success Stories</i>
Getting buy-in	<ul style="list-style-type: none"> Makah Community Master Planning – First new housing development under NAHASDA; first opportunity for Tribal Council and members to provide input.
Capacity within Tribe; Lack of skilled workforce	<ul style="list-style-type: none"> CSH (Corporation for Supportive Housing) – Bois Forte and Red Lake project Rural Community Development Initiative funding that, among other uses, can train tribal members on how to run supportive housing and access third-party billing for supportive services.
Lack of usable land base	<ul style="list-style-type: none"> Shoalwater Bay (SW Washington) Wellness Center – Purchased land to build a Wellness Center using fees collected from third party to pay off loan; long-term plan to convert to trust after loan is paid off. Developed Tribe’s mission, vision, and then detailed business plan to support loan application.
High building costs, “green” and otherwise	<ul style="list-style-type: none"> Coeur d’Alene, Coos Tribe (Blue Earth), Nooksack, Colville, Jamestown, and Ft. Hall have construction companies.
Topic 2: Supportive Services	
<i>Challenge/Issue</i>	<i>Model Approach/Success Stories</i>
Breaking down barriers between tribal departments and state/local governments	<ul style="list-style-type: none"> Long-term homeless supportive services collaborative in Northwestern Minnesota: 6 counties, 3 tribe partnership.

Topic 3: Community Wellness and Environmental Health	
<i>Challenge/Issue</i>	<i>Model Approach/Success Stories</i>
Maintaining/recovering a safe, healthy, sustainable environment	<ul style="list-style-type: none"> • Blackfeet Housing – Pikunii Action Team – Environmental change grant from Montana for teenage drinking/car crashes. • Indian Health Service – Interventions in high risk homes cost savings. • Nez Perce Air Quality Outreach Program. • Northwest Tribal Healthy Homes Working Group. • Cowlitz Tribe – weatherization. • Burns Paiute, Oregon – weatherization. • All Northwest tribes are working on self-determination/governance for environmental health. • Alaska Native Tribal Health Consortium – IHS of Alaska – strong model for health and housing.
Mitigating Interior and exterior air quality problems	<ul style="list-style-type: none"> • Blackfeet have a Grant Clearing House - mitigating Interior and exterior air quality problems.
Public safety concerns	<ul style="list-style-type: none"> • Appaloosa Express – DOT transit grant.
Topic 4: Leveraging Funding and Finance	
<i>Challenge/Issue</i>	<i>Model Approach/Success Stories</i>
Recruiting Lenders	<ul style="list-style-type: none"> • “Bank on Washington” – Northwest Native Asset Building Coalition partnership – recruiting lenders.
Capacity Building of Housing Authority	<ul style="list-style-type: none"> • Regional ONAP Summit with heavy development track – capacity building of housing authority.
Complicated Title VI Process	<ul style="list-style-type: none"> • Example of why streamlining the preliminary application process for Title VI is needed – Cowlitz housing authority.
Financial Literacy Levels	<ul style="list-style-type: none"> • Umatilla and Nez Perce for financial literacy levels.

Topic 5: Housing as an Engine of Economic Development	
<i>Challenge/Issue</i>	<i>Model Approach/Success Stories</i>
Investing in Human Capital and Capacity Building	<ul style="list-style-type: none"> Invest in youth - \$2,000 invested in youth to get education and skills for jobs. Youth began in construction program; completed GED; attended college; came back and worked for Tribe.
Housing as an Engine of Economic Development Resource	<ul style="list-style-type: none"> Tlingit & Haida Model is a business model utilizing 501(c)3 status to create a 3-pronged business approach: 1) loans; 2) construction & rehab; 3) realty.
Creating job opportunities for local residents	<ul style="list-style-type: none"> Tlingit & Haida approach – Because of the business model approach, they know what skills are needed; what jobs are available and how to match unemployed/unskilled with existing job opportunities. Puyallup works closely with their TERO office to get skilled workers for construction workers. Sauk-Suiattle has a youth training program that brought together summer youth trainees to build a powwow ground over the summer and in advance of the powwow. The youth gained skills and a sense of pride that will last as it is reinforced every time they see the powwow grounds. He now is creating a skilled workforce base that he can pull from for future jobs.
Business development resources and financing	<ul style="list-style-type: none"> National Association of Housing and Redevelopment Officials (NAHRO) has a pooled buying cooperative for their members – business development resources.
Topic 6: Assessing and Addressing Energy Needs	
<i>Challenge/Issue</i>	<i>Model Approach/Success Stories</i>
Lack of Funding and Current Funding not targeted to needs	<ul style="list-style-type: none"> CITHWAP, a weatherization program that works within several tribes on energy audits and job training. One program was to have a light bulb replacement program for all homes on a reservation.

Comments and Recommendations Regarding the HUD Housing Needs Study

Overview

On the afternoon of the second day participants reconvened into their breakout groups to review questions from the 1996 Assessment of American Indian Housing Needs and Programs Final Report. Participants were provided copies of the Executive Summary from the 1996 Report, the complete household survey instrument, as well as surveys of Indian Housing Authorities (IHAs), tribal housing staff and tribal leaders.

Organization of Summary

Since each breakout group used the same format for discussion, this summary compiles results from two breakout groups according to the following categories:

1. Household Survey
2. Housing Entity Survey
3. TDHE Staff Survey
4. Tribal Leader Survey
5. The Most Important Thing to Keep in Mind About the HUD Housing Needs Study

This summary compiles participant discussions that were captured by the breakout facilitators on flipcharts as well as notes from meeting note takers.

Household Survey

Household Survey Outreach

- Small amounts of compensation via discussion/input with local tribal leaders.
 - Gift certificates.
 - Raffles.
 - Food/community dinner.
- Make sure you have the “right” contact person.
- Plenty of advanced notification.
 - Coordinate with, and get validation/outreach support from tribal leaders.
- Stipends for households that participate.
- Consider outsider might get better information on personal issues.
- Self-addressed stamped envelope.
- Advance notice to tribes – why important; tell a better story.
- Identify mobile homes on reservations not in standard databases.
- Go to Institutional Review Boards first.
- What are the benefits of the survey; what’s in it for the tribes?
- Marketing materials targeted to different audiences.

Domains/Topic Areas

- Self-identification as Native American or Alaska Native – not ask tribal affiliation.
- Code or question for low-income tax credit.
- Shouldn’t some of these questions be aimed at the housing entities (such as housing materials)?
- Potentially other targets of surveys – such as social service providers and others who might be in the units.

Missing Items

- How much is spent monthly on fuel costs and type of fuel?
- Are they receiving energy assistance and what type of fuel?
- Ask if the Federal Government is responsible for providing housing?
- Do you own an allotment in undivided or fractional interest?
- Are there any other barriers to housing development on your property?
- How many times has this family been in IHA managed housing; why they left and why they want to return or came back.
- Has the family received rental assistance or other IHA services while living elsewhere?
- Are there members of the household not living here who could be? What are the barriers to having them here?
- Page 49, Question 4 – drinking water question; should try to capture overall availability (situations where wells go dry in some seasons).
 - “How would you describe the quality of water for use for drinking..”
- Try to get at the issue of indoor air quality.
- What do you need more of to improve housing situation (open ended/or list)
- Refine waiting list questions (Section J)
 - Page 25, 2. “Would you like to be able to live in tribal (non IHA, non BIA) housing?”
 - a. “If yes, are you currently on a waiting list?”
- Credit issues

Troubling Questions from ‘96 Survey?

- Update the income level response card.

Housing Entity Survey

Missing Items

- The housing entity's interactions with other partners (state, county, etc.).
- Waiting list questions (include timeframes – for example, “how long on the waiting list?”).
- “Lack of land” questions.
- Perspective on relationships with other tribal entities.
- Issues around accessing other HUD programs (p. 80).
- Energy efficient housing issues.

Troubling Questions from '96 survey

- Is it best to be asking absolute numbers or percentages? (example: dilapidated houses)
- Page 78, Question A, h. could be better worded (and some question about why do you want to know?).
 - “For applicable programs, do you serve any non-Indian households who are unrelated to the tribe?”
- Page 78, Question A.i. iii. “Central heating” too narrow to get at the issue – focus is “problem” based, but it might be normal to not have central heating – maybe just delete the word “central.”
 - “List of problems...for residents of IHA housing/residents of other housing on this reservation/trust land/village area”
 - iii. “No central heating”

TDHE Staff Survey

Domains/Topic Areas

- Involve both Board and Tribal Council.
- Gather Native American Housing Self-Determination Act data on the operation.
- Need to specify if unit is 37 or post-NAHSDA.
- Are people using green technology?
- Definition of homelessness.

Missing Items

- Ask a question to get what proportion of the housing stock is considered dilapidated or worse.
- How long does it take for people in your tribe to get a title status report?
- What proportion of tribal member homes are on trust land?
- Have a building department, code or building permit process, building inspection capacity?
- What standards do you build to?
- Zoning?
- What's the estimate of proportion of homes that have hazardous materials and are you conducting lead assessments?
- Of the percentage of homes built pre-'78, how many are certified lead-free?

Tribal Leader Survey

Domains

- Critical question is determining who the “leader” is – needs to be better defined.
- Be careful of going too deep with questions – tribal leaders often do not know the details of housing issues.
- Try to capture the role of leader in housing – relationship with housing entity; where it falls in tribal priorities and planning.
- Be specific in defining Tribal Leaders.
- Consider interviewing all members of Tribal Council.
- Interview Tribal social services providers.
- Define homelessness.

