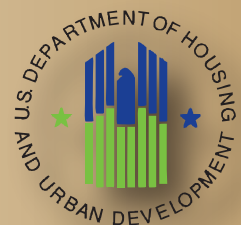




# Native American Housing Needs

## Outreach Session Proceedings Report

**Seminole Hard Rock  
Hotel and Casino  
Hollywood, Florida  
February 23-24, 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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This was the fifth 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 Eastern Woodlands (EWONAP) regional jurisdiction composed of the following states: Alabama, Connecticut, Florida, Iowa, Massachusetts, Maine, Michigan, Minnesota, Mississippi, North Carolina, New York, Rhode Island, South Carolina, Virginia, and Wisconsin. A total of 199 attended the session: Housing Authority (83), Tribe (76),

Government Agency (15), Private Sector (8), Tribe/Housing Authority (8) Non-Profit (6) Unknown (2). 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 optional regional topic were developed in cooperation with regional tribal housing associations. These formed the breakout sessions.

The breakout sessions for the Denver 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
- Energy Innovations

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 indicate a number of key themes and messages. These included:

- Improving and making more structured the community planning process, not only at the individual tribal level, but also coordinating efforts among tribes.
- Fostering enhanced leadership and “vision” on the part of elected tribal officials. There was a general feeling that major progress cannot be made without full commitment from these tribal leaders.
- Looking for innovative and non-programmatic ways to obtain funding and resources for tribal programs. There is a need to push for more initiative at the tribal level rather than waiting for responses from federal agencies.
- Increase the level of collaboration with partners at the local tribal level. In some cases this may involve educating some partners on how to work in Indian Country (e.g., lenders). However, if potential partners have a better understanding of Indian Country it will result in improved services and benefits for tribes.

## **Key Recommendations for the HUD Housing Needs Study**

After a preliminary introduction of the study by the facilitator, participants commented on the structure of the study as well as the design of the three different surveys that will be used in the current 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. Participants were encouraged to provide additional comments and recommendations on the survey design that more clearly identified need in the current environment.

### **Study Design and Outreach to Tribes**

- Provide stipends to respondents for the Household Survey.
- Have a coordinated effort to get the word out on the survey including: mailings, group presentations, and tribal newspapers.
- Involve all aspects of tribal government including both the executive and legislative branches.
- Have some process to include some tribal members who are not resident on reservation lands, including tribal members not in assisted housing.
- Obtain input from tribes that have recently done successful surveys and ask for their advice on questions/process.
- Provide information about the benefits of the survey in the long-term.

### **Household Survey**

- Be sensitive on how you ask people for information about their incomes.
- Need questions on availability of internet communications.
- Need to develop a detailed list of codes for housing preferences.

### **Tribal Leader Survey**

- Make sure survey touches on homelessness, and not just on the reservation.
- Ask leaders to compare if things are better or worse since passage of NAHASDA.
- Need to consider including regional questions based on local conditions.
- Need to have questions about how tribes work with state/local governments.
- Need to frame questions positively, such as “why do some people choose to live on reservation?”
- Overuse of the word “why” in questions. Need a more neutral term.

### **Housing Entity Survey**

- Make sure questions about all funding sources are included on the survey.
- Make a dollar estimate of unfunded needs.
- Estimate percentage of tribal members that are in homeownership programs.

- What percentage of mutual help units have not yet been conveyed?
- What percentage of units are on trust land?

### **Report Format**

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

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### Purpose

This document is the Proceedings Report of the February 23-24, 2011, Eastern Woodlands Native American Housing Needs Assessment Outreach Session (“outreach session”). This was the fifth 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 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 Policy Development and Research (PD&R) Native American 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 HUD 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 household survey questions and other tribal interview 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 HUD 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 crosscutting 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 Household Survey 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.

# Eastern Woodlands 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"> <li>• Subsidized/Non-Subsidized rental units</li> <li>• Homeownership/Above income households</li> <li>• Independent living elderly housing</li> <li>• Supportive housing for the disabled, homeless, and elderly</li> <li>• Transitional housing</li> <li>• Housing size and design for singles, families, and extended families</li> <li>• Creative and sustainable site planning</li> <li>• Incorporating cultural principles in housing choices</li> </ul>
Sustainable Community Development and Infrastructure	Thorough 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"> <li>• Community land use policies and community planning</li> <li>• Community housing land trusts</li> <li>• Water, sewer, and sanitation</li> <li>• Transportation infrastructure and roads</li> <li>• Energy infrastructure</li> <li>• Community facilities (e.g., schools, community centers, etc.)</li> <li>• Rehabilitation and maintenance of existing structures</li> <li>• IT/Communication Infrastructure</li> <li>• Legal Infrastructure (e.g., building codes)</li> </ul>
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"> <li>• Maintaining/recovering a safe, healthy, sustainable environment</li> <li>• Integrating “green” concepts into housing construction</li> <li>• Availability of adequate health and education facilities</li> <li>• Public safety concerns (police, fire protection, etc.)</li> <li>• Hazard protection (floods, forest fires, evacuation centers, emergency access and evacuation, etc.)</li> <li>• Protecting community natural and cultural resources</li> <li>• Mitigating interior and exterior air quality problems</li> <li>• Integrating cultural principles into community development</li> </ul>
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"> <li>• Access to credit/capital</li> <li>• Financial Institutions and their role in the community</li> <li>• Facilitating/leveraging public and private financial resources</li> <li>• Reinvestment of financial resources in housing and community development</li> <li>• Building individual and community assets</li> </ul>
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"> <li>• Business development resources and financing</li> <li>• Creating economic development institutions within the community</li> <li>• Investing in human capital/capacity building</li> <li>• Developing a “business plan” approach for tribal economic development</li> <li>• Developing and supporting local businesses</li> <li>• Housing’s role in community development corporations</li> <li>• Housing as an economic development resource</li> <li>• Creating job opportunities for local residents</li> </ul>
Energy Innovations	Greener Homes have become a priority for Eastern Woodlands tribes. This session will focus on energy efficiency and conservation and indoor air quality in housing, energy generation and renewable energy resources.	<ul style="list-style-type: none"> <li>• Reducing fossil fuel usage and its impact</li> <li>• Adopting “green” building codes to lead to healthier communities</li> <li>• Developing net-zero energy buildings using net-metering</li> <li>• Combining sustainable energy generation with possible economic development opportunities</li> </ul>



## Outreach Session Outcomes

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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**

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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.

Borrowing from UCLA Coach John Wooden's Pyramid of Success concept, a "Pyramid of Sustainability" was developed as a means to organize and integrate themes (see graphic on next page). These themes were presented by the lead facilitator on the day two morning plenary session of the Eastern Woodlands Needs Assessment Outreach session as follows:

**Values** – All tribal planning should be rooted in values, including recognition and respect for sovereignty, culture and tradition, a sense of unity and pride in Indian Nations, dealing face-to-face with a sense of family. Values are the drum beat and heart beat of sustainability.

**Vision** – The bridge to the future is a vision focusing on the long-term instead of short-term; comprehensive planning that connects the dots, not only in an organizational sense but communitywide, which reaches out and expresses the will of the community, creating plans that also embrace new technologies in housing and community development.

**Capacity** – Creating a knowledge society, not only for tribal members but partners who are knowledgeable about unique circumstances in Indian Country; education at all levels, including youth; and smart, skilled tribal teams that command respect and trust (internally and externally). Also the capacity to be compassionate and caring, the capacity to do business and not just funding grants.

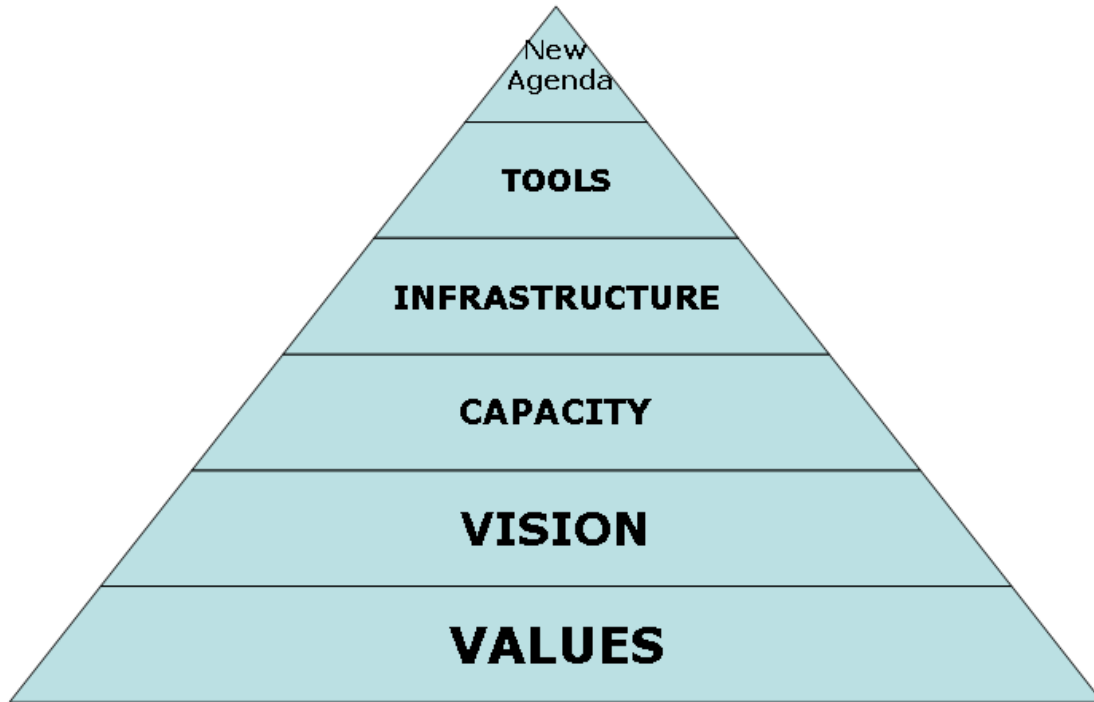
**Infrastructure** – Planning for the whole range of tribal infrastructure that includes the physical elements of water, sewer, roads as well as the community services infrastructure, energy systems and legal infrastructure such as tribal codes and ordinances.

**Tools** – The technical and management systems that are the tool kit of sustainable tribal governance and organizations. Tools include the ability to have access and leverage all resources, having rules in writing that are respected by all parties, as well as standards within a cultural context.

**New Agenda** – A new tribal portfolio of infrastructure, services, financing, etc. that embraces all tribal assets (including human assets), that commands respect and brings all partners and collaborators to the table. A broader agenda across Eastern Woodlands tribes that is win-win, not win-lose, that leaves no party out of the loop and harmonizes the too often conflicting parts and players.



