



Alaska Native Housing Needs Outreach Session Proceedings Report

**Anchorage Marriott Downtown
Anchorage, Alaska
March 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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Executive Summary

Introduction

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

This was the last 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 23-24, 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 Alaska. A total of 141 attended the sessions: Housing Authority (64), Government Agency (33), Tribe (18), Alaska Native (12), Non-Profit (7), Unknown (4), Private Sector (3). A list of attendees is located in Appendix B.

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

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national topics and one regional topic were developed in cooperation with regional housing associations. These formed the breakout sessions.

The breakout sessions for the Alaska 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
- Creating Energy Programs for Community Sustainability

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

Key Results from Breakout Session Discussions

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

- The uniqueness and severity of the challenges faced by communities in rural Alaska. These range from environmental clean-up, high energy costs, and cultural traditions that often do not match the assumptions of Federal programs.
- The impact of high energy costs on virtually all aspects of program operations in Alaska. This impacts the ability to utilize considerable amounts of their funding for normal support activities such as rehabilitation of current units.
- Concern about the level of cooperation and support between the communities in Alaska. There was considerable comment on apparent “walls” between communities and an inclination not to share information and/or resources.
- The need for federal programs both to simplify and standardize their application and implementation processes. In addition, these programs need to understand the special conditions faced by communities in Alaska and adjust their program regulations accordingly.

Key Recommendations for the HUD Housing Needs Study

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

Study Design and Outreach to Tribes

- Provide all tribes with a copy of the Congressional mandate for the study.
- Provide notification way in advance, and take into account possible scheduling conflicts at many locations.
- Implement a wide-reaching, ongoing marketing campaign.

Household Survey

- Make sure that survey documents key health/safety issues in homes.
- Consider adding questions relating to recent changes in climatic conditions and their impact.
- Document how much it costs a household to maintain the home including cost of heating.
- In Alaska on/off reservation questions are not really appropriate. Perhaps use rural vs. urban.
- Incorporate some questions that get at overcrowding/homelessness.
- On the whole there may be a need to have an Alaska version of the survey instrument that uses appropriate terminology.

Tribal Leader Survey

- Get some data on differences from very remote communities versus urban communities.
- What is the impact of local pay scales for ability to maintain homes?
- Get some data on people in transition – rural to urban and vice versa.
- Obtain some data on what is working in local communities, particularly rural communities.

Housing Entity Survey

- In Alaska please note that most communities do not have “trust land” but rather “protected land.”
- Obtain information on any available units that are not being occupied.
- Note that in some small communities there may be more than one tribe (issue of some phantom villages).
- Obtain data on the administrative capacity of the Housing Entity, particularly for small communities.
- Obtain information on any preference systems the Housing Entity may employ.

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

Purpose

This document is the Proceedings Report of the March 23-24, 2011, Alaska Native American Housing Needs Assessment Outreach Session (“outreach session”). This was the last 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 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 Alaska Native leaders, Alaska Native 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 Alaska Native housing stakeholders, including federal agencies, private sector, non-profit, and state entities to examine barriers and develop action strategies needed to create affordable housing opportunities as well as sustainable communities and economies.

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

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

The purpose of the 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 survey questions, as well as identify what the stakeholders want to learn from the survey.
- To further improve and target the research design of the study.

Meeting Format

The meeting included six 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 common themes and Day Two "Road Map."
4. Presentation of action strategies for all six Day Two breakout sessions.
5. Closing session on workgroup presentations regarding the HUD Housing Needs Study and next steps in the outreach process.