Missing Items

- Are your basic housing needs being met?
- What are your current challenges you are dealing with? Policy initiatives?
- Homelessness – need to be able to get at the overcrowding/homeless relationship to accurately get at the problem (not sure Question 2, page 76, gets to this).
 - “Is homelessness a problem in your reservation/trust land/village area?”
- Page 77, Question 15 – Needs to include state entities; maybe include “HUD” in this list.
 - “Overall, how would you rate the service your community has received from the following agencies:...”
- How integrated is housing with other planning efforts underway?
- Include questions on operations of Tribal Leadership.
- How long in current position and how many years served in leadership position?
- What proportion of tribal member homes are on trust land?
- Have a building department, code or building permit process, building inspection capacity.
- What standards do you build to?

- Zoning?
- Availability of assisted living facilities?

Troubling Questions from '96 survey

- Page 76, Question 2 – Need to be careful about definitions of “homelessness.”
 - “Is homelessness a problem in your reservation/trust land/village area?”
- Page 76, Question 11 – How often do you interact with your housing entity? Get a better quantification. Some of questions about things like “selection of architects” seem out of place – leaders are not the day to day operators.
 - “How would you describe your level of involvement with the IHA staff:...List of items:...”
- Page 76, Questions 10 through 13 – Consider dropping...or can they quantify vs. feeling; make questions more planning oriented.
 - 10 – “Do you or your tribal staff, feel that you meet with IHA staff frequently enough, both formally and informally, for the purpose of coordinating activities?”
 - 11 – (see above)
 - 12 – “How responsive do you feel the IHA has been to your recommendations in these areas?”
 - 13 – “In summary, do you have any recommendations for steps which could be taken to improve your communication with the IHA?”
- Page 77, Question 16 – Might be offensive to Tribal Leaders, rephrase: “How is housing valued within the tribe?”; Is the government responsible for housing?
- Page 77, Question 16 seems dated and poorly worded (“entitled to free housing”).
 - “Do you think that members of your tribe feel entitled to free housing from the Federal Government?”

The Most Important Thing to Keep in Mind about the HUD Housing Needs Study

At the end of Day Two discussion on survey questions and outreach, participants were asked to write down, individually, their response to the following question, “PD&R, as you move forward to implement this study, the most important thing to keep in mind is...” Listed below are the verbatim responses to that question grouped together by common themes.

The Importance of this Survey to Native Americans

1. The result of this survey may impact future housing services to low income Native Americans for years to come so take the job seriously!!
2. Getting a representative sample and get it done.
3. The importance of the data being collected.
4. Tribal sovereignty, (2) the data you collect must be used to benefit tribes and tribal people, and (3) information should be accessible to tribe for planning and fundraising.
5. The benefits it will have to our Indian people by providing for future assistance.
6. The importance of collecting data for future funding; sensitivity and the importance of cultural values of members.
7. That the information helps tribes access funding and leads to the development of affordable, durable, and decent housing.
8. The benefit that the results might bring to Indian people, and how HUD will use the results to determine policy and funding direction and levels.
9. What difference will this study make when it comes to increasing funding for Indian housing? How will this information be used to build capacity that addresses the needs identified?

Respect the Tribes’ Cultural Differences

1. To keep the Tribes’ culture and traditions in mind while conducting the survey.
2. That each tribe has its own culture, its own strengths, and its own challenges. Be careful about making universal statements that blur these distinctions.
3. That every tribe is important and has their own needs.
4. To be sensitive to different tribal customs and cultures.
5. To respect the culture and the people.

Remember Who Your Audience Is

1. The population you're addressing.
2. Your audience.
3. Who is going to be using the assessment.
4. You are working with low income Natives who need housing assistance!
5. People's privacy and better homes for family traditions.
6. The people you are trying to serve and help with better housing opportunities.
7. Sharing information results with attendees at this conference.

Ascertain the True Unmet Needs in Indian Housing

1. To ascertain the true needs of housing among all tribal nations
2. What are the unmet needs in Indian housing?
3. To have well defined needs of Native families.
4. Incorporate as much tribal input as you can before you issue the instrument.
5. Gather data that is quantifiable and produces measurable outcomes.
6. Get pre-survey feedback/review from this group prior to putting into action.

Agenda
Northwest Housing Needs Outreach Session
March 2-3, 2011

Day 1 – Introduction Plenary Session, March 2

- | | |
|------------------|---|
| 8:30 – 8:35 AM | Initial greeting by Ken Bowring, Administrator, HUD Northwest Office of Native American Programs |
| 8:35 – 8:45 AM | Color Guard presentation by Muckleshoot Veterans Association |
| 8:45 – 9:00 AM | Introductory Remarks by Mary McBride, Administrator, HUD Region X |
| 8:45 – 9:00 AM | Introductory Remarks by Rodger Boyd, Deputy Assistant Secretary,
HUD Office of Native American Programs |
| 9:00 – 9:15 AM | Introductory Remarks by Ron Sims, Deputy Secretary, HUD |
| 9:15 – 9:25 AM | Day 1 “Road Map” by Lead Facilitator, Chuck Johnson |
| 9:25 – 10:50 AM | Presentation and Listening Session on HUD’s Native American, Alaskan Native and Native Hawaiian Housing Needs Assessment by Jennifer Stoloff, HUD Office of Policy Development and Research |
| 10:50 – 11:00 AM | Break |

Day 1 – Breakout Session on Key Needs

- | | |
|------------------|---|
| 11:00 – 11:15 AM | Presentation by selected regional representative |
| 11:15 – 11:20 AM | Explanation of facilitation process and “product” by facilitators |
| 11:20 – 12:00 PM | Group participants begin prioritization of housing needs |
| 12:00 – 1:00 PM | Lunch |
| 1:00 – 2:40 PM | Participants discussion key housing needs, issues, barriers, and challenges |
| 2:40 – 2:50 PM | Break |
| 2:50 – 4:00 PM | Participants finalize key housing needs, issues, barriers, and challenges |

Day 1 – Plenary Session on Key Needs

- | | |
|----------------|---|
| 4:00 - 5:00 PM | Representative from each work group presents on priority needs and assessment |
|----------------|---|

Agenda

Northwest Housing Needs Outreach Session

March 2-3, 2011

Day 2 – Introductory Plenary Session, March 3

8:15 – 8:30 AM Lead facilitator presents common themes from Day 1 and provides a “road map” for Day 2

Day 2 – Action Strategies Breakout Sessions

8:30 – 8:45 AM Presentation by selected regional representative

8:45 – 10:45 AM Each workgroup develops action strategies on housing needs

10:45 – 11:00 AM Break

Day 2 – Plenary Session on Action Strategies

11:00 –12:00 PM Representative from each work group presents finalized action strategies

12:00 – 1:00 PM Lunch

Day 2 – Workgroups on Needs Assessment Survey Questions

*1:00 – 2:30 PM Reconvene into three groups to review questions from 1996 Housing Needs Assessment

2:30 – 2:45 PM Break

*2:45 – 4:00 PM Continue review of questions

*During this time a PD&R representative will rotate between workgroups to answer questions regarding the survey.

Day 2 – Plenary Session on Survey Questions and Session Close Out

4:00 – 4:30 PM Representative from each workgroup presents recommendations and comments on survey questions

4:30 – 5:00 PM Lead facilitator identifies “next steps” and closing remarks by Deputy Secretary and Deputy Assistant Secretary



Day 1: Needs & Barriers

**Reservation Homelessness
and MN Reservation Survey**

Carol Priest, Executive Director
Red Lake Homeless Shelter

Leah Lindstrom, Senior Program Manager
CSH Minnesota
March 2, 2011

Homelessness among American Indians

Homelessness is a significant and growing problem among American Indians, both on tribal lands and in urban centers. Native Americans:

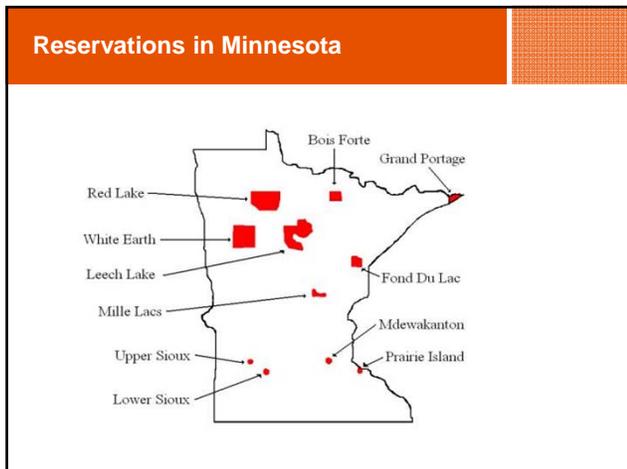
- Represent 8% of the homeless population, but only 1.5% of the U.S. population.¹
- Are over-represented among homeless veterans.²
- Represent 90,000 homeless or under-housed families.²

The Idea in 2005 in Minnesota

- Mobile service team focused on homeless American Indians (Fond du Lac, Bois Forte, Indian service providers)
- Fond du Lac – Chairwoman Karen Diver, who was the Director of Special Projects then
- Red Lake Homeless Shelter
- Dream Catcher Homes, White Earth
- “Statewide” survey on homelessness

Collaborative Group

- 2006 Bois Forte, Fond du Lac, Leech Lake, Mille Lacs, Red Lake, White Earth
- 2009 2 additional tribes: Lower Sioux and Grand Portage
- CSH/American Indian Supportive Housing Initiative (AISHI)
- MN Department of Human Services
- Wilder Research



Band Members Living on Reservations

■ Bois Forte	pop 657
■ Fond du Lac	pop 1,800
■ Leech Lake	pop 10,205
■ Mille Lacs	pop 4,704
■ Red Lake	pop 5,331
■ White Earth	pop 4,200
■ Grand Portage	pop 350
■ Lower Sioux Community	pop 335

- ### Planning Process
- Regular video conference meetings
 - Agreement on goals
 - Budget and funding sources
 - Survey tool
 - Data Collection Plans for how to conduct interviews
 - Wilder to process data, create frequency tables

- ### Data Collection Plans: Tribe Specific
- Identify “gate keepers” or people who know about people who are homeless.
 - Identify key locations people may stay?
 - Who will serve as interviewers?
 - How much monetary incentive for each participant, to compensate for their time?
 - Who is lead person on Reservation coordinating effort?
 - Estimated number of surveys to complete and budget

Tribal Resolutions

- Resolutions and Memorandums of Agreement
 - Tribes own their data
 - Tailored implementation plan
 - Outline roles of CSH, DHS, Wilder and Tribes
- History, Questions, Trust, Reputations

Individual Tribal Results

- Frequency tables sent to each tribe (numbers only, brief narrative analysis)
- Proposals, grants, reporting, planning
- 2009 tables to tribes will include data on band members surveyed off reservation

Red Lake Nation

- Northern Minnesota
 - 5,331 people living on reservation
- 123 surveys completed in 2006
- 288 surveys completed in 2009
 - 205 children with parents
 - 61 young people under 21 (without their parents)
 - 101 people without shelter (outside or homeless shelter)
- Data showed most vulnerable population are young adults with pre-school aged children.