## The Sustainability Pyramid



### Making the Transition:

- From journeyman to master
- From “fit it” to full development of all assets and resources
- From site to community planning
- From local problem solving to unified national advocacy

## 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 Eastern Woodlands Outreach session and may be obtained by contacting Kevin Fitzgibbons, Administrator, HUD Eastern Woodlands Office of Native American Programs, Hollywood, Florida 60604, 312-913-8750, kevin.fitzgibbons@hud.gov

<b>Priority Needs by Breakout Session</b>	
<b>Breakout Session</b>	<b>Key Needs</b>
Choice in Housing Type and Design	<ul style="list-style-type: none"> <li>• Subsidized/non-subsidized rental housing or multifamily housing</li> <li>• Supportive housing for the disabled, homeless, and elderly, veterans</li> <li>• Housing size and design for singles, families, and extended families</li> </ul>
Sustainable Community Development and Infrastructure	<ul style="list-style-type: none"> <li>• Rehabilitation and Maintenance of Existing Structures</li> <li>• Community Facilities</li> <li>• Community Land Use Policies and Community Planning</li> <li>• Water, Sewer and Sanitation</li> </ul>
Community Wellness and Environmental Health	<ul style="list-style-type: none"> <li>• Maintaining/recovering a safe, healthy, sustainable environment</li> <li>• Public safety concerns (police, fire protection, etc.)</li> <li>• Hazard protection (floods, forest fires, evacuation centers, emergency access and evacuation, etc.)</li> <li>• Integrating “green” concepts into housing construction</li> </ul>
Leveraging Funding and Finance	<ul style="list-style-type: none"> <li>• Facilitating/leveraging public and private financial resources</li> <li>• Reinvestment of financial resources in housing and community development</li> <li>• Building individual and community assets</li> </ul>
Housing as an Engine of Economic Development	<ul style="list-style-type: none"> <li>• Housing as an economic development resource</li> <li>• Developing a “business plan” approach for tribal economic development</li> <li>• Housing’s role in community development corporations</li> <li>• Business development resources and financing</li> <li>• Creating job opportunities for local residents</li> </ul>
Energy Innovations	<ul style="list-style-type: none"> <li>• Lack of weatherization block grant/funds with targeted funds for tribes</li> <li>• Inadequate community knowledge to perform weatherization tasks</li> <li>• Lack of matching funds to install green technologies</li> </ul>

## Actions/Strategies by Challenge/Issue

### **Topic 1: Choice in Housing Type and Design**

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

<b>Priority Need: Subsidized/Non-subsidized Rental Housing or Multifamily Housing</b>	
<b><i>Challenge/Issue</i></b>	<b><i>Actions/Strategies</i></b>
Reluctance of developers to construct housing on or near reservation	<ul style="list-style-type: none"> <li>• Promote tribally owned construction companies.</li> <li>• Bring in modular homes.</li> <li>• Training for members; improve skill set (YouthBuild).</li> <li>• Acquisition of existing property.</li> </ul>
Paying more than 50% of income for rent	<ul style="list-style-type: none"> <li>• Fund rental assistance rather than new construction to assist more families; create a tribal rental assistance program.</li> </ul>
Racial discrimination can be a barrier to options available to renting off reservation	<ul style="list-style-type: none"> <li>• Work with off reservation service providers to address this issue.</li> <li>• Report at state Fair Housing Office.</li> <li>• Alert tribal members that they have rights to housing.</li> <li>• Develop relationship with landlords.</li> </ul>
Desire by some members to own their lot; not sufficient amount of land for that	<ul style="list-style-type: none"> <li>• Tribe buys house and owns land and provides long-term lease to member; ownership does pass to member.</li> <li>• Tribe buys land, but member builds and owns house.</li> </ul>
Mobility of members; moving out of service area	<ul style="list-style-type: none"> <li>• Communicate extensively with other service providers (housing departments) outside of service area, including cross border areas; having things in writing/documentation.</li> </ul>
Local zoning	<ul style="list-style-type: none"> <li>• Have cooperative agreements with the towns; payment in lieu of taxes.</li> </ul>
Qualifying tenants for rental housing; credit quality	<ul style="list-style-type: none"> <li>• Create an Individual Development Account; require training.</li> <li>• Program to meet with people one-on-one to provide information on a variety of issues.</li> <li>• Implement financial literacy course in high school.</li> </ul>

<b>Priority Need: Supportive Housing</b>	
<b>Challenge/Issue</b>	<b>Actions/Strategies</b>
Accessing available funding	<ul style="list-style-type: none"> <li>• Conduct major needs assessment; partner with local college/university to perform assessment. Needs assessment helps support request for funding.</li> </ul>
Multiple, separate service providers	<ul style="list-style-type: none"> <li>• Create conditions for better coordination between service providers, both within the tribe as well as with outside providers.</li> <li>• Develop close, working relationship between the housing provider (TDHE) and service providers.</li> </ul>
Projects/programs can take years to come to fruition	<ul style="list-style-type: none"> <li>• Establish strong and consistent leadership that goes through the duration of the project; important to demonstrate this consistency to funders.</li> <li>• Demonstrate a consistent application of program rules and policies.</li> </ul>
Getting agreement on proceeding with an innovative project (e.g., with Tribal Council)	<ul style="list-style-type: none"> <li>• Everyone needs to be on same page for project to succeed; get agreement at tribal level.</li> <li>• Put any agreement (e.g., Memorandum of Agreement) in writing.</li> <li>• Appoint strong leadership that is consistent throughout.</li> <li>• Housing Authority should be clearly independent from Tribal Council to avoid political interference on decisions.</li> </ul>
<b>Priority Need: Housing Design</b>	
Providing more housing at less cost	<ul style="list-style-type: none"> <li>• Build in efficiency of design; use more affordable building materials.</li> <li>• If tribe is the developer, buy building materials in bulk.</li> </ul>
Complex building codes	<ul style="list-style-type: none"> <li>• Enhancing capacity of planning/development office staff to understand local building codes.</li> </ul>
More partners in a project results in more rules to comply with	<ul style="list-style-type: none"> <li>• Be flexible.</li> </ul>

## Topic 2: Sustainable Community Development and Infrastructure

Thorough 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.

<b>Priority Need: Rehabilitation and Maintenance of Existing Structures</b>	
<b><i>Challenge/Issue</i></b>	<b><i>Actions/Strategies</i></b>
How to stretch resources to get more out of rehabilitation efforts	<ul style="list-style-type: none"> <li>• Good planning.</li> <li>• Prioritize projects.</li> <li>• Can help in seeking funds.</li> <li>• Thinking “life cycle” costs.</li> <li>• Buying in bulk.</li> </ul>
Tenant attitudes toward housing units	<ul style="list-style-type: none"> <li>• Have tenants be more involved in preventing the need for, or size of, rehab.</li> <li>• Mandatory homebuyer training – 4 to 6 hours taught by contractors.</li> <li>• Clarity in consequences.</li> <li>• Provide “Starter kit” of housekeeping tools (mops, etc.).</li> <li>• Voluntary attendance at training courses.</li> <li>• Random, periodic Inspections by quality inspectors with a focus on problems and consequences.</li> </ul>
<b>Priority Need: Community Land Use Policies and Community Planning</b>	
<b><i>Challenge/Issue</i></b>	<b><i>Actions/Strategies</i></b>
Dealing with grants and tax credits is often a burden on planning entities	<ul style="list-style-type: none"> <li>• Relationship between grants and planning is very strong and needs to be considered “strategically.”</li> <li>• Decide what to outsource and what not to.</li> <li>• Increase resources/capabilities for tribal planning.</li> </ul>
Better planning takes forward-looking Tribal Councils, outreach, communications, and coordination; how do we accomplish this more systematically?	<ul style="list-style-type: none"> <li>• A champion of “planning.”</li> <li>• Agreement on processes before getting into the details.</li> <li>• Focus groups to create “shared vision.”</li> <li>• Relationship between Tribal Council and housing entity.</li> </ul>

### 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 will discuss measures to enhance the health and safety of communities.

<b>Priority Need: Maintaining/Recovering a Safe, Healthy, Sustainable Environment</b>	
<b>Challenge/Issue</b>	<b>Actions/Strategies</b>
Buildable land with drinkable, treatable water...cost	<ul style="list-style-type: none"> <li>• Build partnerships with students at local universities – labor for credit.</li> <li>• Look into alternative water treatment that agencies use in Africa.</li> <li>• Cobell Land Fractionalization Program (a future resource).</li> </ul>
Consumer participation in upkeep; funding for training staff; administration costs 20%	<ul style="list-style-type: none"> <li>• Negotiated rule making.</li> <li>• Classes at Home Depot and Lowes on how to maintain a house.</li> <li>• Train maintenance staff.</li> <li>• Home buyer education classes – Pathways Homes (National American Indian Housing Council).</li> </ul>
Suppliers for innovative materials	<ul style="list-style-type: none"> <li>• Find tribes that have capabilities to drop ship supplies – Native American owned.</li> </ul>
Decrease dependence on outside resources - up front money	<ul style="list-style-type: none"> <li>• Invest in your own community supplier.</li> </ul>
Maintaining existing infrastructure – collaboration of services – NAHASDA	<ul style="list-style-type: none"> <li>• Negotiated rulemaking – change the law.</li> <li>• Leveraging resources.</li> <li>• Capital Magnate fund.</li> <li>• Implement policy that tenants have to attend classes on home maintenance before moving in.</li> </ul>
Homeowners don't continue insurance so depend on others	<ul style="list-style-type: none"> <li>• Insurance can be kept up from the dividends of the Tribe.</li> <li>• Put in escrow up front and include in monthly mortgage.</li> <li>• Tribal enforcement of having insurance.</li> </ul>
Political power struggles within tribes and within the federal government	<ul style="list-style-type: none"> <li>• Educate tribal leaders, roles how to help.</li> </ul>
Grant writers /professionals- money to pay for positions	<ul style="list-style-type: none"> <li>• Set aside money based on need.</li> <li>• Self-monitoring system to meet deadlines.</li> <li>• Hire qualified staff and use to train.</li> </ul>

<b>Priority Need: Public Safety Concerns</b>	
<b><i>Challenge/Issue</i></b>	<b><i>Actions/Strategies</i></b>
Snowplowing funds for equipment, staff,	<ul style="list-style-type: none"> <li>• BIA Roads?</li> <li>• Government to government relations for agreements.</li> </ul>
Fire protection needs street numbers, jurisdictions, and funding; response time is too long because of distances	<ul style="list-style-type: none"> <li>• Donations to volunteer fire department – call media to report on donation (media attention).</li> <li>• Build substations.</li> <li>• Pump water out of swimming pool.</li> <li>• Street numbers for indexing.</li> </ul>
Police escorts for EMTs (emergency medical technicians), fire trucks, ambulance causes delays in response time	<ul style="list-style-type: none"> <li>• Revise tribal policy to improve law enforcement policy.</li> </ul>
Animal control: misconception of tribal traditions; unenforceable ordinances, no penalties	<ul style="list-style-type: none"> <li>• Strengthen court system.</li> <li>• Community service.</li> <li>• No exotic, un-neutered pets.</li> <li>• Tribe enacts ordinances with escalating penalties.</li> </ul>
Community watch programs don't follow up with police department	<ul style="list-style-type: none"> <li>• Educate people in watch program to call police.</li> <li>• Community education campaigns – Parenting Awareness.</li> </ul>
Personal safety, drug and alcohol, domestic violence related issues	<ul style="list-style-type: none"> <li>• Education in the schools and community.</li> <li>• Invite law enforcement to participate in training.</li> <li>• Invite guest speakers such as recovering alcoholics.</li> <li>• Educators in Rehab Centers.</li> <li>• Health Workers Program.</li> <li>• Community Resources Response Team.</li> </ul>
Protection for Indian Housing Authority staff – not enough security	<ul style="list-style-type: none"> <li>• Establish procedures.</li> <li>• Call police or security response team.</li> <li>• Cameras, buzzers.</li> <li>• Set appointments, schedule.</li> <li>• Secured, locked doors.</li> </ul>

<b>Priority Need: Hazard Protection (floods, forest fires, evacuation centers, emergency access and evacuation)</b>	
<b><i>Challenge/Issue</i></b>	<b><i>Actions/Strategies</i></b>
Lack of awareness, communication, cooperation; media doesn't report positives	<ul style="list-style-type: none"> <li>• Shared equipment.</li> <li>• Temporary housing for families until housing is restored.</li> <li>• Temporary shared water sources.</li> <li>• Area tribal alliances.</li> </ul>
No Emergency plans with appointed people because of tribal politics and prejudices of tribal leaders	<ul style="list-style-type: none"> <li>• Tribal leaders and local county council should work together.</li> <li>• Alert systems.</li> </ul>
No Hazmat training or hazard analysis due to lack of professional expertise	<ul style="list-style-type: none"> <li>• Training from FEMA.</li> <li>• Online study program – no charge.</li> <li>• Red Cross.</li> <li>• Shelter training.</li> <li>• National Highway Traffic Safety Administration hazmat book.</li> </ul>