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

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

Session Topics

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

Alaska Native Housing Needs Outreach Session Breakout Session Topics

Discussion Topic	Description	Sub-topics
Choice in Housing Type and Design	Affordable housing design has changed over the past decade. This session will explore the development of a broad spectrum of housing choices to address community and family needs as well as cultural, climate and environmental considerations.	<ul style="list-style-type: none"> • Subsidized/Non-Subsidized rental units • Homeownership/Above income households • Independent living elderly housing • Supportive housing for the disabled, homeless, and elderly • Transitional housing • Housing size and design for singles, families, and extended families • Creative and sustainable site planning • Incorporating cultural principles in housing choices
Sustainable Community Development and Infrastructure	Through community planning, housing activities can be coordinated with community, economic and infrastructure development to achieve sustainable and vibrant communities. This session will explore the effective local approaches to sustainable community and housing development.	<ul style="list-style-type: none"> • Community land use policies and community planning • Community housing land trusts • Water, sewer, and sanitation • Transportation infrastructure and roads • Energy infrastructure • Community facilities (e.g., schools, community centers, etc.) • Rehabilitation and maintenance of existing structures • IT/Communication Infrastructure • Legal Infrastructure (e.g., building codes)
Community Wellness and Environmental Health	There is an emerging recognition that health, safety, and environmental issues are essential to sustaining communities. This session will discuss measures to enhance the health and safety of communities.	<ul style="list-style-type: none"> • Maintaining/recovering a safe, healthy, sustainable environment • Integrating “green” concepts into housing construction • Availability of adequate health and education facilities • Public safety concerns (police, fire protection, etc.) • Hazard protection (floods, forest fires, evacuation centers, emergency access and evacuation, etc.) • Protecting community natural and cultural resources • Mitigating interior and exterior air quality problems • Integrating cultural principles into community development
Leveraging Funding and Finance	Federal housing grants have not kept up with increasing costs and changing community needs. This session will discuss leveraging strategies to make the most of housing resources.	<ul style="list-style-type: none"> • Access to credit/capital • Financial Institutions and their role in the community • Facilitating/leveraging public and private financial resources • Reinvestment of financial resources in housing and community development • Building individual and community assets
Housing as an Engine of Economic Development	There is a strong connection between the housing and economic development. This session will focus on how housing programs can be an integral part of community economic development.	<ul style="list-style-type: none"> • Business development resources and financing • Creating economic development institutions within the community • Investing in human capital/capacity building • Developing a “business plan” approach for tribal economic development • Developing and supporting local businesses • Housing’s role in community development corporations • Housing as an economic development resource • Creating job opportunities for local residents
Creating Energy Programs for Community Sustainability	In the past community development and planning was based on the availability of cheap and abundant energy resources. Increasing energy costs now threaten the sustainability of communities and families. This session will explore the two prong energy strategy of reducing energy consumption and increasing production of renewable energy.	<ul style="list-style-type: none"> • Reducing Energy Consumption <ul style="list-style-type: none"> ○ Reducing Energy Consumption in buildings ○ Lighting ○ Heating ○ Ventilation ○ Design and site considerations ○ Resident training • Reducing Energy Consumption in shipping and transportation • Increasing Energy Production from Renewable Energy Sources: Wind, Solar, Geothermal

Outreach Session Outcomes

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

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

Crosscutting Themes

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

1. **Old World, New World** – Participants emphasized the need to recognize “our way” where housing is in the embrace of culture and a different world in the Native Alaska setting. This is also reflected in the need to listen to communities first, recognizing that they have a history of being a subsistence society. There is also a recognition of learning new life skills and new knowledge that includes education in business and basic home maintenance skills for elders.
2. **The Cost of Getting There** – With Alaska’s vast distances and isolated communities, it is not just the cost of barge or air transport to get materials for housing and community development, but also the cost of getting services to villages. This ranges from professional advisors to assist in planning and financing to appraisers or accountants to fly in. It is not only the cost of getting there but also getting out for necessary education and networking vital to building a sustainable community.
3. **Not the Lower 48** – The rules, expectations, models and systems that work for communities in the Lower 48 do not necessarily apply in Alaska, especially “bush” Alaska. This is not only physical systems and infrastructures (e.g., energy, roads, water, and sewer) but also organizational capacity and access to services.
4. **Not the Same Formula** – This is a variation on theme three above but relates directly to funding. Normal funding caps should not apply to Alaska because of the cost factors cited above. Also, population or land-based funding formulas are inappropriate in dealing with isolated villages with extreme needs and severe resource limitations.
5. **Nobody in the Bush** – This is a variation on theme, two “The Cost of Getting There.” Access to professional and technical resources, is compounded by distances, weather, and seasons of traditional practices such hunting and fishing. This is a form of double jeopardy, where the season that is best to travel for services and technical/educational support is also the time villagers leave the community for hunting, fishing, and gathering. This means training and certifying from within the community as well as limited access to plumbers, credit counselors, finance/banking specialists, inspectors, appraisers, etc.
6. **New Definition of Capacity** – Capacity includes fostering new skills for local leadership, as well as providing residents or tenants with tools and education to deal