Anonymous Aggregate Report

- Tribal resolutions allowing Wilder Research to create an anonymous aggregate report
- Press release with quotes from elected officials and tribal staff involved in survey
- Report available at www.wilder.org/download.0.html?report=2018

2009 Budget	
▪ Survey Tool Development & Printing	\$14,000
▪ Video Conference Meeting	\$3,500
▪ Stipends to Reservations ((\$3,000 for admin and \$10/survey)	\$40,000
▪ Coding, Cleaning, Input of Data	\$12,000
▪ Analyzing and 8 Data Tables (Includes incorporating data on band members surveyed off reservation)	\$37,000
▪ Overall Aggregate Report	\$10,000
TOTAL	\$116,500

2009 Funding Sources	
COMMITTED	
▪ Blandin Foundation	\$10,000
▪ Housing Assistance Council	\$10,000
▪ Greater MN Housing Fund	\$10,000
▪ MN Dept of Human Services	\$35,000
▪ CSH MN Program	\$16,500
▪ MN Housing Finance Agency	\$10,000
Total	\$91,250
GAP REMAINING	\$25,250

Findings 2006 Survey

First Ever Survey on Reservation Homelessness

Prefer Own Housing if Available

“Disproves stereotype that overcrowding occurs because American Indians prefer to live with extended family: 98 percent of doubled-up respondents would prefer to be in their own housing if they could find or afford it.”

2006 Study: Homeless and near-homeless people on northern Minnesota Indian reservations, Wilder Research

Doubled-Up and Moving Often

“Nearly two-thirds of doubled-up people had been staying “temporarily” with others for over a year. Of this group, few had been in the same place for 12 consecutive months, and over one third had been in four or more places in the past 12 months.”

2006 Study: Homeless and near-homeless people on northern Minnesota Indian reservations, Wilder Research

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Day 2: Actions & Strategies

Red Lake Permanent Supportive Housing & American Indian Supportive Housing Initiative

Carol Priest, Executive Director
Red Lake Homeless Shelter

Leah Lindstrom, CSH Minnesota
March 3, 2011

American Indian Supportive Housing Initiative (AISHI)



- AISHI is a partnership between CSH, Enterprise, tribes and American Indian non-profits to create supportive housing opportunities both on and off reservation to serve homeless American Indian families and individuals.
- Since its inception in 2005 in MN, AISHI has created over 150 supportive housing opportunities, including at least one new supportive housing program on six of the Ojibwe reservations in MN; and has leveraged over \$25 million in non-NAHASDA funds to build and serve these units.

Corporation for Supportive Housing (CSH)

The Corporation for Supportive Housing is a national nonprofit organization and community development financial institution that helps communities create permanent housing with services to prevent and end homelessness.



Enterprise Community Partners

Enterprise Community Partners is a national not-for-profit that provides investment capital and technical expertise to create decent, affordable homes and revitalize communities.



Goals of AISHI

- Provide **training** and **technical support** to tribes, service providers and housing developers to create PSH projects.
- **Build the capacity** of tribes and/or American Indian non-profits to develop, manage and provide services in PSH for their constituents.
- Bring **new federal and state resources** to tribes and American Indian groups for PSH work through systems change and advocacy work.
- Offer **low-cost loans** and **grants** to jumpstart projects.

What is Supportive Housing?

A cost-effective combination of permanent affordable housing with services that helps people live more stable, productive lives.



Permanent Supportive Housing (PSH)

- ✓ **But for housing** cannot access and make effective use of treatment and supportive services in the community

and

- ✓ **But for supportive services** cannot access and maintain stable housing in the community

Who Lives in Supportive Housing?

- Homeless or long-term homeless
 - Veterans
 - Domestic violence victims
 - Unaccompanied Youth
- 
- People with mental illness and/or chemical dependency
 - People coming home from correctional facilities, treatment, jail, hospitals, detox

Supportive Housing Types

- Dedicated buildings
- Rent-subsidized apartments
– Scattered site
- Mixed-income buildings
- Single family homes



Services Make the Difference

- Flexible, voluntary
- Counseling
- Health and mental health
- Alcohol and substance use
- Independent living skills
- Community building
- Vocational counseling and job placement



Features of Permanent Supportive Housing

Permanent Rental Housing

- Each resident holds lease on his/her own unit
- Resident can stay as long as he/she pays rent and complies with terms of lease (no arbitrary or artificial time limits imposed)

Affordable

- Tenants usually pay no more than 30% of income for rent

Features of Permanent Supportive Housing

Flexible Services

- Participation in a “program” is not a condition of residency
- Services are designed project by project for the target population and the housing setting
- Services are flexible and responsive to individual needs

Cost Effective

- Costs no more, and often much less, than the cost of homelessness and produces better outcomes than the expensive system of crisis care

Benefits of Supportive Housing



Breaks the Cycle of Homelessness

- Increases ability to access and maintain housing
- Helps reduce stress caused by doubled up and overcrowding
- Reduces use of crisis and institutional services
- Fosters self-sufficiency
- Improves health and wellness
- Encourages peer and community support

Gimmajii Mino-Bimaadizivaan



Dream Catcher Homes, Ogema White Earth Reservation



Fond du Lac Supportive Housing Fond du Lac Band of Lake Superior Chippewa



Conifer Estates, Bemidji



Red Lake Reservation
Leech Lake Band of Ojibwe
Beltrami HRA
Headwaters Regional Development
Bi-Cap

New Generation, Belcourt ND Turtle Mountain Band of Chippewa Indian Reservation



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Red Lake Supportive Housing 1

HUD Section 811
 Supportive Housing for Persons with Disabilities

Section 811

- ▶ **Summary:**
 HUD provides funding to nonprofit organizations to develop rental housing with the availability of supportive services for very low-income adults with disabilities, and provides rent subsidies for the projects to help make them affordable.
- ▶ 40-year commitment.
- ▶ Rental assistance contracted in 3-year increments.
- ▶ No supportive services funds.
- ▶ Services are voluntary.

Red Lake Supportive Housing 1

HUD Tenant Eligibility Requirements:

- ▶ Very Low Income – at or below %50 of Area Median Income

Household Size	1	2	3	4	5	6
Annual Income	\$20,550	\$23,500	\$26,450	\$29,350	\$31,700	\$34,050

- ▶ Disabled Households – A disabled household means a household composed of one or more persons, at least one of whom is an adult (18 years or older) who has a significant disability. For purposes of this housing, eligible disabilities include those that are physical, mental health or developmental in nature.

Red Lake Supportive Housing 1 Priorities:

- ▶ **Tribal Enrollment**
 1. Red Lake enrolled members
 2. Enrolled members of other Federally recognized tribes
 3. All others
- ▶ **Housing Status**
 1. Households without their own housing
 2. Other households

- ▶ 14 Units
- ▶ 7 Duplexes
- ▶ 4 Communities – Little Rock, Red Lake, Redby, Ponemah
- ▶ 4 – 1 Bdrm units, 4 – 2 Bdrm units, 6 – 3 Bdrm units



5

Grant Application

- ▶ Training from HUD ONAP staff – Brian Gillen
- ▶ Need data from Census, State sources, and informally gathered from local agencies.
 1. IHS and Tribal health services
 2. Job Training agency
 3. Chemical Health
 4. Vocational Rehabilitation
 5. Housing authority
 6. Social Security
 7. Family Services
- ▶ Site Control from Tribe & BIA
- ▶ Preliminary drawings and costs from architect

6

▶ Development Partners

1. Red Lake Homeless Shelter – sponsor 501(c)(3)
2. Jourdain/Perpich Extended Care Center – co-sponsor (experienced partner 501(c)(3))
3. Red Lake Reservation Housing Authority – technical assistance and architect services

▶ Operations Partners

1. New 501(c)(3) single purpose nonprofit organization – Red Lake Supportive Housing 1 – owner
2. Red Lake Homeless Shelter – property manager and service provider
3. Red Lake Reservation Housing Authority – building maintenance and repair
4. D.W. Jones Management – HUD compliance