## Topic 4: 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.

<b>Priority Need: Leveraging Public/Private Finance</b>	
<b>Challenge/Issue</b>	<b>Actions/Strategies</b>
Satisfying needs of multiple investors	<ul style="list-style-type: none"> <li>• Foster competition among investors and lenders to encourage fair treatment by showing track records and marketing sustainable investment opportunities. Use technology and professional marketing strategies to “tell the story.”</li> <li>• Encourage peer lending among tribes.</li> <li>• Expand opportunities to educate investors and lenders about doing business in Indian Country, e.g. Expand Section 184 and Title VI lending training, recruit more Low Income Housing Tax Credit program investors, partner with National Indian Gaming Association (NIGA) to build on relationships with Wall Street.</li> <li>• Educate tribes about Community Reinvestment Act (CRA).</li> </ul>
Protecting sovereignty	<ul style="list-style-type: none"> <li>• Gather literature explaining waiver of sovereign immunity for housing deals.</li> <li>• Clarify who has authority to waive sovereign immunity, e.g., Tribal Council versus housing authority.</li> <li>• Circulate model language for limited waiver of sovereignty, right of first refusal.</li> </ul>
Assembling the right team	<ul style="list-style-type: none"> <li>• Maintain regular, broad contact with partners on an ongoing basis; cross train staff; have backup plans to minimize disruptions in the event of staff turnover.</li> <li>• Establish and maintain relationships through Indian housing networks and ad hoc advisory councils and coalitions.</li> <li>• Designate tribal representative to maintain state relationships.</li> </ul>
Educating partners about Indian Country	<ul style="list-style-type: none"> <li>• Make presentations to educate partners, e.g., bank boards, investors, and bank regulators.</li> <li>• Add more Natives to bank boards and advisory councils, e.g. Community Housing Development Organizations (CHDOs).</li> </ul>
<b>Priority Need: Reinvestment of Tribal Resources</b>	
<b>Challenge/Issue</b>	<b>Actions/Strategies</b>
Educating Tribal Members about benefits	<ul style="list-style-type: none"> <li>• Showcase how reinvesting tribal resources into housing and community development could act as a multiplier effect and bring more housing opportunities to reservation and build individual wealth among tribal members.</li> </ul>
Not Interfering with internal decisions	<ul style="list-style-type: none"> <li>• Educate investors and other partners about how use of tribal resources is an internal decision controlled by Tribal Councils.</li> </ul>

<b>Priority Need: Building Individual &amp; Community Assets</b>	
<b><i>Challenge/Issue</i></b>	<b><i>Actions/Strategies</i></b>
Lack of information regarding programs	<ul style="list-style-type: none"> <li>• Provide education about asset building and showcase best practices in Indian Country to help tribal members build individual assets.</li> </ul>
Implementing financial education in schools	<ul style="list-style-type: none"> <li>• Identify resources to implement financial education in schools in Indian Country.</li> </ul>
Need to invest in human and cultural capital	<ul style="list-style-type: none"> <li>• Invest in educating tribal youth and elders.</li> <li>• “Community Care for Elders,” “Tribal Aging Unit” run by elder board members, elder housing, utility allowance funded by tribes.</li> </ul>

## Topic 5: 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.

<b>Priority Need: Housing as an Economic Development Resource</b>	
<b>Challenge/Issue</b>	<b>Actions/Strategies</b>
Lack of qualified person to do house construction training	<ul style="list-style-type: none"> <li>• Use house construction as a training /employment tool:               <ul style="list-style-type: none"> <li>○ Start in schools to train youth in labor skills.</li> <li>○ Use local community or tribal colleges.</li> <li>○ Tribe to tribe training program.</li> <li>○ Partner with local businesses.</li> </ul> </li> </ul>
Competing deadlines (i.e. training or complete project)	<ul style="list-style-type: none"> <li>• Willingness to pay additional costs for training.</li> </ul>
Problem in meeting employment requirements, in particular drug testing.	<ul style="list-style-type: none"> <li>• Follow drug free work space regulations.</li> <li>• Remind staff of policy on regular basis.</li> </ul>
Developing an education component to assist tribal members in forming their own qualified tradesman or business	<ul style="list-style-type: none"> <li>• Funding and tribal buy in.</li> <li>• Tribal business plan with tribal business development office.</li> <li>• Tribes willing to invest in businesses with requirement to repay.</li> <li>• Regulations on development of training programs.</li> <li>• Codify tribal requirement for business development.</li> <li>• Willingness for tribe/housing to give folks a chance.</li> <li>• Balance house building with economic opportunities (mission statement, Tribal Employee Rights Office, etc.).</li> </ul>
Educating others on the tribes' sovereign immunity	<ul style="list-style-type: none"> <li>• Business partners/lenders often require a waiver or limited waiver.</li> <li>• Bonding/insurance as part of the solution?</li> <li>• Keep doing the outreach and training that has always been done.</li> <li>• Internal education as a reminder within the Tribe.</li> <li>• Push for native representatives on various boards and agencies.</li> </ul>
Use of force account crews	<ul style="list-style-type: none"> <li>• Flexibility of tribal members in employment for subsistence issues</li> <li>• Work the flexibility within your construction/renovation planning process.</li> <li>• Budget for the issue.</li> <li>• Implement training programs to get qualified crew.</li> </ul>

<b>Priority Need: Developing a “Business Plan” Approach for Tribal Economic Development</b>	
<b><i>Challenge/Issue</i></b>	<b><i>Actions/Strategies</i></b>
Tribal acknowledgement that a business plan is necessary for successful developments	<ul style="list-style-type: none"> <li>• Council needs to have a means to assist members in developing business plans.</li> <li>• Have a business development office.</li> <li>• Tribal buy-in and strong leadership.</li> <li>• Empower the Economic Development Office to assist members in developing a business plan.</li> <li>• What are the niche developments for the tribe? <ul style="list-style-type: none"> <li>○ Identify your markets.</li> <li>○ Do what you can do better than others.</li> <li>○ Survey what businesses are needed.</li> </ul> </li> </ul>

## Topic 6: Energy Innovations

Greener Homes have become a priority for Eastern Woodlands tribes. This session will focus on energy efficiency and conservation and indoor air quality in housing, energy generation and renewable energy resources.

<b>Priority Need: Lack of Weatherization Block Grant/Funds with Targeted Funds for Tribes</b>	
<b><i>Challenge/Issue</i></b>	<b><i>Actions/Strategies</i></b>
Lack of adequate sources and training for community workers and residents, and Intertribal competition for funds	<ul style="list-style-type: none"> <li>• Tribal leadership appoints person to “reach out” by starting coordination between county, state, programs, and tribal programs.</li> <li>• ONAP develop list of existing weatherization resources within state(s) to get tribal leadership focused on coordinated energy plans.</li> <li>• Coordinated effort of associations/tribes and ONAP on broader distribution of Department of Energy (DOE) information on programs.</li> <li>• Collect information on successful strategies on getting weatherization funds:               <ul style="list-style-type: none"> <li>○ Core tribal team collects information and “best practices”; coordinate with ONAP/National American Indian Housing Council; share information at regional/national meetings and on the web.</li> </ul> </li> <li>• Have local/tribal groups reach out to various levels of government.</li> <li>• Establish core tribal group to push for information list and best practices.</li> <li>• Identify existing resources for information/training, e.g., DOE, universities, etc.</li> <li>• Have National American Indian Housing Council take the lead getting a DOE/HUD conversation started to move toward Weatherization Block Grant as demo.</li> </ul>

<b>Priority Need: Inadequate Community Knowledge to Perform Weatherization Tasks</b>	
<b><i>Challenge/Issue</i></b>	<b><i>Actions/Strategies</i></b>
Lack of vision, training on green technology, coordination between tribal programs, accessible information sources, and lack of means on how to vet green technology vendors	<ul style="list-style-type: none"> <li>• Give tribal leadership “hands on” demonstration of green technologies.</li> <li>• Start dialogue with elders on “green” technology and its advantages.</li> <li>• Start social networking in the community to get “buy in”; focus on face book, twitter, etc.</li> <li>• Get stories in tribal papers, radio, attend community forums.</li> <li>• Identify qualified contractors to give training/demos.</li> <li>• When vetting contractors, look for state/local certified contractors.</li> <li>• Begin to coordinate resources within tribe on information, vendors, etc.</li> <li>• Insert green technology into 1 and 5 year plans.</li> </ul>
<b>Priority Need: Lack of Matching Funds to Install Green Technologies</b>	
<b><i>Challenge/Issue</i></b>	<b><i>Actions/Strategies</i></b>
Lack of flexibility in existing sources, lack of community understanding about need to go green, and the current cost of going green (heavily front-loaded)	<ul style="list-style-type: none"> <li>• Reach out to National American Indian Housing Council to start coordinated efforts to grant more flexibility in grant funds.</li> <li>• Target the DOE and states.</li> <li>• Have utilities provide information on benefits of green technology.</li> <li>• Search out opportunities at state level for energy efficiency support grants from utilities/state.</li> <li>• Work to have tribes covered in state/utility energy efficiency grant programs.</li> <li>• Be careful not to take on too much.</li> </ul>

## Model Approaches/Success Stories

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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 (except for Topic 6 for which there were no model approaches cited).

<b>Topic 1: Choice in Housing Type and Design</b>	
<b>Challenge/Issue</b>	<b>Model Approach/Success Stories</b>
Reluctance of developers to construct housing on or near reservation	<ul style="list-style-type: none"> <li>• Oneida construction company within housing authority, trained staff who improve on their skill set; grants used for on the job training. Still have to subcontract some items.</li> <li>• Americorps project construction training of members Mississippi Band of Choctaw Indians.</li> </ul>
Paying more than 50% of income for rent	<ul style="list-style-type: none"> <li>• Sault Ste Marie tribe. New program of rental assistance off reservation based on State of Michigan Section 8 Housing Choice Voucher Properties program; 7 county service area; tenant need to maintain steady source of income; no time limit. Housing Quality Standards inspections done every year.</li> <li>• Bois Forte and Fond du Lac rental assistance programs.</li> </ul>
Racial discrimination can be a barrier to options available to renting off reservation	<ul style="list-style-type: none"> <li>• Supportive housing project in City of Bemidji, Minnesota – Beltrami County Housing Authority owns project and will house Red Lake and Leech Lake, Minnesota band members.</li> </ul>
Local zoning	<ul style="list-style-type: none"> <li>• Ho Chunk and Oneida zoning departments; Oneida coordinates with other zoning agencies in service area.</li> </ul>
Qualifying tenants for rental housing; credit quality	<ul style="list-style-type: none"> <li>• Ho Chunk HUD ROSS (Resident Opportunities and Self-Sufficiency) Grant program – Create an Individual Development Account, for every dollar match 3 dollar. Go through training – homeownership, small business (Pathways curriculum, Neighborhood Housing Services).</li> </ul>
Accessing available funds	<ul style="list-style-type: none"> <li>• Unkechaug Nation: Non-profit foundation funded State University of New York students to perform a needs assessment.</li> </ul>