with everything from repairs to credit and business. In this sense, capacity is dealing with insufficient housing staff and providing new learning tools for all members.

7. **Housing Choice: Right and Wrong Models** – This includes inappropriate designs (like those that omit spaces like cold rooms for fish and game, inappropriate housing size and inappropriate urban appraisal models. Again, the Lower 48 models do not apply. Wrong models may result in housing where tenants will not move in or stay.
8. **Differing Templates for Sustainability** – As one leader stated, if you overlay a map of Alaska across the Lower 48, the extremes of distance and variety of community settings force a rethinking of templates or concepts of sustainability. Alaska is dramatically different from region to region and village to village, which requires a variety of planning and development templates or model approaches to community and economic sustainability, compounded by a general lack of energy and transportation infrastructure. In spite of barriers of isolation of resource constraints, some Alaskan communities are succeeding in accessing and orchestrating a variety of public and private resources to build sustainable communities.
9. **What is Value?** – The normal values of property and ownership are complicated by owning in a traditional or aboriginal sense that is not legal title or recorded deeds. In this tradition, the home, as an asset, may be passed on verbally or in a family sense. Also, personal value focuses on traditional skills and the ability to adapt to severe climate change.
10. **The Housing-Economy Mismatch** – Creating sustainable communities with an economic base and jobs is a special challenge for Alaska Natives. Making the transition from the 1937 Housing Act housing to rental payments, homeownership, and long-term credit commitments is compromised by lack of income or economic opportunity.

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 Alaska Outreach session and may be obtained by contacting Bill Zachares, Administrator, HUD Alaska Office of Native American Programs, Anchorage, Alaska 99503, (907) 677-9860, bill.zachares@hud.gov.

Priority Needs by Breakout Topic	
Breakout Session	Key Needs
Choice in Housing Type and Design	<ul style="list-style-type: none"> • Culturally appropriate independent living/elderly housing • Housing size and design for singles, families, and extended families • Education • Financing Practices
Sustainable Community Development and Infrastructure	<ul style="list-style-type: none"> • Funding and finance • Water, sewer and sanitation • Transportation infrastructure and roads
Community Wellness and Environmental Health	<ul style="list-style-type: none"> • Mitigating interior and exterior air quality problems • Integrating cultural and economic principles into community development • Maintaining/recovering a safe, healthy, sustainable environment • Integrating appropriate “green” concepts into housing construction
Leveraging Funding and Finance	<ul style="list-style-type: none"> • Access to credit/capital • Facilitating/leveraging public and private financial resources • Building individual and community assets
Housing as an Engine of Economic Development	<ul style="list-style-type: none"> • Leadership development (long-term vision) • Investing in human capital/capacity building • Developing a “business plan” approach for tribal economic development • Housing as an economic development resource • Developing and supporting local businesses
Creating Energy Programs for Community Sustainability	<ul style="list-style-type: none"> • High cost of transportation for energy and other materials in rural Alaska • Need for tenant/homeowner education about energy efficiency and how their behaviors impacts energy efficiency • Lack of Regional Energy Plans