7

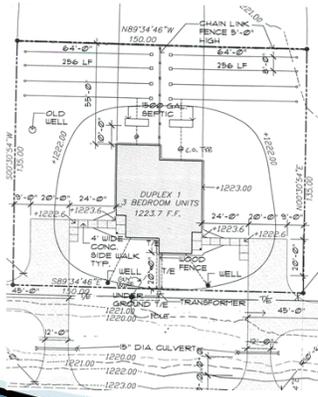
Project Budget

Item	Budget
Land Improvements	230,644
Buildings	1,278,626
Builder's Overhead	102,382
Builder's Profit	102,382
Bond Premium	20,000
TERO Fee	34,436
Architect's Fee (Design)	30,013
Architect's Fee (Supervision)	10,004
Insurance	12,000
Legal & Cost Certification	11,500
Security	50,000
Developer's Fee	108,513
Total	1,990,500

• Developer's Fee includes 2% contingency

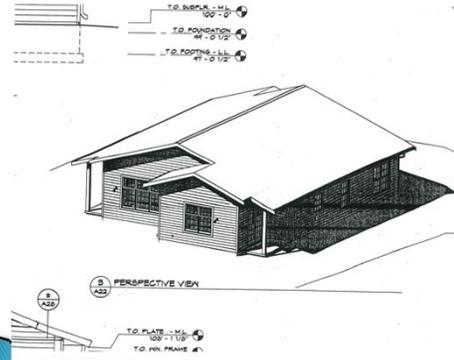
8

Site Plan



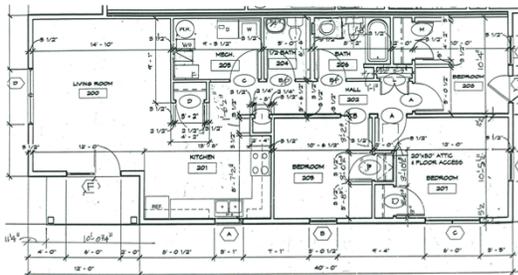
9

Elevation - 3 Bedroom Duplex



10

Floor Plan - 3 Bedroom Unit



11

1 Bedroom & 3 Bedroom Duplexes



12

**Mishkwaa-ga-mii-wii-zaaga'iganiing
Gitwishiiwigamig**

"Red Lake Homeless Shelter"



Carol Priest, LSW
Executive Director

P.O. Box 280 Phone: 218-679-3228
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Red Lake, MN 56671 Email: priest@paulburryan.net

KWINA VILLAGE APARTMENTS “A Recovery Act Success Story”

- ▣ Located on the Lummi Indian Reservation in Bellingham, WA
- ▣ Tribal Population – 4,400 members

KWINA VILLAGE APARTMENTS

- ▣ Community Planning:
 - Held community mtgs. –
 - Housing Forum
 - Information booths
 - Surveys
 - Door prizes
 - Compiled information from Surveys
 - Survey information used to determine future housing
 - Waiting list – demand for 1 bdrm/2 bdrms

Kwina Village 72 Apartments

- ▣ Total Project Amount: \$5.7 mil
- ▣ Formula Recovery Act Funds: \$ 1.2 mil
- ▣ Competitive Recovery Act Funding: \$ 3 mil.
- ▣ NAHASDA Funding \$ 1.5 mil

Community Facilities- Kwina Village



- ▣ Comm. Facilities
 - Tribal Clinic
 - Law & Order
 - Tribal Center
 - N.W. Indian College
 - Lummi Headstart
- ▣ Transportation
 - Bus line

Infrastructure and Roads- Kwina Village



- ❑ Project built on a main transportation corridor.
- ❑ Adjacent to sewer and water lines

Kwina Village Apartments Project Low-Impact Storm Water Management System

- ❑ Favorable soil conditions and an innovative low-impact stormwater design eliminated the need for costly detention ponds, and increased the project's usable area.
- ❑ **STORMWATER MANAGEMENT SYSTEM - Major Components:**
 - **INFILTRATION GALLERIES** - All building roof drainage is collected and routed through infiltration galleries.
 - These subsurface networks of perforated pipes allows the building run-off to infiltrate slowly into the ground.
 - **BALLAST UNDERLAYMENT** - All roadways and parking areas are underlain with "railroad ballast" (fist-sized rock). Run-off is directed to these underlying rock layers, and allows the water to infiltrate slowly into the ground.
 - In this way, all the water from roadways and parking areas is handled by way of infiltration, without the need of costly and hard-to-maintain impervious pavement.

Kwina Village - Tribal workers



Kwina Village Force Account

- | | |
|---------------------|-----------------------|
| ❑ Infrastructure | Tribal Contractor |
| ❑ Foundations | Tribal Sub-contractor |
| ❑ Framing | Tribal members |
| ❑ Cabinetry | Tribal Sub-contractor |
| ❑ Painting | Tribal members |
| ❑ Plumbing | Sub-contractor |
| ❑ Electrical | Sub-contractor |
| ❑ Drywall | Sub-contractor |
| ❑ Paving | Tribal Sub-contractor |
| ❑ Sprinkler system | Tribal Sub-contractor |
| ❑ Interior Hardware | Tribal members |

Kwina Village Apartments
Force Account



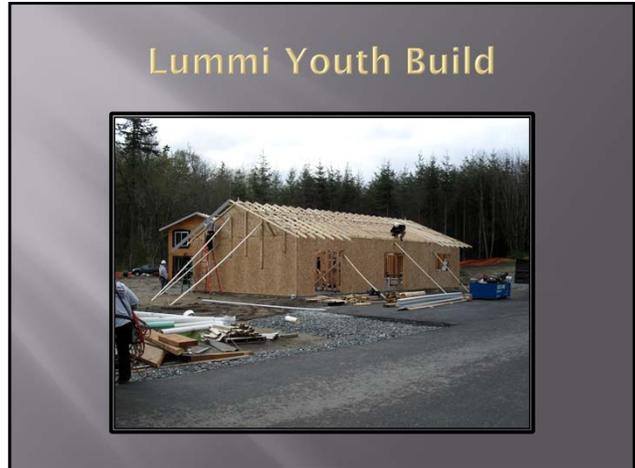
Kwina Village Apartments





Lummi Youth Build

- ▣ LHA applied for a Youth Build Grant through D.O.L. in Jan. 2009.
- ▣ LHA awarded the grant in June 2009
- ▣ Grant amount \$1,098,354
- ▣ Matching funds of \$553,057-
 - consisting of staffing, materials, etc...
 - 3 year program
 - Targeted for at risk youth between ages of 16-25
 - 35 students per year
 - Program helps students obtain their GED/Education Training



Youth Build Project - Students







Sustainable Community Development and Infrastructure - Day 1
Model Approach Success Story













Housing Assistance Council

Building Rural Communities since 1971

- Established in 1971
- National nonprofit organization
- Created to increase the availability of decent and affordable housing for low-income people in rural areas throughout the U.S.
- Provide services to local, state, and national organizations

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HAC's Mission

"To improve housing conditions for the **rural** poor, with an emphasis on the poorest of the poor in the most rural places."



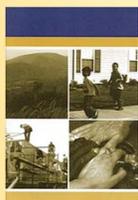
Photo courtesy of
Federation of Agricultural
Training Enterprises

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Services Offered

- Technical Assistance
- Training
- Loan Funds
- Information & Publications



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 **Technical Assistance**



- Assistance to those involved in the improvement of housing conditions for low-income residents in the rural United States.
- Most of this help goes to local governments, private developers, and nonprofit organizations.

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 **Types of Technical Assistance**

- analysis of project feasibility;
- acquisition, housing construction or repair, and environmental regulation;
- assistance with loan and grant applications;
- assistance with eligibility and processing requirements for federal, state and other housing programs;
- information and publications on topics that affect rural housing; and
- special initiatives focused on particular areas or events

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 **Eligible Recipients**

- Located in or serving a rural area
- Seeking general or specific information on rural housing problems and solutions



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 **Special Initiatives**

- CHDO and HOME Technical Assistance
- Building Communities in the Lower Mississippi Delta
- Building Capacity in Colonias and Native American Communities
- Border Colonias Initiative
- Rural Capacity Building Initiative
- Rural Community Development Initiative

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Regional Offices



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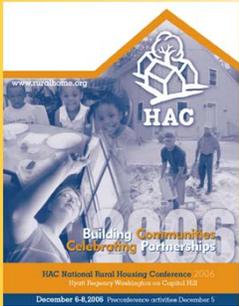
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Training

National Conference, Regional Trainings, &
 Local Workshops



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Publications & Information

- Biweekly newsletter
- Quarterly magazine
- Reports
- Manuals
- Information sheets



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HAC News

HAC News - Information on current and upcoming housing news

April 12, 2006
Vol. 20, No. 4

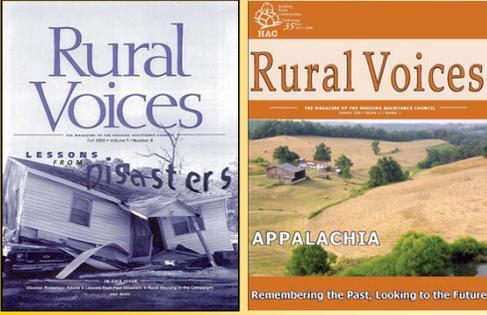
HUD's 2005 budget looks more rural housing programs ready or reviews than operating
how figures are calculated. Released on April 5, the HUD Administration's budget proposal for fiscal year 2006 looks like it will have more rural HUD housing programs ready to launch in fiscal year 2006, which are more than 100% funded. HUD's budget proposal for fiscal year 2006, which is 100% funded, are more than 100% funded. HUD's budget proposal for fiscal year 2006, which is 100% funded, are more than 100% funded.