<b>Topic 2: Sustainable Community Development and Infrastructure</b>	
<b>Challenge/Issue</b>	<b>Model Approach/Success Stories</b>
Tenant attitudes toward housing units	<ul style="list-style-type: none"> <li>• Inspection program: Mowa Band of Choctaw.</li> <li>• Orientation program: Red Lake; and White Earth.</li> </ul>
Increased resources/capabilities for tribal planning	<ul style="list-style-type: none"> <li>• Collaboration of Wisconsin tribes with University of Wisconsin on a project.</li> <li>• Outsourcing tax credit work: Red Lake.</li> <li>• Three tribal communities in Wisconsin have allied under Northwoods NiiJii Enterprise Community for more efficient programming: housing, transportation, other community needs.</li> </ul>
<b>Topic 3: Community Wellness and Environmental Health</b>	
<b>Challenge/Issue</b>	<b>Model Approach/Success Stories</b>
Maintaining/recovering a safe, healthy, sustainable environment	<ul style="list-style-type: none"> <li>• Keeneway Bay Tribe, Michigan– easy supply access – cost effectiveness, selection. Model for pricing and selection. Also fulfilling their Indian preference Indian-owned requirement.</li> <li>• Unkechaug Nation – invested in our own to build a business, part ownership with Nation: Unkechaug Nation Tribal Member came to the Tribe and asked for money for a great investment idea for buying oil. The Tribe gave the individual a loan of \$10,000 in exchange for lower oil prices. The individual had to attend college classes and also had a mentor from the oil field to watch the process.</li> <li>• Group policy – Seminole Tribe of Florida.</li> </ul>
Public safety concerns	<ul style="list-style-type: none"> <li>• Eastern Band Cherokee Nation, North Carolina, used grant money to build 2 substations less than 3 miles away.</li> <li>• New Mexico – tribal infrastructure funds.</li> </ul>
Hazard protection	<ul style="list-style-type: none"> <li>• United South and Eastern Tribes have model tribal alliances – 45 tribes – emergency plans, response teams – webpage.</li> </ul>



<b>Topic 4: Leveraging Funding and Finance</b>	
<b>Challenge/Issue</b>	<b>Model Approach/Success Stories</b>
Satisfying needs of multiple investors	<ul style="list-style-type: none"> <li>• Showcase success of ONAP grantees in implementing American Recovery and Reinvestment Act and success of Native Low Income Housing Tax Credit deals.</li> </ul>
Protecting Sovereignty	<ul style="list-style-type: none"> <li>• HUD One-Stop Mortgage Documents.</li> <li>• Setting up TDHE as 501(c)(3) under state law to avoid sovereign immunity issues (Ho-Chunk).</li> </ul>
Assembling the Right Team	<ul style="list-style-type: none"> <li>• Wisconsin Housing and Economic Development Authority (WHEDA) Lender Advisory Council, New Mexico Tribal Housing Coalition.</li> </ul>
Need to Invest in Human & Cultural Capital	<ul style="list-style-type: none"> <li>• Great model – Mashpee Wamponoag Tribe program that focuses on exercise and tutoring; early results are higher grades and better health.</li> </ul>
<b>Topic 5: Housing as an Engine of Economic Development</b>	
<b>Challenge/Issue</b>	<b>Model Approach/Success Stories</b>
Could use house construction as a training/employment tool but lack of qualified person to do the training	<ul style="list-style-type: none"> <li>• Sokaogon Chippewa Tribe – Required contractor to provide training within the scope of the bid and contracts.</li> <li>• Keweenaw Bay Indian Community – Business Systems Analysis Institute training program on energy efficiency retrofits/renovations.</li> <li>• Ho-Chunk Tribe, Montana State University - Tribal members to participate in a weatherization program.</li> <li>• Eastern Band of Cherokee Nation – Partner with Western Carolina University, Southwestern Community College, boys club, state, job corps for training construction skills.</li> </ul>



# Comments and Recommendations Regarding the HUD Housing Needs Study

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## 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

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### Domains/ Topic Areas

- Reach out leader-to-leader to help to get information from the people.

### Comments/Missing Items

- “Live” in the house vs. “stay” in the house.
- Under housing preferences, will there be a list?
- Difficulty in asking people questions about income – they won’t answer this one!
- On preference domain, need to develop an appropriate lead in for hypothetical questions.
- Do tribal politics affect the operation of your housing programs?
- Availability of internet-communication.
- Page 52, Question 1 – Question could be prefaced with “If I could afford it...” to allow more flexibility in answering question.

### For the household survey, what can be done to get higher response rates?

- Give stipends.
- Advertise – tribal newspaper, direct mailing, social networking (Facebook, Twitter, eblast, newsletter).
- Post on message board at entrance to different areas.
- Drop notice in mailbox.
- Use staff to go door-to-door; word of mouth.
- Respond to questions at area meetings; conduct presentations.
- Coordinate with tribal leaders.
- Executive branch vs. legislative branch – recognize differences in authority in some tribes and where permissions may exist.
- Outreach to tribal members who are not on reservation.
- News from Indian Country.

- Be respectful.
- Public relations about the purpose/benefit of the survey (three years out).
- Select from on and off reservation (service area).
- First contact letter specifies multiple view points for tribal and housing entity surveys.
- Find a way to identify tribal members who would not be listed on housing entity data sources (tribal enrollment?).

## **Housing Entity Survey**

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### **Comments/Missing Items**

- Should interviews be conducted with any entity that handles housing within the tribe; e.g., TDHE, tribal housing department?
- References to some funding sources are pretty dated.

### **General Questions Regarding the Survey**

- How many tribes will be selected for the survey?
- Gaming concern.
- Describe in more detail the additional opportunities there will be to comment on the survey.
- How can (or cannot) the survey incorporate other Federal efforts in Indian housing?
- How does HUD plan to get at the issue of homelessness – both on reservation and off?
- Discuss the level of open-ended or closed questions.
- Consider reaching out to tribes that have recently done successful surveys and ask for their input on questions/approaches.
- Do you think it makes sense to combine the last two surveys from the '96 survey (IHA & housing staff) or do them separately?
- How do we capture the interdependencies between housing entities and related service delivery organizations?
- Household survey:
  - “It would take more than \$50 for me to respond to this questionnaire.”
  - Given: throw the old one out and start from scratch.
  - If return rate is sub-optimal, will you increase the number of tribes you reach out to?

## **TDHE Staff Survey**

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### **Domains/Topic Areas**

- What are your unfunded needs and dollar amount needed– number of units needed?
- Go to the tribes who have done successful surveys, and import some of their questions/approaches.

### **Comments/Missing Items**

- Include questions on other HUD housing programs such as 202, 515, Rural Development.
- “And/or overcrowding.”
- Do tribal politics affect the operation of your housing programs?
- Do you take into account cultural issues when designing units?
- How many of your units are on trust land?
- Availability of internet communication.
- How many mutual help units have not yet been conveyed?
- What percentage of your tribal members are in homeownership programs?
- Tribal housing entities have two different entities, Housing Department vs. Tribally Designated Housing Entities (TDHE). The questions should be addressed to all the existing housing entities.

### **Troubling Question from the '96 Survey**

- A number of the questions seemed better aimed at tribal leaders, not housing staff.

# Tribal Leader Survey

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## Domains/Topic Areas

- Treat both Housing Authorities and Tribal Departments.
- Take into account tribal housing consortiums.
- Survey should be administered to both executive and board members.
- Add, on “restricted fee” land status, where applicable (New York).

## Comments/Missing Items

- Need to clearly define “homelessness”; use concept of “houselessness” vs. “homelessness.” Too many families living in one home, but not homeless.
- Recent (2009 or 2010) Minnesota homelessness survey raised the question, “Is your housing situation by choice or voluntary?”
- At what age does homelessness become relevant?
- Is their income sufficient to live on their own?
- “Overcrowding” is another issue.
- Want actual numbers of status of members.
- Framing the question correctly – make it more personal. Tell them what they are getting out of the survey and why it is important.
- Are they the TDHE or do they have a separate housing authority? (1st question for tribal leaders).
- Tribal leader question – Is this question about level of HUD funding or about TDHE?
- Make it an important issue to tribal leadership – make it more self discovery for them. Make them aware of what they don’t know. Remind them they are tribal members as well; make it personal.
- How to capture “Couch surfing” – people moving from one house to another; culture of taking in people.
- Sample of 40 tribes – This is small given diversity of tribes across the country; how is this going to be representative?
- How will two groups – tribally enrolled vs. not – be handled?

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- Is there a way to fit both government bodies? Can questions be handled differently based on type of governing body?
- Many tribes have two different housing entities – how will this be handled?
- Different regions will have different questions – heating vs. cooling; water, both abundance vs. lack of.
- Offer training certificate for household surveyors.
- Measurement of urban Indians? Service areas may encompass urban areas.
- Do tribal politics affect the operation of your housing programs?
- Do you take into account cultural issues when designing units?
- Availability of internet-communication.
- Add question about the changes in rules since '96 – Better? Worse? Different?
- BIA issues.
- Nothing about working with States and/or local governments.
- Homelessness in urban areas (not just on reservations).
- What is the plan of returning populations?

#### **Troubling Questions from Tribal Leaders '96 Survey**

- Terminology “American Indians/Alaska Native” does not feel correct. Native American vs. Indian; refer to survey participants as “tribal members” or “tribal citizens.”
- Homelessness – need a consistent definition.
- “Why?” – don’t use, reword or eliminate.

#### **Tribal Leader Survey Comments by Specific Questions**

- Page 76, Question 1 – Seems overly broad.
  - 1. What are the major housing challenges (list and rate)?
- Page 76, Question 2 – “And/or overcrowding” add to Housing Entity.
  - 2. Is homelessness a problem in your reservation/trust land/village area?
- Page 76, Question 7 is stupid.

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- 7. [Do a significant number of tribal members live just outside the reservation/trust lands or in nearby areas] consider themselves active community members?
- 7.a. Why do they live just over the boundary?
- Page 76, Question 7 – Why would you ask a community leader this question?
- Page 76, Better way to ask question 4 – “Do people have to leave reservation because there is no other place to live?”
  - 4. Why do families decide to live on reservation/tribal lands as opposed to living just outside or leaving?
- Page 76, Question 13 – Language implies already a bad relationship.
  - 13. In summary, do you have any recommendations for steps which could be taken to improve your communication with the IHA?
- Page 77, Question 15 – As questions about IHS similar to questions of BIA.
  - 15. Overall, how would you rate the service your community has received from the following agencies:
    - a. Bureau of Indian Affairs (HIP program)
    - b. Bureau of Indian Affairs
      - i. Approving land leases
      - ii. Coordinating road development
- Page 77, Question 15 – HUD – ONAP – Office of Loan Guarantee.
- Page 77, Question 15.b. i – Length of time.
  - 15.b.i See above
- Page 77, Question 15.c – Replace Farmers Home with USDA Rural Development Services, add ONAP – Office of Loan Guarantee.
  - 15. Overall, how would you rate the service your community has received from the following agencies:
    - c. Farmers Home housing and leasing programs
- Page 77, Question 16 – High importance – give prominence to this.
  - 16. Do you think that members of your tribe feel entitled to free housing from the Federal Government?
- Page 77, Question 16 - Question about “free housing.”
  - 16. See above

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

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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.

### **Respect the People and Their Culture**

1. Respect our tribal people and keep it simple.
2. To respect the cultural nature of the individual and respect the importance of their answer.
3. Respect to all community members to earn the confidence to participate with your study, and publish your results so everybody knows.
4. You are working with a sovereign nation whose tribal members have feelings and dreams as other citizens have and this process should be given a high priority.
5. Respect to the tribal citizens and cultural awareness when approaching the community.
6. Tribes and tribal people are passionate about their culture and family needs.
7. Be aware of cultural sensitivities or you will turn people off and not get the desired results.
8. To establish a relationship with respect.
9. Being respectful. Make sure you ask as many people as you can to totally assess.
10. Cultural sensitivity and respect of the traditions for tenants.

### **All Tribes Have Different Cultures and Different Needs**

1. The tribal members and their housing needs.
2. Focus on the differences of each individual tribe.
3. All Indian tribes are different, in different areas, and all have different needs.
4. Everyone’s needs are different and every community’s needs are different.

5. The difference between each tribal nation's needs and try to capture each housing entity's needs if possible.
6. Keeping the needs of tribal members in mind.
7. That all tribes are different with different levels of needs.
8. The complexity of Indian Country.
9. That each area is different. Not all questions pertain to all areas of the country.
10. The specific needs of the people and culture.
11. Different tribes have different needs. Keep in mind the specific needs of the tribes that reside in that region.
12. The actual needs of the tribes and not what people on the outside think their needs are.
13. The people and their needs for the area in which they reside.
14. Each Tribe/TDHE is unique and proximity is not equal to the same needs.
15. All Native Americans' needs are different, but also keep in mind that all Native Americans want to ensure the future of their children and descendants by making sure their living conditions and environment are safe, housing is built and of the best quality.
16. All tribal communities are different, and it is a quantitative study that may not necessarily meet all the housing needs but thorough and concise data is imperative.
17. The people that you are serving and the family size, climate. Understanding their background is key.