HUD Program	2005 Appropriation	2006 Budget Request	Difference
Section 8	1,200,000,000	1,200,000,000	0
Public Housing	1,200,000,000	1,200,000,000	0
Other HUD Programs	1,200,000,000	1,200,000,000	0

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Rural Voices -- quarterly magazine



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Information Sheets

- Rural Housing Needs
- HUD Programs
- USDA Housing Programs
- Special Initiatives
- Special Populations



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Research Manuals and Reports

Taking Stock
Rural People, Poverty and Housing at the Turn of the Century



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Other Publications

- Website (www.ruralhome.org)
- Rural Housing Service Data
- Press Releases



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Loan Fund's Objectives

- Serve the underserved
- Target the highest need communities
- Empower low-income people
- Facilitate access to credit
- Leverage resources
- Provide technical assistance
- Exercise sound business practices
- Promote flexible partnerships

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HAC Loan Funds (from inception)

Loan Fund Capitalization

- \$56.2 million

Loan Commitments Approved

- \$198 million
- 1,678 loans
- 58,000+ housing units and water/sewer connections

SHOP Awards

- \$68.3 million
- 6,200+ dwelling units

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Eligible Projects

Affordable and mixed-income housing projects in rural communities nationwide.



Financing is available for single- and multi-family housing, with various forms of ownership and using traditional and alternative models of land tenure.

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Eligible Borrowers

- Community-based nonprofit organizations
- Housing development corporations
- Self-help housing sponsors
- Farm worker organizations
- Housing co-ops and condo associations
- Native American tribes
- Public agencies and local government
- Public utility districts
- Small businesses & minority contractors

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Loan Uses & Structure

<u>Uses</u>	<u>Structure</u>
<ul style="list-style-type: none">• predevelopment• land acquisition• site development• construction• preservation• gap/interim	<ul style="list-style-type: none">• loans• guarantees• compensating deposits• letters of credit• lines of credit

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Loan Terms & Rates

- Loans up to five years in duration
- Below-market interest (*currently 5.0%*)
- Interest due quarterly
- 1% service fee (*borrower also pays HAC's legal and other reasonable costs*)

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 **Loan Process**

1. Inquiry.
2. Submission of loan application.
3. Comprehensive underwriting process.
4. Internal management review.
5. Loan committee review (*approval, rejection or deferral*).
6. If accepted, loan commitment issued.
7. Pre-closing conditions satisfied before disbursement of funds.
8. Loan closing and disbursement.
9. Servicing/monitoring loan throughout the term of the loan.
10. Full repayment of loan.

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 **LOAN PRODUCTS**



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 **Pre-Development**

- Standard 5 year term
- 5% interest rate and 1% HAC service fee
- No maximum loan amount
- Maximum 100% LTV
- Security of lien position on real property and/or assignments and UCC-1 filings on unrestricted net assets of borrower.
- Repayment typically upon sale of developed lots or closing of construction/permanent financing

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 **Site Acquisition**

- Standard 5 year term
- 5% interest rate and 1% HAC service fee
- Maximum 100% LTV as supported by current appraisal
- Security of lien position on the project property
- Repayment upon sale of developed lots or closing of construction/permanent financing

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 **HAC**

Site Development

- Standard 5 year term
- 5% interest rate and 1% HAC service fee
- Maximum 100% LTV as supported by current appraisal
- Security of lien position on the project property
- Repayment upon sale of developed lots or closing of construction/permanent financing
- Take-out financing must be identified or committed at time of application

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 **HAC**

Construction Loans

- \$750,000 cap per loan and borrower
- Standard 2 year term with option to extend for 1 year. A 1% extension fee applies.
- 5% interest rate and 1% HAC service fee
- Maximum 100% LTV as supported by current appraisal
- Security of lien position on the project property
- Repayment upon sale of developed lots or closing permanent financing
- Permanent, take-out financing committed prior to disbursement.

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 **HAC**

Self-Help Homeownership Opportunity Program (SHOP)

- The SHOP program is authorized under Section 11 of the Housing Opportunity Program Extension Act of 1996
- Funded through the U.S. Department of Housing & Urban Development (HUD)
- Provides loans that can be turned into grant monies for land acquisition and infrastructure improvement costs associated with the development of self-help units



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 **HAC**

Preservation Loans

- Multi-Family or Senior projects.
- Loan terms up to 30 years.
- 5% interest rate plus 1% service fee.
- Can be used for acquisition, and/or rehabilitation of units.



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HAC Loan Fund at a Glance

Loan Product	Term	Interest Rate		Service Fee
		Non-Profit	For Profit	
Pre-Development	Up to 3 years	5%	8%	1%
Site Acquisition	Up to 3 years	5%	8%	1%
Site Development	Up to 3 years	5%	8%	1%
Construction	Varies \$200,000 Max	5%	8%	1%
Water/Waste Water	Up to 3 years	5%	8%	1%
Preservation	Up to 30 Years	5%	8%	1%
Self-Help Housing (SHOP)	2-3 years	0%	N/A	1%
Land Banking	Up to 10 years \$750,000 Max	5%	8%	1%
Letter of Credit	Up to 3 years \$500,000 Max	5%	8%	1%
Line of Credit	Up to 3 years \$250,000 Max	5%	8%	1%

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WRAP-UP Question & Answers



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**The National Tribal Healthy Homes (THH)
Assessment, Training & Technical
Assistance Support Center**

Breakout Title:
Community Wellness & Environmental Health

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1

Overview

- Provide information about the National Tribal Healthy Homes Training Program
- Share information about environmental health “gaps”
- Share information about the reported needs among our training attendees
- How the tribes are using the Tribal Healthy Homes framework and resources at the local level

2

**The National Tribal Healthy Homes (THH)
Assessment, Training & Technical
Assistance Support Center**

- HUD ARRA grant recipient (2009)
- 36 month project period
- Regional Tribal Healthy Homes Trainings – all tribes nation-wide
- 2 ½ day trainings – attendees prioritize the topics covered
- Technical Assistance is offered to all tribes
- Diagnostic equipment loan kits
- Add on: Providing the EPA RRP (Renovation, Repair, and Painting) Certified Renovator training

3

**The National Tribal Healthy Homes (THH)
Assessment, Training & Technical Assistance
Support Center**

- To date:
 - Trainings conducted:
 - Sacramento, CA – June 2010
 - Bozeman, MT – August 2010
 - Southern Ute Reservation, CO – October 2010
 - San Diego, CA – December 2010
 - Ada, OK – Chickasaw Nation – February 2011
 - Auburn, WA – Muckleshoot Casino - February 2011
 - Red Lake Reservation, MN – week of April 4th 2011

4

Typical THH Training Attendees

- Housing program personnel (supervisors, maintenance staff)
- Housing Inspectors
- EPA Directors
- Social workers
- Community & Family Services Departments
- Lead Outreach Coordinators
- CHR/Environment Health staff
- Weatherization Coordinators
- HVAC Technicians
- IHS Environmental Health Officers
- Housing Development Coordinators

5

Environmental Health Training "Gaps"

- EPA RRP (Renovation, Repair, and Painting) Rule
- Diagnostic equipment utilized during a home assessment (hygrometers (air), moisture meters, CO/gas monitors, etc.)
- Moving from information to action! What do I do next?

6

Reported Needs of Training Attendees

Topics most relevant or beneficial to you?

- Home energy/weatherization
- Mold/moisture
- Allergies & asthma
- Combustion gases
- Drinking & Waste Water
- Home Safety
- Hanta virus
- Household chemicals
- Meth

7

Reported Needs of Training Attendees

What are the most critical issues you see?

- Mold & Moisture
- Meth
- **Occupant education, suggestions for encouraging cleanliness and maintenance**
- Home energy/weatherization
- Water
- Radon
- Rodents (mice)
- Elders' home conditions

8

How Tribes are Using the THH Framework and Resources

Who are the tribes partnering with at the local level?

- Housing programs
- DOE Project Energy Coordinators
- Tribal TANF (Temporary Assistance for Needy Families) Advocates
- Community Health Workers
- EPA and Health Departments

9

How Tribes are Using the THH Framework and Resources

Who are tribes targeting?

- Community-wide
- Tribal members/families
- Tribal members living in housing which has received either IHBG (Indian Housing Block Grant) and/or ICDBG (Indian Community Development Block Grant) funds. (They are not excluding tribal members who have not received this funding.)

10

How Tribes are Using the THH Framework and Resources

What types of activities are the tribes engaged in?

- Tribal newspaper articles
- Tribal radio station PSAs
- One-on-one education with Tribal home occupants – preventative maintenance, energy conservation, and healthy living conditions emphasized
- Local workshops:
 - DIY Preventative Maintenance Workshops
 - DIY Energy Conservation & Weatherization Workshops

11

Conclusions

- Comprehensive Healthy Homes trainings are very much needed among this population.
- Providing low-/no-cost recommendations are effective motivators.
- Majority of tribes have expressed the need for assistance in educating their occupants about proper maintenance. This is a touchy subject!
- Many Tribal Housing Programs are passionate about implementing Tribal Healthy Homes at the local level – this is something they WANT to do!
- Providing ready-to-use, culturally-appropriate, information and resources (PSAs, newsletter articles/puzzles, etc.) is critical to the implementation at the local level.

12

HEALTHY HOMES IN TRIBAL COMMUNITIES

Gillian Mittelstaedt, MPA
Coordinator, Tribal Healthy Homes Northwest



Margo Young, MPA
Children's Health Coordinator, EPA Region 10



What is a "Healthy Home"?

- ☑ **AFFORDABLE** – The costs to operate and maintain the home are reduced through the use of energy efficiency & weatherization practices.
- ☑ **SUSTAINABLE** – The materials used are durable, green and sustainable and... the occupants have the information they need to properly maintain the home over the long term.
- ☑ **HEALTHY** – Contaminants in the home are prevented and controlled, directly reducing the occupants' chronic illness, absenteeism, life-threatening hazards and hospitalizations.



Reframe the topic...

...As with a quality education, every child should have the right to be raised in safe, healthy, living environment.

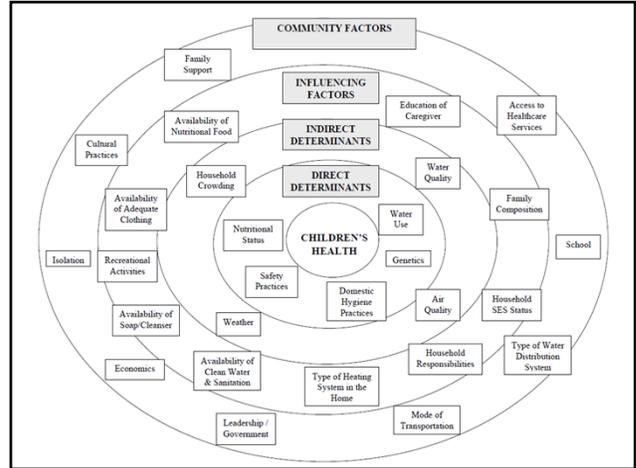
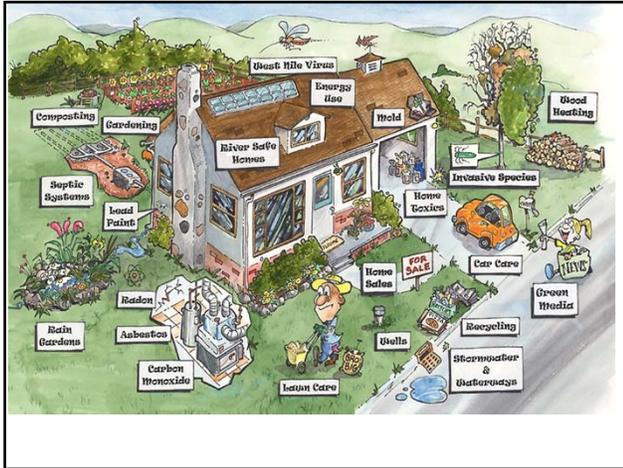
Housing

Health

YOU

Environment

Community Services



Children Are At Higher Risk

Children are not little adults.

More susceptible to environmental exposures:

- ✓ increased hand to mouth play
- ✓ on the ground play
- ✓ increased respiratory rate
- ✓ decreased ability to metabolize/excrete as infants
- ✓ increased surface area/body volume
- ✓ unique developmental vulnerabilities

Why should we be concerned?

- Chronic diseases are the major causes of illness, hospitalization and death in American children today.
- These diseases are on the rise
- Evidence is strong and increasing that toxic chemicals in the environment contribute to causation of the major chronic diseases in children
- Gaps in knowledge are enormous

Airborne pollutants are pervasive, difficult to control, unregulated, and are **magnified indoors**

- Most airborne pollutants present in outdoor air are regulated, but we spend, on average, 90% of our time indoors ⁽¹⁾.
- Indoor pollutants can be 25% - 62% higher than outdoor levels of toxins ⁽²⁾.
- Volatile Organic Compounds (VOCs) found to be 2-5 times higher inside a home ⁽³⁾.
- Woodsmoke can register inside the home at up to 70% of outdoor levels, as cold air drafts pull in the carbon monoxide, formaldehyde and fine particulates that make up woodsmoke.

Housing & Health Disparities

- If you have a respiratory or heart condition, you are more likely to experience severe CO poisoning.
- If you make less than half the median income, you pay more than 50 percent of your income for rent and utilities and are more likely to live in an older, deteriorated, or poorly-manufactured home.
- If you are American Indian/Alaska Native, you are 2.5 more likely to use woodstoves for heating, and have a child in the home with decreased lung capacity, more asthma episodes and more frequent hospitalizations.

Housing & Health Disparities

- If your apartment has holes in the walls or ceilings, you have a 6- to 11-fold increase in cockroach allergen concentrations, predisposing you to repeated asthma exacerbations.
- If you are low-income or a renter, the median age of your home is 32 years, and over 30% of those homes have moderate to severe physical problems.
- If you are an Alaska Native infant, you are five times more likely to be hospitalized for Respiratory Syncytial Virus (RSV), associated with home overcrowding, woodsmoke and tobacco smoke.

2006 Study, HSPH evaluated the effectiveness of in-home, environmental interventions on childhood asthma



Children reporting wheeze or tightness in chest:
Before intervention: **76%**
After: **40%**

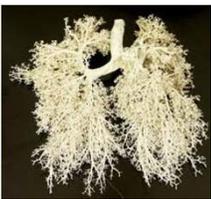


Children reporting waking up at night:
Before intervention: **64%**
After intervention: **30%**

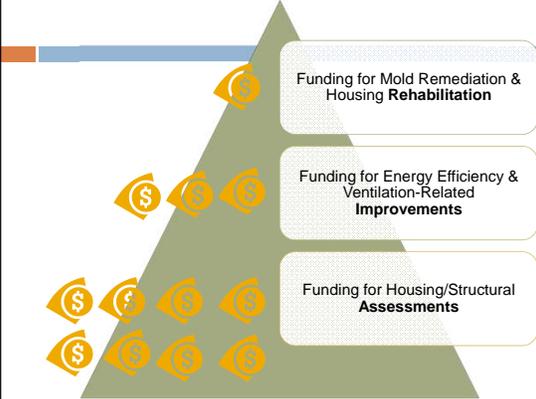


Children reporting slowing down or stopping play for wheeze:
Before intervention: **64%**
After: **26%**

Lung/Environment Interactions

- Surface area of lungs = Total surface area of tennis court
- Greater than 100 sq yards
- 80 times the surface area of your skin

Funding for Mold Remediation & Housing Rehabilitation

Funding for Energy Efficiency & Ventilation-Related Improvements

Funding for Housing/Structural Assessments

G. Mittelstaedt - NW Tribal Healthy Homes Working Group

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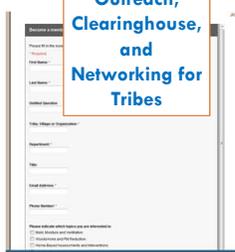


Become a Member or a Partner...

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Providing Trainings, Education, Outreach, Clearinghouse, and Networking for Tribes







**COLVILLE INDIAN HOUSING
AUTHORITY**
Colville Confederated Tribes



Native American Housing Needs Outreach Session
Seattle, WA
March 2-3, 2011

**LEVERAGING FUNDING AND
FINANCE**

BUTTERCUP LANE HOUSING DEVELOPMENT Inchelium, WA

- CCT Tribe's Site Selection
- Key Project Players
- Tenant Eligibility & Unit Composition
- Funding Sources
- Final Site Selection
- Development & Project Description
- Challenges

Key Project Players

- CIHA Staff
 - Executive Director
 - Capital Improvements Manager
 - Inspector Quality Control
 - Tax Credit Occupancy Specialist
- Travois, Inc./Consultant
- Raymond James Tax Credit Fund/Investor
- Bureau of Indian Affairs
- Indian Health Services
- Washington State Housing Finance Commission

Tenant Eligibility/Unit Composition

- Typical of the Incheilium community maximum allowable income range:
 - 45% in the 30% AMGI (Area Median Gross Income)
 - 4% in the 40% AMGI
 - 49% in the 60% AMGI
- Example of a family of 4, maximum allowed per category:
 - 30% = \$16,350
 - 40% = \$21,800
 - 60% = \$32,700

Funding Sources

- Low Income Housing Tax Credits - Washington State Housing Finance Commission
 - January 6, 2009: Application submitted
 - June 3, 2009: Credit Reservation & Carryover Allocation Contract at \$374,604
 - Equity commitment extended from 10.01.09 to 06.01.10

Colville Homes #2/Buttercup Lane Tax Credit Housing Project

- Travois, Inc – Consultant
- Raymond James Tax Credit Funds, Inc. – Syndicator
 - Closing & Asset Management
- Key Community Development Corp. (Key CDC)
 - Financing
 - Bridge Loan
- Maximum annual credit: \$374,604
- \$1,500,000 bridge loan facility by Key CDC
- Developer's Fee from Limited Partner to General Partner

Funding Sources

- Native American Housing and Self Determination Act funding (NAHASDA)
 - 2008 Indian Housing Block Grant
 - 2009 Indian Housing Block Grant
 - 2010 Indian Housing Block Grant

Funding Sources

- **American Recovery & Reinvestment Act (ARRA) OF 2009**
- 08SH5302900 @ \$1,718,856 (Formula)
 - New Construction/BCL Infrastructure
 - Acquisition: Lovejoy property @ Omak, WA
 - 43-12 Modernization
 - 504 Alterations
 - Elder Minor Home Repair
 - Planning/Administration

Funding Sources

- **American Recovery & Reinvestment Act (ARRA) OF 2009**
- 09CH 5302900, \$3,000,000 (Competitive)
 - All new construction: Buttercup Lane
 - Engineering/Surveying
 - Residential Units
 - Community Center/Bus Shelter/Playground Equipment
 - Water Storage Tank
 - Planning/Administration

Funding Sources

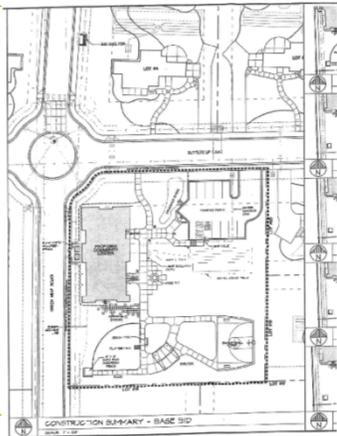
- **Federal Home Loan Bank-Affordable Housing Program**
- May 7, 2009: contract signed with Travois to prepare and submit AHP application
- August 3, 2009: AHP Applications Due
- December 18, 2009: Approved project in the amount of \$240,000, to be used only for tax credit housing
- April 9, 2010: Final Regulatory Agreement signed
 - Golf Savings Bank, original application sponsor
 - Sterling Savings Bank, final sponsor
- February 8, 2011: 1st Amendment to the AHP Note & 1st Amendment to the AHP Mortgage final language agreed