#### **Quality and Accuracy of Survey**

1. That the questionnaire and sampling must be as broadly based and representative as possible to cover all tribes, large and small.
2. All NAHASDA recipients. We need a true count of the need in Indian Country.
3. To utilize closed-ended questions which are most consistent in response and analysis.
4. Build trust, gather good information, listen, relay the story, and advocate for the betterment of Indian Country housing needs and communities.

5. Try to make sure that the answers are accurate and relevant.
6. Accuracy of data. Equal level of sampling to achieve the best effort possible.
7. That this should be done with all the members on and off our reservation and all income levels also.
8. Utilize tribal members to gather the survey information on a local level and provide incentives for completing the survey to encourage a good response.
9. Get community support and participation. Conduct outreach and provide educational sessions on the survey and its importance. Consider incentives and other ways to encourage as many to participate.
10. Keep it simple.
11. Make it easy for tribal members and think about common sense.
12. Keep it simple and uncomplicated.
13. To have frequent, open, two-way communication with the sampled tribes during the process.
14. To be able to reach intended populations. They would need to know why and what outcome is. Intended to be respectful to all.
15. Honesty, integrity, value of importance.
16. Time with assessment and policies.
17. Purpose and why.
18. Is this what we really need or is there more that can be done?

**Keep in Mind the People Who are Counting on You**

1. That thousands of people across North America are counting on you to create an executive summary that gets Indian housing millions.
2. The people who will be filing it out and how the questions may affect them.
3. What goal that you are looking to achieve is being met and is acceptable within your community.
4. Trust. The tribe. Keep it for the people.

5. The needs of tribes and implement what works best. Try to pay participants.
6. The continued housing need across Indian Country. After all, that's what this program is all about. Providing decent, safe and sanitary housing for Native American families.
7. Our members.
8. Tribal nations people share a common value: sharing, caring, and giving that equates to compassion. Please show that with the new assessment.
9. We are not all about just getting more "funding," people are cold and without a warm, safe place to go.
10. Our basic needs/values for families are not so far removed from your own.
11. The people who are answering the question, because that is what really matters – the people, not just getting the answer.
12. The community that you are serving.
13. You are asking people to share sometimes private information and they may be reluctant.
14. Native people are sometimes reluctant to trust outsiders.
15. When approaching members, as the survey is completed, that you are careful to make sure you are not a threat and sincerely there to help their needs.
16. That Indian people sometimes feel they've been studied to death without meaningful benefit.
17. Trust.
18. The human element.
19. I do not want the federal government to waste our time, take away from what we have (which we had to fight for) or make an already precarious relationship worse. I'm sick of surviving but want to thrive. If this is the first step to doing so for all Native people, wonderful.



**AGENDA**  
**Eastern Woodlands Housing Needs Outreach Session**  
**February 23-24, 2011**

***Day 1 – Introduction Plenary Session, January 26***

- |                  |   |
|------------------|---|
| 8:30 – 8:35 AM   | Initial greeting by Kevin Fitzgibbons, Administrator, HUD Eastern Woodlands Office of Native American Programs  |
| 8:35 – 8:45 AM   | Welcoming remarks by Karen Diver, Chairperson, Fond du Lac Band   |
| 8:45 – 8:55 AM   | Welcoming remarks by Donna Fairbanks, Commissioner, White Earth Housing Authority   |
| 8:55 – 9:10 AM   | Introductory Remarks by Rodger Boyd, Deputy Assistant Secretary, HUD Office of Native American Programs   |
| 9:10 – 9:20 AM   | Day 1 “Road Map” by Lead Facilitator, Chuck Johnson   |
| 9:20 – 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**  
**Eastern Woodlands Housing Needs Outreach Session**  
**February 23-24, 2011**

***Day 2 – Introductory Plenary Session, January 27***

8:30 – 8:45 AM      Lead facilitator presents common themes from Day 1 and provides a “road map” for Day 2

***Day 2 – Action Strategies Breakout Sessions***

8:45 – 10:45 AM    Each work group 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

1:00 – 1:45          Jennifer Stoloff in Group 1

2:00 – 2:30          Jennifer Stoloff in Group 2

2:30 – 2:45 PM      Break

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

2:45 – 3:00          Jennifer Stoloff continues in Group 2

3:00 – 3:45          Jennifer Stoloff in Group 3

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

4:00 – 4:45 PM      Representative from each work group presents recommendations and comments on survey questions

4:45 – 5:00 PM      Lead facilitator identifies “next steps” and closing remarks by Deputy Assistant Secretary



### Choice in Housing Type and Design



Rick Smith, Minnesota Housing and Zoe  
LeBeau, Corporation for Supportive  
Housing

[www.csh.org](http://www.csh.org)

### WITH SPECIAL GUEST.....

## Chairwoman Karen Diver

Fond du Lac Band of Lake Superior Chippewa

### Supportive Housing: A model for ending homelessness

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

### Who Lives There?

#### **Single adults, families and unaccompanied youth who have experienced**

- Homelessness and long term homeless
- Overcrowded, doubled up, couch hopping
- Long-term poverty coupled with persistent health problems, including mental illness, substance abuse, HIV/AIDS
- Histories of trauma, abuse and violence
- Repeated engagements with temporary institutional settings and crisis care services
- Veterans

### 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

### Supportive Housing is Not a Solo Act

- Supportive housing brings together 3 very different disciplines:
  - development
  - support services
  - property management
- Variety of partners needed to make project a success

8

### Unique Aspects of Rural and Tribal Supportive Housing Development

- Tribes have service and service funding capacity that non-profits don't.
- Often have to cover a large geographic area (for scattered site)
- Lack of foundations to provide gap financing and service funding
- Transportation is always an issue
- Lack of understanding of the need (from funders and the community)
- Fear of homeless definition
- Projects are smaller and more expensive per unit cost



### 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

### Benefits of Supportive Housing

**Consumer Outcomes**

- ER visits down 57%<sup>1</sup>
- Emergency detox services down 85%<sup>2</sup>
- Incarceration rate down 50%<sup>3</sup>
- 50% increase in earned income
- 40% rise in rate of employment when employment services are provided
- More than 80% stay housed for at least one year<sup>4</sup>



<sup>1</sup> Supportive Housing and Its Impact on the Public Health Crisis of Homelessness, CSH, May 2000  
<sup>2</sup> Analysis of the Anishinabe Wakaigun, September 1996-March 1998  
<sup>3</sup> Making a Difference: Interim Status Report of the McKinney Research Demonstration Program for Homeless Mentally Ill Adults, 1994  
<sup>4</sup> See note 1 above

## Examples of Permanent Supportive Housing Projects

### Fond du Lac Supportive Housing



Durability and sustainability were the guiding principles in the design. The windows are energy efficient and commercial grade, the flooring is sustainable hard surfaces, the paints and sealants are low VOC, the doors are all solid core including closet doors, the cabinets are well crafted and the sheetrock is all high impact resistant.

There are 24 units for very-low income individuals and families who are homeless, as well as those who are living in overcrowded conditions or in places unfit for habitation. There is a unique blend of housing types to meet a range of housing needs: townhome-style units are spacious and appropriate for families, while a small apartment building with one-bedroom units is ideal for individuals.



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### Fond du Lac Supportive Housing

Private seasonal storage units and exterior patios were provided for all townhome units.

Each unit is equipped with its own HVAC unit which provides high efficiency heating and A/C with individual private controls.



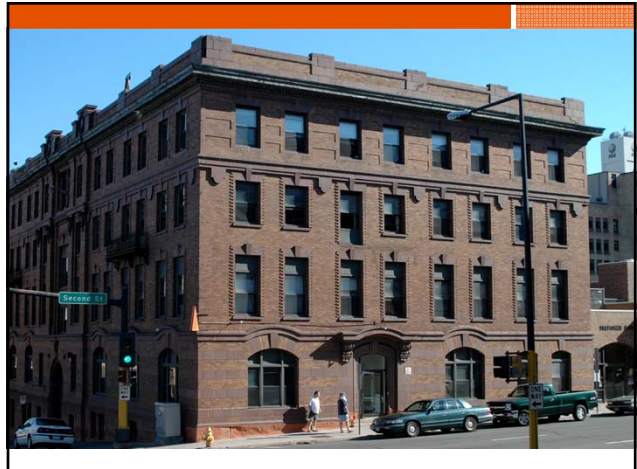
The very first bus stop on the Fond du Lac Reservation was installed at the site so the residents will have shelter while they wait for the school bus or for the Fond du Lac Transit demand-response (dial-a-ride) service.

14

### Dream Catcher Homes



### American Indian Community Development Organization



### Transitional Housing

- Similar to PSH in that it is housing that is affordable with services attached.
- Transitional housing is time limited, funding sources decide when people are ready to move rather than families and case managers deciding.
- Transitional housing is no longer seen as a best practices model of housing that ends homelessness therefore there is a lack of funding right now for transitional housing.

### Others Models of Housing

- Minnesota Housing Tribal Indian Housing Program
- Federal Home Loan Bank Native American Homeownership Initiative
- Housing for Elders
- Veterans Housing

### Contact Information

- Zoe LeBeau, Corporation for Supportive Housing  
zoe.lebeau@csh.org
- Rick Smith, Minnesota Housing  
smith.rick.p@state.mn.us

## Tribal Housing and Sustainable Integrated Waste Management for a Healthier Community

HUD Native American Housing Needs Outreach Session  
Community Health and Wellness  
Dolly Tong – U.S. EPA Region 5



1

## Outline

- What is integrated waste management?
- Tribal waste management challenges
- Impacts from open dumping of waste
- Global climate change connection
- Planning strategy
- Sustainable materials management options
- Leveraging housing resources
- Conclusion

2

## What is Integrated Waste Management?

The practice of using several alternative management techniques to reduce, reuse, recycle, or dispose of specific materials in the waste stream.



3

## Tribal Waste Challenges

- Chronic lack of/fragmented funding to build tribal capacity
- Long distances, high costs to dispose of waste in landfills
- Illegal dumping of waste



4



## Community health impacts of open dumping of waste

- Physical safety hazards
- Animal intruders (e.g. bears, dogs, rats)
- Disease vectors (e.g. mosquitoes)
- Fire and flooding hazards
- Environmental threats
- Attract meth labs
- Decline in property values
- Lower quality of life
- High cleanup costs



5

## Global Climate Change Connection

- Native subsistence harvesting adversely affected by changes to migratory patterns/vulnerability of animals and traditional plants
- 42% of greenhouse gas emissions are attributed to materials consumption
- **Reducing, reusing, and recycling materials decreases greenhouse gas emissions and climate change impacts**



6

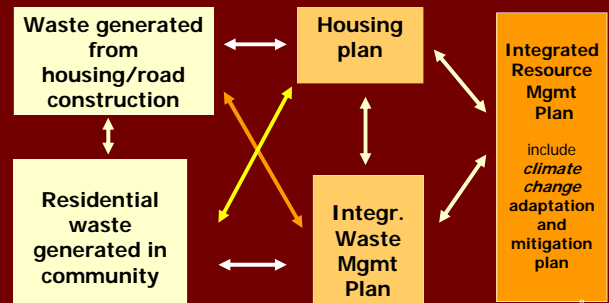
## What is an Integrated Waste Management Plan?

- A long term plan that characterizes the current waste management program *and* assesses future waste and sustainable materials management options for the tribal community.



7

## Interfacing the IWM Plan with Housing



8

## Housing Planning Questions to Consider

- How will waste generated from the increasing residential population be safely handled?
- How can we prevent open dumping from future waste growth and protect community health?
- Are costs and space for waste pick-up and recycling factored into future housing developments?
- What infrastructure and services does our tribe need to handle waste and materials effectively?
- What housing funds can we leverage to support these needs for our community?

9

## Sustainable Materials Management Options

Residential  
and business  
materials  
reduction, reuse  
and recycling

Construction  
and demolition  
materials  
management

Recycled  
industrial  
materials  
in road  
construction



10

## Benefits of Sustainable Materials Management

- Reduces open dumping of waste
- Reduces health risks from disaster debris
- Reduces climate change and other adverse environmental impacts
- Reduces risks to traditional cultural life ways from climate change impacts

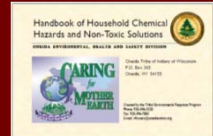
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## Leveraging HUD resources

- Oneida Tribe of Wisconsin –  
Household Clean Sweep Event

HUD Healthy Homes grant paid for:

- some disposal costs
- “green cleaning” totes with recycling info
- safer digital thermometers to replace residential mercury thermometers



This clean sweep helped prevent  
CO<sub>2</sub> emissions equivalent to over  
3,000 gallons of gasoline!

12

## Leveraging HUD resources - Bois Forte Band of Chippewa -

- NAHASDA funds helped develop demolition landfill and recycling facility
- Safely managed C&D debris from building new homes



13

## Conclusion

- Closely coordinate housing plans with your tribe's integrated waste management program
- Key waste impacts from new housing developments are construction debris and increased residential waste generation
- Sustainable integrated waste management practices decrease health risks from open dumping and climate change
- **Explore ways to leverage housing resources to support a sustainable integrated waste management program for a healthier community!**

14

### For more information:

EPA Municipal Solid Waste Management  
In Indian Country

<http://www.epa.gov/tribalmsw>

EPA Region 5 Tribal Waste Management

<http://www.epa.gov/reg5rcra/wptdiv/solidwaste/tribes.htm>

EPA Tribal Waste Journal:

<http://www.epa.gov/epawaste/wywd/tribal/resource.htm#twj>

EPA Industrial Materials Recycling

<http://www.epa.gov/epawaste/rcc/national/imr.htm>

Finding Suppliers:

<http://www.epa.gov/epawaste/conserves/rrr/imr/finding.htm>

15

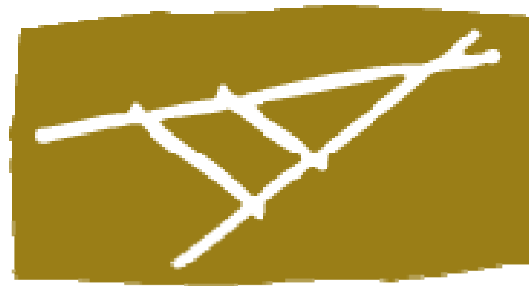
## Thank You!

Dolly Tong  
Tribal Solid Waste &  
Pollution Prevention Coordinator  
U.S. Environmental Protection Agency  
Region 5  
(312) 886-1019  
[tong.dolly@epa.gov](mailto:tong.dolly@epa.gov)



16

# Leveraging with Tax Credits



TRAVOIS™

**Lorna Fogg - President**

# Travois clients



More than \$350 million in equity to build or rehabilitate 3,700+ housing units and \$35 million in economic development

# Minnesota



White Earth Homes I



Red Lake Homes II

# Maine



## Cuspes Park



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# Oklahoma



Iscani Phase I





# Oklahoma

## Wichita Community Center & Management Offices - Phase I



# Oklahoma



## Iscani Phase II



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# What can be built with housing tax credits?

- New construction /rehabilitation
- Single family duplexes/apts.
- Scattered site/subdivision
- Community facilities  
family/elderly

## Serving:

- Homeowners/renters
- Low income/extremely low income
- Disabled and other special needs
- Tribal members/  
workforce/students



## The Low Income Housing Tax Credit program (cont.)

- The LIHTC program generates tax credits for investors. The credit is a dollar-for-dollar reduction in tax liability.
  - Not a tax deduction (i.e. a reduction of income to arrive at taxable income)
- The credits offset an investor's taxes on a dollar for dollar basis for a 10-year period.
- LIHTCs have become the primary tool for developing affordable housing.

## 35-unit new construction in a QCT

Development Cost (assumes \$140,000/unit & \$200,000 in soft costs)		\$5,100,000
Developer's Fee (12%)	+	\$612,000
<b>Total Development Cost (TDC)</b>		<b>\$5,712,000</b>
Eligible Basis (assumes \$75,000 not includable in basis)		\$5,637,000
QCT Boost	x	1.30
Total Qualified Basis		\$7,328,100
Applicable Tax Credit Percentage (9% Credit)	x	9.00%
Credits to be Awarded		\$659,529
10 Year Total of Credits		\$6,595,290
Investor Purchase Price	x	\$0.65
Total Investor Equity		\$4,286,939
<b>Total Development Cost (TDC)</b>		<b>\$5,712,000</b>
Less Investor Equity	-	\$4,286,939
Initial Tribal Contribution		\$1,425,062
Less Developers Fee	-	\$612,000
<b>Final Cost to the Tribe</b>		<b>\$813,062</b>
Per unit cost		\$23,230

## Leveraging = building more or better for the same amount of money

		NAHASDA only	NAHASDA/LIHTC	NAHASDA/AHP/LIHTC
		5 units	35 units	60 units
<b>Total Development Cost (TDC)</b>		<b>\$813,000</b>	<b>\$5,712,000</b>	<b>\$9,632,000</b>
Eligible Basis			\$5,637,000	\$9,557,000
QCT Boost	x		1.30	1.30
<b>Total Qualified Basis</b>		<b>\$0</b>	<b>\$7,328,100</b>	<b>\$12,424,100</b>
Applicable Tax Credit Percentage	x		9.00%	9.00%
<b>Credits to be Awarded</b>		<b>\$0</b>	<b>\$659,529</b>	<b>\$1,118,169</b>
10 Year Total of Credits		\$0	\$6,595,290	\$11,181,690
Investor Purchase Price	x		\$0.65	\$0.65
<b>Total Investor Equity</b>		<b>\$0</b>	<b>\$4,286,939</b>	<b>\$7,268,099</b>
<b>Total Development Cost (TDC)</b>		<b>\$813,000</b>	<b>\$5,712,000</b>	<b>\$9,632,000</b>
<b>Less Investor Equity</b>	-	<b>\$0</b>	<b>\$4,286,939</b>	<b>\$7,268,099</b>
Initial Tribal Contribution		\$813,000	\$1,425,062	\$2,363,902
Less Grant Money	-			\$500,000
<b>Less Developers Fee</b>	-		<b>\$612,000</b>	<b>\$1,032,000</b>
<b>Final Cost to the Tribe</b>		<b>\$813,000</b>	<b>\$813,062</b>	<b>\$831,902</b>

<b>35-units acquisition/rehab in a QCT</b>		
Acquisition Cost of Units (assume \$50,000/unit)		\$1,750,000
Development Cost (assume \$85,000/unit & \$200,000 in soft costs)		\$3,175,000
Developer's Fee (12% of acquisition & 12% of rehab)	+	\$591,000
<b>Total Development Cost (TDC)</b>		<b>\$5,516,000</b>
Eligible Basis 9% Credit (assume \$75,000 not includable in basis)		\$3,481,000
QCT Boost	x	1.30
Total 9% Qualified Basis		\$4,525,300
Applicable Tax Credit Percentage (9% Credit)	x	9.00%
<b>9% Credits</b>		<b>\$407,277</b>
Eligible Basis 4% Credit (acquisition and acquisition developer fee)		\$1,960,000
Applicable Tax Credit Percentage (4% Credit)	x	3.42%
<b>4% Credits</b>		<b>\$67,032</b>
Total Credits (9% and 4%)		\$474,309
10 Years Total of Credits		\$4,743,090
Investor Purchase Price	x	\$0.65
<b>Total Investor Equity</b>		<b>\$3,083,009</b>
<b>Total Development Cost (TDC)</b>		<b>\$5,516,000</b>
Less Investor Equity	-	\$3,083,009
Initial Tribal Contribution		\$2,432,992
Less Acquisition		\$1,750,000
Less Developers Fee	-	\$591,000
<b>Final Cost to the Tribe</b>		<b>\$91,992</b>
Per unit cost		\$2,628

# Provide infrastructure



Navajo Tribal Utility Authority – substation

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## Provide tribal jobs



Platinum Salmon Processing Plant –  
450 jobs for Native Alaskans

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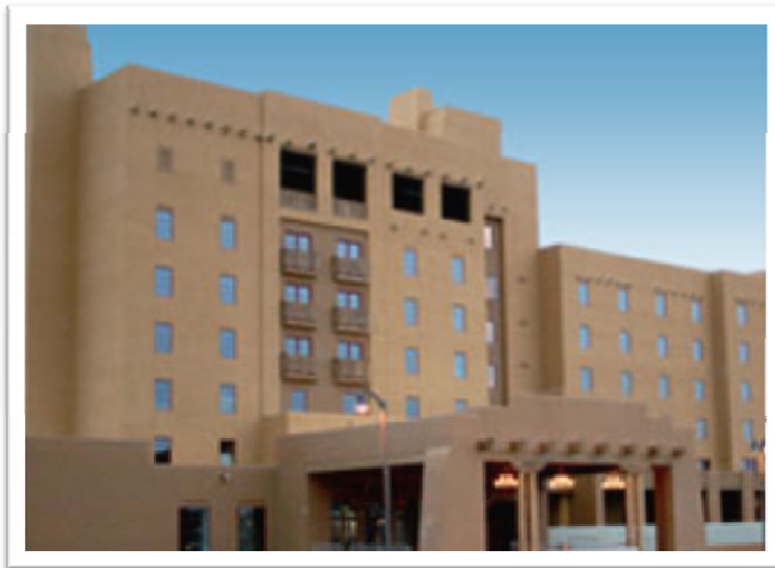
# Build tribal government