Construction Development Schedule

- Early 2009: Submit LIHTC Application
- Early Fall 2009: Consultant recruiting an investor
- August/September 2009: CTSC Phase 1- Infrastructure Development, winter shut down
- January 2010: RFB for residential units
- March 2010: Begin Investor negotiations
- April 2010: Negotiate & sign contract with General Contractor residential units
- April 2010: Project Summary/MOA with Indian Health Services for 2nd Water Storage Tank



BCL Community Center



AHP Check Presentation



Residential Unit Breakdown

- Colville Homes #2/LIHTC
 - 20 Units
 - 4 2 Bedroom
 - 10 3 Bedroom
 - 6 4 Bedroom
 - 4 Homeless
 - 10 First time homebuyers
 - 5 Special Needs

Essential Families to Community

- Lake Roosevelt Community Health Center
- Professional Homes, Lots 21-23
- NOT tax credit unit
 - Doctor's, Nurses, Administrator
 - 2 3 Bedroom
 - 1 4 Bedroom
 - Flat rental rate

Future Homebuyers

- 80%-100% Median Income Range
- 4 homebuyers units to be constructed
- District Meetings held
- Preliminary applications
- Need determined for community due to lack of housing available
- HUD Section 184 Guarantee Loan Program to assist in home mortgage for purchase
- Tribe to make determination on land purchase or leasehold interest option available

Challenges

- Bureau of Indian Affairs
 - Inability to get Land Lease processed in a timely manner
 - Investor attorneys requesting language modification
- Closing Documents cannot be processed until BIA completes lease
- Investor Due Diligence Checklist very time consuming but essential
- Due to multiple type of funding source, must separate CH #2 units from CIHA funded contracts: with concurrent schedule
- Lack of funding to pave Gwen Mine Rd from Hall Creek
- Remoteness of site: daily inspections, equipment delivery

HUD Native American Housing Needs, Outreach Session:
LEVERAGING FUNDING & FINANCING
CIHA Buttercup Lane Housing Development

Thank You!

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Native American Housing Needs Outreach Session
Seattle, Washington - March 2-3, 2011

Leveraging Funding and Finance

Ric Gaunt, Community Development Manager
Sterling Savings Bank




Federal Home Loan Bank of Seattle
FHLB-Seattle

- **Community Investment Programs of the FHLB of Seattle**
 - **Affordable Housing Program (AHP)**
 - Provides grants for the acquisition, development and/or rehabilitation of affordable rental or owner-occupied housing for households at or below 80 percent of the area median income.
 - **HomeStart/Home\$tart Plus (HSP)**
 - Provides matching grants to assist first-time homebuyers at or below 80 percent of the area median income with down-payment and closing costs.
 - **Community Investment Program/Economic Development Fund (CIP/EDF)**
 - Provides reduced rate loans to finance affordable rental and owner-occupied housing for households at or below 115 percent of area median income. Reduced rate loans are also available for economic development projects in rural areas that are at or below 115 percent of area median income and in urban areas that are at or below 100 percent of area median income.
- All programs are available by working with a FHLB of Seattle member financial institution
- AHP and HSP are funded with 10% of the FHLB of Seattle's profits from the previous year
- 2011 Program just announced--\$2.3MM funding--Maximum \$600M project.
- <http://www.fhbsea.com/CommunityInvestment/OurPrograms/AHP/Default.aspx>
- FHLB of Seattle's programs serve eight states: Washington, Oregon, Idaho, Montana, Utah, Wyoming, Alaska, and Hawaii.

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FHLB of Seattle
AHP Funding Round Overview

- Competitive application process
- Scoring criteria determines which projects are competitive
 - 100 possible points
- Important not to have compliance issues with other AHP projects
- 2009 had 32 applications requesting \$7.5 MM
- 10 AHP grants totaling \$2.75 MM were awarded to eight FHLB of Seattle members to finance the acquisition, construction, and rehabilitation of 258 affordable owner-occupied and rental units.
- Four additional projects were selected as "alternates" to be funded if sufficient AHP becomes available
- Native projects represented 40% of the approved projects in 2009.
- In 2009, 63% of the Native projects that applied were awarded AHP.
- AHP has awarded a total of nearly \$141 MM since 1990 to help finance more than 27,000 homes.

3



Sterling Savings Bank's
AHP Participation

- Received three AHP awards in 2009 (FHLB of Seattle did not offer AHP in 2010).
- 2009 AHP awards ranked #2 and #4 in scoring. A third project was approved as an alternate.
- Approved for a total of 62 AHP awards totaling \$11 MM to assist in financing over 1,700 units.
- 6 of those 62 AHP awards were for Native American projects, representing \$1,688,840 and provided 143 units.

4



AHP Application Highlights

- AHP applications are submitted online
 - Affordable housing developers, called *sponsors*, complete the online AHP application.
 - Only FHLB of Seattle *members submit* the online AHP application.
 - 2011 Deadline: 4:00 PST August 1, 2011
- Members must underwrite each AHP application
- Member cap \$1MM for 2011 (\$1.5MM 2009)
- Maximum request is \$600M AHP subsidy.
- Home Ownership projects subject to cost/unit Cap—\$30M; \$50M in Alaska & Hawaii
- Cost/Unit cap does not apply to Rental Units

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AHP Application Eligibility Criteria

Certification of “sponsors”

- Compliance with AHP time limits and retention requirements
- Demonstrate market demand
- Demonstrate project feasibility
- Previously awarded AHP projects in good standing

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AHP Application Eligibility Criteria (continued)

- All units in rental and owner-occupied projects must be for households at or below 80 percent of the area median income.
 - Determination based on HUD or NAHASDA for Native American Service area or Hawaiian Homelands
- At least 20 percent of the units in rental projects must be for households with incomes at or below 50 percent of the area median income
- FHLB of Seattle’s evaluation is based on what is presented in the AHP application and inconsistent information may result in projects not competing for AHP awards.
- Sponsors may be asked to provide clarification based on preliminary review questions of the FHLB.

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Demonstrating Market Demand and Project Need

- MARKETING THE PROJECT
 - Must meet all regulatory fair housing guidelines (federal, state, tribal, NAHASDA, etc.)
 - Housing authority wait lists
- DETERMINATION OF MARKET DEMAND-Feasibility Study
 - Third party prepared--within 5-years of application date
 - Must include review of sources and uses of development funds, project costs per unit and operational feasibility, including sources of operational subsidy
- HOUSING NEEDS DESCRIPTION
 - Be concise and detailed (you have 2,000 characters)
 - Include your income targeting data if possible; waiting list info; pre-qualifications if owner occupied

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2011 AHP Scoring Criteria Overview
100 Points Possible

Category	Points
– Government owned/donated property	5
– Native Sponsor	5
– Housing for Homeless	9
– Promotion of Empowerment	5
– First-time homebuyers/special needs	8
– Project located on Native Land	19
– Income Targeting	20
– Effectiveness / AHP subsidy per unit	6
– Community Stability	<u>23</u>
• TOTAL POINTS	100

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Native American Housing Needs Outreach Session
Leveraging Funding and Finance

KEY 2011 AHP SCORING CRITERIA

- **Homeless Housing (9 points-variable)**
 - At least 20% of the total units must be for the homeless, defined as:
 - Households that 1) lack a fixed, regular and adequate nighttime residence or 2) have a primary nighttime residence that is (a) a supervised temporary shelter or (b) an institution, or (c) a public/private place not designed as sleeping accommodations for human beings – or – the creation of transitional housing with a required minimum 6-month occupancy for the homeless
 - Creation of Rental Housing; creation of transitional housing req. 6-months occupancy ; or creation of permanent owner-occupied housing
 - Point percentage awarded based on set asides for homeless

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Native American Housing Needs Outreach Session
Leveraging Funding and Finance

KEY 2011 AHP SCORING CRITERIA (continued)

Promotion of Empowerment (5 points-fixed)

- Activities may be provided directly or through a third party agreement
 - Rental: Activities that promote at least one of the following
 - » Career counseling; employment training; business development; accredited adult education; savings/investment education; first-time homebuyers education; home ownership education; early childhood education; parenting classes; basic life skills; case management; self-help housing; on-site health care services or on-site case management
 - OR**
 - Home Ownership: provide self-help requirements and/or homeowner education

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Native American Housing Needs Outreach Session
Leveraging Funding and Finance

KEY 2011 AHP SCORING CRITERIA (continued)

First District Priority—Special Needs: 8-points variable

- At least 20% of the total units must be reserved for occupancy by households with special needs, specifically:
 - the elderly
 - mentally or physically disabled
 - persons recovering from physical or substance abuse
 - persons with HIV/AIDS.
 - Percentage of points based upon the percentage of units sets aside for special needs

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Native American Housing Needs Outreach Session
Leveraging Funding and Finance

KEY 2011 AHP SCORING CRITERIA (continued)