**Bois Forte Community Facility —  
Construction progress August 2010**

© 2010 Travois

# Encourage tribal tourism



**Santa Claran Hotel —**  
Santa Clara Pueblo, N.M.



**Hotel Andaluz —**  
20% of jobs reserved  
for tribal members

# Build your community



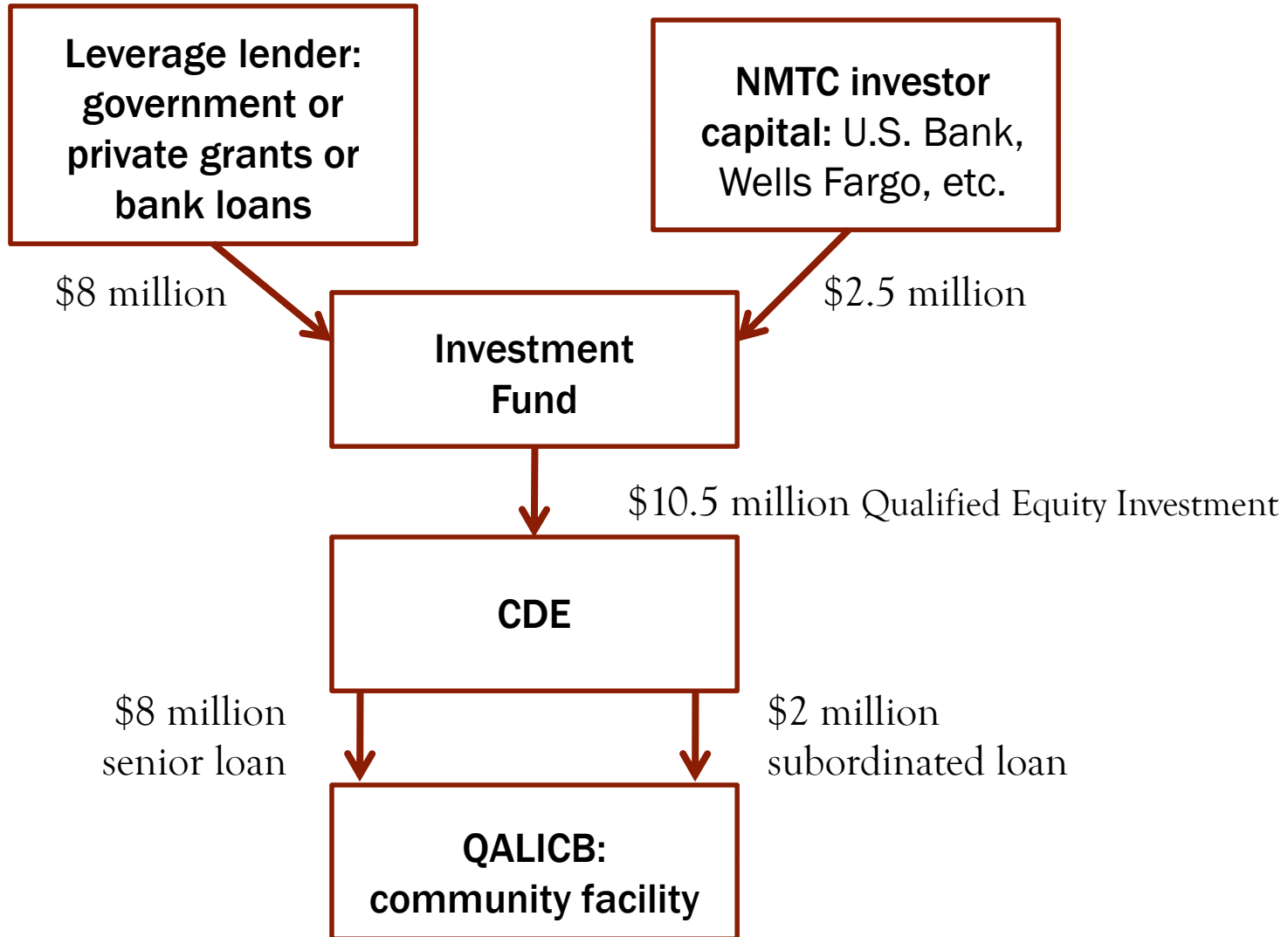
**Yonaguska Village** — for-sale housing to serve the Eastern Band of Cherokee, N.C.

© 2010 Travois

## How does NMTC work?

- Location in Low Income Community (LIC)
- Exclusions
- 7-year compliance period
- Principal of loan extinguished after seven years

# NMTC structure



# For more information:

## Visit our website to learn about:

- The LIHTC program
- The NMTC program
- News and events

### Other services including:

- Asset Management
- Design & Construction Services

**[www.travois.com](http://www.travois.com)**




**THE AMERICAN INDIAN ECONOMIC  
DEVELOPMENT FUND**  
&  
**TURTLE ISLAND PROCUREMENT AND  
TECHNICAL ASSISTANCE CENTER**

*"Creating Economic Well-Being On Turtle Island"*

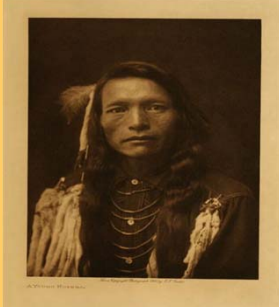
### AIEDF's History

AIEDF a 501©3 non-profit established in 1992, was created out of the realization that many American Indian entrepreneurs require highly specialized encouragement, mentoring, and financial technical assistance as they develop business plans and approach banks for credit, they may need to come to terms with a variety of cultural barriers, both external and internal.



### AIEDF's History

We believe and advocate that Indian Entrepreneurs are our modern day warriors who have a high sense of duty and responsibility to self, family, and community. We understand and work with the challenges of being a successful American Indian business person.



### US TREASURY CDFI CERTIFIED



In 2003, the AIEDF was certified as Community Development Financial Institution by the United States Department of the Treasury. CDFIs are specialized financial institutions that work in underserved populations that have not been adequately served by Traditional financial institutions.



## WHAT THE AIEDF DOES



The Fund is positioned to help American Indian entrepreneurs by:

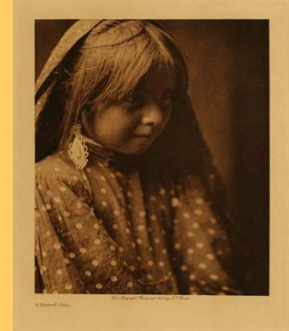
- Providing individualized, culturally-relevant business education
- Counseling, and mentoring throughout the loan process.

- Providing culturally sensitive financial technical assistance.
- Facilitate meetings between the entrepreneur and the main lender.
- Participate in the loan process by providing gap funds at below market interest rates



## WHAT THE AIEDF DOES

- Act as an advocate for the interests of the entrepreneur throughout the application, approval, and repayment process.



## TO QUALIFY FOR A LOAN

A potential entrepreneur must:

- Be a registered member of a federally recognized tribe.
- Complete AIEDF's business development course.
- Have a viable business plan and financial projections.

## Turtle Island Procurement Technical Assistance Center (PTAC)



831 Como Ave, St. Paul MN 55103  
 651-917-0819 651-917-0804 fax  
[www.turtleislandptac.org](http://www.turtleislandptac.org)

## Turtle Island PTAC



*Some may doubt  
the Indian's power,  
but it is there. I  
have seen it and  
felt it.*

## Turtle Island PTAC



- Opened our doors on October 1, 2009
- Division of American Indian Economic Development Fund
- *Mission: Provide American Indian owned businesses with Procurement and Government Contracting counseling*
- Local, State, Federal, Tribal
- 7 states; 48 Tribes (MN-WI-MI-IA-NY-MA-ME)
- Approx. 45-50 client companies to-date

## Turtle Island PTAC

### PTAC STAFF

- Program Manager:  
David Glass
- Counselors:  
Wally Freier  
Georgia Lickness
- PTAC Coordinator:  
Linda Sapp



## Turtle Island PTAC



### DESCRIPTION OF SERVICES

- One on One Counseling
- Determining suitability for contracting
- Securing registrations and certifications
- Identifying bid opportunities

## Turtle Island PTAC

### DESCRIPTION OF SERVICES

- Researching Procurement Histories
- Providing Leads to Gov't Agencies
- Networking/Matchmaking
- Workshops / Training Sessions



## Turtle Island PTAC

### HOW WE ENGAGE OUR CLIENTS

- We listen to your goals – guide you on your path
- Our clients have a diversity of businesses
- Gov'ts buy all types of products/services
- Partnership opportunities with other type business in your field.



## Turtle Island PTAC

### HOW WE ENGAGE OUR CLIENTS

- All our sessions are free of charge.
- Call us at 651-917-0819 for an appointment
- Ask for Wally or Georgia

Monday - Friday 8-5 p.m.



Yah-Wunh  
Wela'lin  
Niyawe  
Woliwoni  
Wyandot  
Nyah-winh  
Anashik  
Nia-wen  
Nya-weh  
Nyah-wenh

Miigwitch (Thank You)



**SAVE THE DATE**

Northeastern  
American Indian Economic Development and  
Procurement Conference

New York's Turning Stone Casino & Resort  
5218 Patrick Road, Verona, NY 13478

April 20, 2011

Details to follow  
Questions contact *Wally Freier* or *Georgia Lickness* at 651.917.0819

*Hosted by Turtle Island PTAC & The American Indian Economic Development Fund*



## Energy Innovations and its Impact on Affordable Housing

Kate Brown  
Eastern/Woodlands Housing Needs  
Assessment Outreach Session  
Seminole Hard Rock Hotel  
Hollywood, FL  
Feb. 23, 2011



1

## Why Brother to Create?

- Energy Efficient Homes?
- Net-Zero Energy Buildings?
- Renewable Energy Sources?
- Sustainable Communities?



2

## Because

- Energy efficiency cuts your home utility bills, so you have extra money to spend on other things
- Renewable energy sources reduces air pollution & dependences on fossil fuel
- Sustainable communities decreases carbon footprints and create healthy livable communities

3

## National Energy Scene

- Fossil Fuel Emissions
- All Sector Consumption
- Residential Sector Energy Consumption
- Average Home Consumption
- Renewable Energy



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### Fossil Fuel Produced Energy for Heating and Cooling

- As of 2010, fossil fuels supplied 85% of energy needs in the U.S.
- Accounts for nearly 80 percent of air pollution,
- More than 83 percent of greenhouse gas emissions.



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### EIA: Short-Term Energy Outlook

Fuel Type	2008	2009	2010	2011
WTI Crude Oil in \$/barrels	99.57	61.66	78.69	86.08
Gasoline in \$/gal	3.26	2.35	2.77	3.00
Heating Oil in \$/gal	3.38	2.52	2.95	3.21
Natural Gas in \$/mcf	13.89	11.96	11.40	11.50
Electricity in cents/kWh	11.26	11.55	11.54	11.65

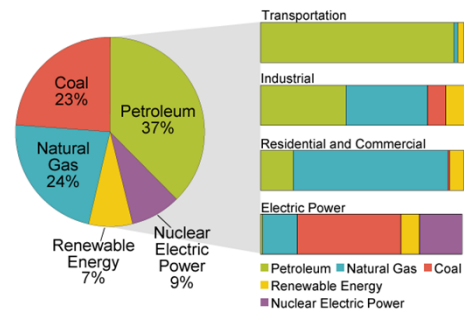
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### EIA: Short-Term Energy Outlook Percentage of Change

Fuel Type	08-09	09-10	10-11
WTI Crude Oil in \$/barrels	-38.1	28.1	9.0
Gasoline in \$/gal	-27.9	18	8.1
Heating Oil in \$/gal	-25.3	16.9	9.0
Natural Gas in \$/mcf	-13.9	-4.7	0.9
Electricity in cents/kWh	2.5	0.0	0.9

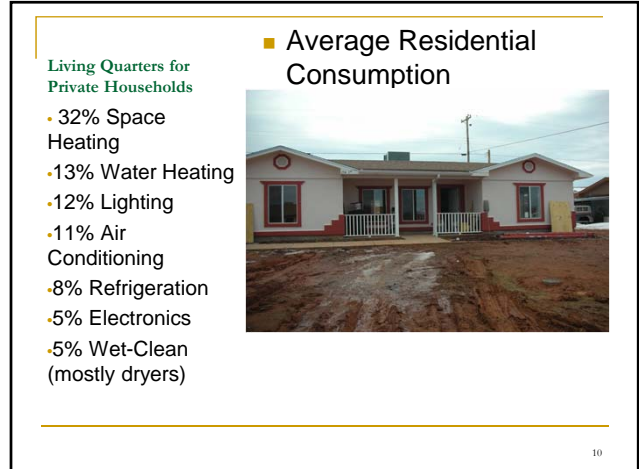
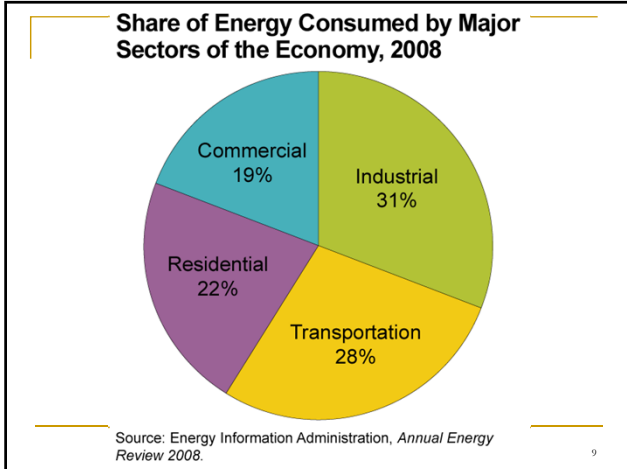
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### U.S. Primary Energy Consumption by Source and Sector, 2008



Total U.S. Energy = 99.3 Quadrillion Btu  
Source: Energy Information Administration, *Annual Energy Review 2008*, Tables 1.3, 2.1b-2.1f.

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### Geographical Location

- The geographical location of a building affects its energy consumption. Weather directly impacts energy consumption costs in homes.
- California is ranked as the largest state (1) but its total energy consumption per person is ranked at 47 (229 million Btu) in part due to the mild weather that reduces energy demand for heating and cooling and policies and programs.

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### Efficiency Measures and Program

- The efficiency measures and programs implemented by a state affects its energy consumption.
- New York is ranked as the third largest state (3) but its total energy consumption per person is among the lowest in the nation ranked at 51 (205 million Btu) in part due to its widely used mass transportation systems.

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## State Energy Facts

State	Total Pop	Ranking	Total Energy per person	Ranking in Usage per Person
Wisconsin	6.7 million	20	331 mil Btu	26
California	37 million	1	229 mil Btu	47
Michigan	10 million	8	292 mil Btu	39
Maine	1.3 million	41	356 mil Btu	21
New York	19.5 million	3	205 Mil Btu	51
United States	307 million	100	327 mil Btu	100

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## Transforming the Built Environment

Residential & Commercial Buildings use 41% of total Energy Consumed

- > 74.5% of electricity production.
- > 50.1% of total energy flows.
- > 49.1% of CO2 emissions.

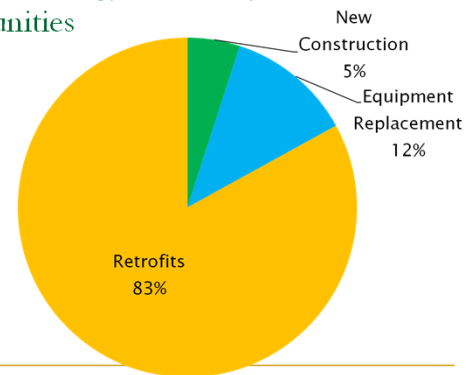
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## Energy Efficiency

- The cost of saving energy is going down while the price of energy is going up.
- Efficiency is the cleanest, cheapest, safest, and most secure source energy we have.
- These savings from energy efficiency to date have not yet come close to tapping the full potential for savings.
- Incentives are available under Energy Policy Act of 2005, Energy Independence Security Act of 2007, ARRA 2009 and the some State Incentive Programs. Consult DSIRE.

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## Untapped Energy Efficiency Opportunities



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## Why Increase Energy Efficiency

- Reduce operating costs of buildings.
- Stabilize atmospheric carbon & reduce global climate change impacts.
- Improve the quality of life in our buildings and communities.
- Enhance economic development.
- Meet increasingly stringent codes, qualify for rebates, and meet LEED criteria.

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## Building Codes in Indian Country

- Net-Zero Energy Buildings
- High Performance Buildings
- Healthier Buildings
- Culturally Relevant Buildings



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## ASHRAE Vision 2020

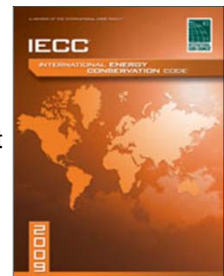
- Providing tools by 2020 to enable the building community to produce market-viable NZEBs by 2030.
- NZEB means the building produces as much energy as it uses when measured at the site.



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## IECC 2009 Residential Codes

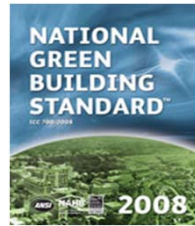
- ▶ Attached to ARRA Funds-State to adopt.
- ▶ Applies to both residential and commercial buildings.
- ▶ Results in efficiencies about 17% beyond IECC 2006 in Residential & 5-7% in Commercial Buildings.
- ▶ New requirements
  - Building envelope tightness
  - Duct testing
  - Lighting equipment



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## Above and Beyond

- Mandate Utilization of National Green Building Standard, ICC 700-2008
- Broader Green Categories



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## Commercial Building Codes

- Mandatory
- ASHRAE 90.1 2010, Energy Standard for Buildings Except Low-Rise Residential/IECC, 2009
- Above and Beyond
- Adoption of ASHRAE 189.1-2009, Standard for the Design of High-Performance Green Buildings (Incorporates broader sustainability categories)

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## Database of State Incentives for Renewables & Efficiency (DSIRE)

- ▶ DSIRE is a comprehensive source of information on state, local, utility, and federal incentives and policies that promote renewable energy and energy efficiency. Established in 1995 and funded by the U.S. Department of Energy, DSIRE is an ongoing project of the N.C. Solar Center and the Interstate Renewable Energy Council.

Choose one or both databases: Renewable Energy Energy Efficiency

- ▶ [Federal Incentives](http://www.dsireusa.org) www.dsireusa.org
- ▶

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## Transition to Renewable Energy Sources



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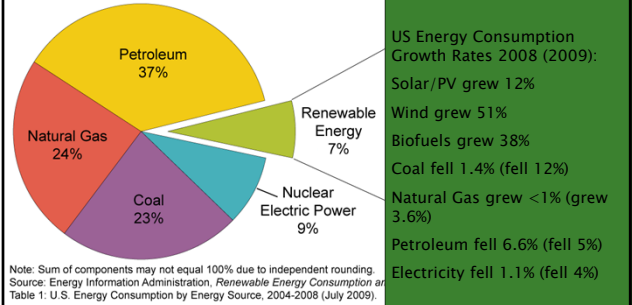
## What is renewable energy?

- Energy which comes from sources that are regenerative and virtually inexhaustible
- Several types available, including:
  - Wind
  - Solar Photovoltaic and Thermal
  - Biomass (Plant materials)
  - Hydrokinetic (Hydroelectric, Run of River, Wave, Tidal)
  - Geothermal (Heat from the ground)



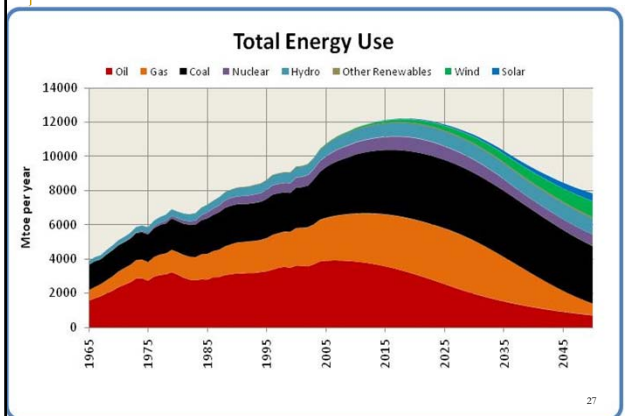
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## US Renewable Energy 2008



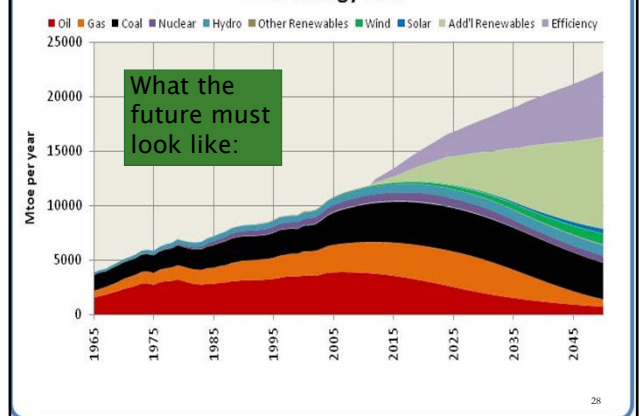
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## Present World Energy Path



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## Total Energy Use



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## What is a Net Zero Energy Home?

- NZEH will produce as much energy as it consumes and any extra energy not used by the homes will be put into the grid via the power company's net metering policies.



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## Why Net Zero Energy Homes?

- Homes that are well insulated and ventilated with ENERGY STAR furnaces, appliances, and lighting, will allow Tribal residents to be practical with their energy consumption but still live comfortably in their homes. Homes that are heated and cooled with renewable energy sources will allow for low cost utility bills and reduced carbon footprints.

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## Crystal View Sustainable Development

- Geothermal heating & cooling including water
- Photovoltaic Panels
- High Energy Efficient Building Envelope
- Energy Star Appliances
- Low-flow fixtures & dual flush laves
- High Efficiency Lighting
- Rain Gardens & Bio-Swales



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## Crystal View Sustainable Development

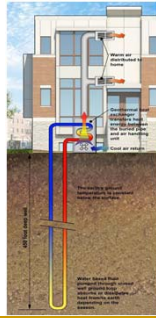
- 70 units: townhomes, single family, single flats, 4-plexes
- \$11 million construction costs
- \$14 total development costs



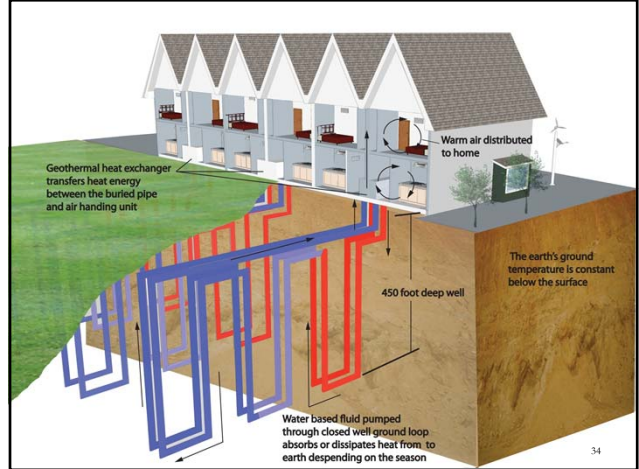
32

## Geothermal Heating & Cooling

- 144 wells
- 2 wells per unit plus 4 wells at the community center/office
- \$16,000 per unit to install



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## Geothermal Heating & Cooling: Estimated 2008 Utilities Costs



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## Geothermal Heating & Cooling: Estimated 2008 Utilities Costs

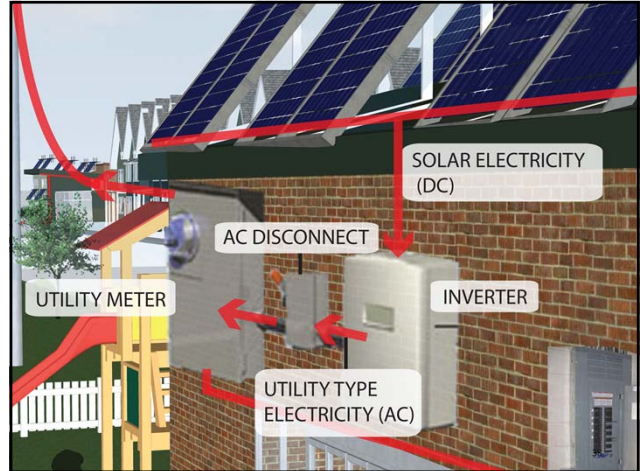
Bedroom Size	\$ With Geo	\$ Without Geo	\$ Monthly Difference	\$ Annual Difference
2	94	130	36	432
3	120	170	50	600
4	149	217	68	816

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## Possible Payback Periods

Additional Cost	Bedroom Size	W/O Incentive	With Incentive
\$6,000	2	13.8 years	6.9 years
\$6,000	3	10 years	5 years
\$6,000	4	7.35 years	3.7 years

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## BANANA & Market Volatility

- Build Absolutely Nothing Anywhere Near Anything
- Concerns around energy security, climate change, price volatility, and inflation are driving the search for cheaper and more environmentally friendly alternatives.

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## Putting it Together

- ▶ We have entered interesting times.
- ▶ Enhancing energy efficiency in existing buildings is an imperative.
- ▶ New building designs have to be profoundly more efficient.
- ▶ This is not going to go away. The current dip in energy prices is temporary and legislation will require better designs.
- ▶ Energy efficiency presents a sound approach to deal holistically with the issues.
- ▶ BANANA

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