Second District Priority: 19 points-variable

- Native Housing: 19 points: Creation of rental or home ownership housing on properties located in Native American Service Areas or Hawaiian Home Lands
OR
- Preservation: Must preserve affordability for projects that have LITHC, Section 8, or USDA 515 loans that expire within three years of the AHP application due date.
OR
- District Distributions: Variable points:
 - 19 pts - Wyoming, Hawaii, Guam, American Samoa or Northern Mariana Islands
 - 17 pts - Oregon, Utah or Montana
 - 15 pts - Idaho or Alaska
 - 13 pts - Washington
 OR
 - Farm Workers—50% of units are reserved for seasonal and/or migrant farm workers

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Native American Housing Needs Outreach Session
Leveraging Funding and Finance

KEY 2011 AHP SCORING CRITERIA (continued)

Income Targeting-(20 points-variable)

- All AHP subsidized housing must be at 80% of area median income or below
Rental: An application for a rental housing project shall be awarded the maximum number of points under this category if 60% or more of the units in the project are reserved for occupancy for households with incomes at or below 50% of the median income for the area.
Must reserve 20% of the entire project (including units for above 80% AMI) for households at least 50% of AMI or below. Weighted income average:

51-55% AMI	19 points
56-60% AMI	18 points
61-65% AMI	17 points
66-70% AMI	16 points
71-75% AMI	15 points
76-80 % AMI	14 points
81% AMI and above	13 points

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Native American Housing Needs Outreach Session
Leveraging Funding and Finance

KEY 2011 AHP SCORING CRITERIA (continued)

- Income Targeting --continued
- Homeowner:** All units at 80% AMI may be eligible for AHP Subsidy

20% or more reserved 60% AMI	20 points
10% or more reserved for 60% AMI	18 points
Less than 10% reserved for 60% AMI	16 points

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Native American Housing Needs Outreach Session
Leveraging Funding and Finance

KEY 2009 AHP SCORING CRITERIA (continued)

- Effectiveness (6points-variable)--Amount of AHP grant request per unit**

Less than \$9,000	6.00 points
\$9,000 to \$9,500	5.75 points
\$9,501-\$10,000	5.50 points
\$10,001-\$10,500	5.00 points
\$10,501-\$11,000	4.75 points
\$11,501-\$12,000	4.50 points
\$12,001-\$12,500	4.25 points
\$12,501-\$13,000	4.00 points
\$13,001-\$13,500	3.75 points
\$13,501-\$14,000	3.50 points
\$14,001-\$14,500	3.25 points
\$14,501-\$15,000	3.00 points
\$15,001-\$15,500	2.75 points
\$15,501-\$16,000	2.50 points
\$16,001-\$17,000	2.00 points
\$17,001-\$17,500	1.75 points
\$17,501-\$18,000	1.50 points
Greater than \$18,000	1 point

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**Native American Housing Needs Outreach Session
Leveraging Funding and Finance**

KEY 2009 AHP SCORING CRITERIA (continued)

Community Stability (23 points-variable)

- Mixed-use (5-pts) – at least 5% of total square footage is designated for a non-housing income producing tenant.
- Reduction of existing substandard Properties (8-pts.)
 - Requires a letter from a local jurisdiction verifying the substandard building is being rehabilitated or replaced by the project
- Funder Support –
 - 100% of funding sources are approved (10-pts.)
 - 75% - 99% of funding sources approved (7-pts)
 - 50% - 74% of funding sources approved (5-pts)

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**AHP Compliance and Monitoring
Overview**

- Complex transactions/frequent and detailed reporting requirements
- Failure to comply with compliance and monitoring requirements may result in the sponsor being required to repay the AHP subsidy
- Retention
 - Rental Projects: 15 year retention and monitoring period
 - Owner-occupied Projects: 5 year retention; no monitoring after project completion
 - Retention period begins on the day of project completion
 - A recorded Deed Restriction must be in place to ensure compliant retention
- AHP Time Limits
 - The project must begin construction within 1-year of AHP approval; potential extensions to 2-year maximum
 - The project must be complete within three years of AHP approval; potential extensions to 5-years
- Is a Development Consultant Required?
 - Recent #1 grant request did not utilize.
 - Some are very experienced and provide a Native American project niche
 - Lean on your member Bank

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**Member and Sponsor
AHP Monitoring and Compliance Requirements**

- Rental and Owner-occupied Projects
 - Semi annual progress reports from Sponsor and Member and periodic financial feasibility verification until project completion.
 - Within 1-year after project completion and final disbursement of subsidy, Member and Sponsor must certify and document to the FHLB Seattle's satisfaction that the project meets all commitments made in the approved application. This documentation includes third-party verification of household income, verification of project financial feasibility, final funding agreements and third-party cost certifications, recorded Retention Agreements, and verification that all scoring commitments were met.
 - Rental Projects also provide rent rolls
 - Owner-occupied projects also provide individual closing documents, such as a HUD-1.
- Long-term Compliance- Rental Projects Only
 - Periodic certification of review of rent/tenant income for compliance to commitments made in the application for 15 years following project completion.
 - Annual Sponsor certification and Member certification every 3-years.
 - Must not have compliance issues or additional requirements may be imposed.

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**Native American Housing Needs Outreach Session
Leveraging Funding and Finance**

FUNDING SOURCES

- Low Income Housing Tax Credits (LIHTC)
 - Partnership Agreement required
- Community Development Corporations
- Various State Housing Finance Commissions
- Native American Housing and Self Determination Act (NAHASDA)
- Bureau of Indian Affairs
- American Recovery and Reinvestment Act (ARRA)
- Tribal Loans or Tribal Enterprises Funding
- USDA
- 184 loans for individual home ownership projects
- Housing Assistance Plans-provides subsidy in the event income is below target, stated rate/per unit will be paid. Helps lower cost/unit—improving Effectiveness Scoring

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Native American Housing Needs Outreach Session
Leveraging Funding and Finance

Home\$tart/Home\$start Plus

- Provides member Bank's grants for down payment assistance, closing cost assistance, and/or rehabilitation of existing units to first time homebuyers
- Allocation on a first come/first served basis with limited funding
- May not be used in conjunction with an AHP subsidy
- Home\$start Plus assists eligible households receiving Section 8 public housing assistance, INCLUDING housing assistance from Tribal housing authorities (Tribal-assistance plan would need to be reviewed and approved by FHLB)
- Home\$start Plus provides 2:1 match up to \$10,000 ; Home\$start 3:1 match- \$5,000
- Incomes at 80% or below AMI
- Be a First time homebuyer
- Qualify for a mortgage prior to receiving subsidy
- Complete comprehensive homebuyer education and financial literacy programs

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ATNI Energy Program
HUD Listening Session
Seattle, WA
March 2011



ATNI ENERGY PROGRAM

Andrea Alexander, ATNI Energy Director
Cleora Scott, ATNI Executive Director
Direlle Calica, ATNI Energy Consultant
Sonya Tetnowski, ATNI Executive Board

**Issues for Native
Energy and Housing Development**

- Energy issues are new within Indian Country: Where is energy development “housed” within the Tribal government?
- Be aware of the differences in Tribal Energy Development : Energy Project Development vs. Energy Efficiency and Conservation
- Need for an internal energy coordinator for each Tribe – tribes need capacity building funds to support this role
- Every Tribe needs to have an energy strategic plan, energy audits for homes , government and commercial buildings
- The entire community needs to work together to develop the energy plan and future vision of sustainability

Tribal Energy Needs Assessment

- NW Regional Models are needed in weatherization
- Tribal members need training in energy efficiency/conservation
- Increase federal inter-agency efforts in the “Green Building” movement
- ATNI advocating for NW resources to develop models
- ATNI partnership with NWIC to bring local workforce training
- How can HUD provide leadership in federal partnerships: DOE, BIA, EPA, USDA, EDA?

History of the ATNI Energy Program

- ATNI Energy Program started in 1995 with funds from BPA
- Formed to ensure NW Tribes at the table for transmission/grid development
- Challenge to balance environmental stewardship with energy needs and mitigation
- ATNI Energy Program delivered Technical Assistance in Tribal Utility Formation
- Direct assistance with tribal energy project development, including – wind, hydro, solar ,bio mass and geothermal
- Direct input into 2005 Tribal Energy bill as well as the current pending Tribal Energy Legislation

Policy Updates for Tribal Energy Development

- ARRA Funding – new block grant funds for tribal conservation and weatherization
- Current administration supports new training funds for tribal energy development
- ATNI Energy and Economic Summit April 11-13, 2011 at Quinalt Beach Resort
Two years of Tribal input into the "Indian Energy Promotion and Parity Act of 2010" needs to be re-introduced in this new Congress
- Advocate for funds and resources targeted at the local level
- Clarify process and role of Tribal Housing Program Energy Standards

Build Local and Regional Energy Partners

Local departments need to work together:

Housing, Tribal Utilities,
 Planning, Environmental,
 TERO, Education, Economic
 Development and Council
 Local Native owned companies
 Local Utility

BPA Tribal Program
 State Dept of Energy
 NWIC
 U OF WA
 WSU
 EWU
 RCAC

Create Tribal Energy Community Build Local and Regional Native "Green Teams"

- Help tribes secure energy capacity building grants to develop tribal energy strategic plans
- Work to create a vision of Tribal energy independence link tribes to conservation resources
- Start Energy Workforce Development efforts early in the game, engage youth and tribal leaders
- Move beyond general weatherization capacity into building science, renewable energy installations, , new technologies such as heat pump water heaters, ductless heat pumps and air sealing
- Develop models for sustainability based on work in the EE sector around waste, transportation, water, and other key factors.
- Strengthen private partnership
- ATNI is a bridge to resources -Tribes have the capacity to implement and run successful energy – we need to work together to secure the resources!

ATNI ENERGY TEAM

- Andrea Alexander, (Makah) ATNI Energy Director
- Cleora Scott, (Crow) ATNI Executive Director
- Direlle Calica, (Warm Springs)
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