Actions/Strategies by Challenge/Issue

Topic 1: Choice in Housing Type and Design

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

Priority Need: Culturally Appropriate Independent Living/Elder Housing	
Challenge/Issue	Actions/Strategies
Financing	<ul style="list-style-type: none"> • Strategic planning – long range vision; include/reference in grant applications; developed with local government, tribes, and all related entities. • Coordination of interagency funding (new and existing). • Streamlined application process for housing and related/necessary services (e.g. health). • Embedded links/automated process OLE (Object Linking and Embedding). • Mentors/partners. • Elected representative assistance. • Demonstrate capacity to administer grants. • Information sharing forums.
Licensure requirements	<ul style="list-style-type: none"> • Apprenticeship program for journeymen electricians and plumbers. • Improve coordination between Indian Health Service and local health providers and housing authorities. • Regulatory reviews (eradicate ‘catch 22s’). • Identify target population and demonstrate intent from multiple agencies to impact. • Universal federal recognition of Tribally Determined Wage rates.
Nearby/onsite supportive housing	<ul style="list-style-type: none"> • Allowance of small percentage of units in multifamily dwelling for transient occupancy (family, hospice workers, etc.) with federal funding. • Modules to add-on to existing Elders’ homes or their extended family. • Flexibility in federal funding. • Policies/procedures that respect values and culture of maintaining extended family units/community without overcrowding. • Sliding scale rather than completely income contingent.

Priority Need: Housing Size and Design for Singles, Families, and Extended Families	
<i>Challenge/Issue</i>	<i>Actions/Strategies</i>
Preventative and ongoing maintenance	<ul style="list-style-type: none"> • Ensure funding for maintenance (long term affordability). • Maintenance in design. • Educate owners. • Coordinate with licensed professionals for interchangeable/preferred materials (standardization). • Certify and train local tribal members in standard products. • Modernization department (shared service among housing authorities). • Traveling maintenance staff.
Priority Need: Education	
<i>Challenge/Issue</i>	<i>Actions/Strategies</i>
Retention	<ul style="list-style-type: none"> • Service agreement (contract) for period of performance following training and certification [incentives/disincentives].
Priority Need: Financing Practices	
<i>Challenge/Issue</i>	<i>Actions/Strategies</i>
Rural perspective	<ul style="list-style-type: none"> • Train local tribal members to perform appraisal, inspector services. <ul style="list-style-type: none"> ○ Provide incentive, offer cross-training. • Cost subsidies for rural services. • Education perspective of rural setting.

Topic 2: Sustainable Community Development and Infrastructure

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

Priority Need: Funding and Finance	
Challenge/Issue	Actions/Strategies
There are insufficient funds to meet infrastructure needs	<ul style="list-style-type: none"> • Regional Clearinghouse for staging project and other opportunities to leverage resources, and shared resources. • Coordination of groups and villages to buy in bulk – better prices through volume. • Gap or shock insurance. • Focus on state contribution (as the Federal situation gets tighter). • Re-examine match fund approach and formulas – it holds back a lot of opportunities.
Getting better value out of contracting	<ul style="list-style-type: none"> • Identification of best practices in Force Accounts. • Improve project performance to deal with contractors who do not perform. • Example: Small Business Administration bonding guarantee program (bid and performance bond). • Retainage in contracts (best practices).
There needs to be better coordination of federal and other sources of funding	<ul style="list-style-type: none"> • Establish/expand a federal coordinating group to deal with issues such as: <ul style="list-style-type: none"> ○ Indian Health Service sewer funds cannot be coordinated with some HUD monies (in appropriations). ○ Improve process so projects are done when they are supposed to be done. ○ Re-examine matching fund approach and formulas – it holds back a lot of opportunities. ○ Flow of funding circumvents the villages – goes to engineers.

Topic 3: Community Wellness and Environmental Health

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

Priority Need: Mitigating Interior and Exterior Air Quality Problems	
Challenge/Issue	Actions/Strategies
Education - Lack of awareness by homeowner. Housing authorities, builders assume people know things; don't know questions to ask. Builders think they do know; Elders may need more help	<ul style="list-style-type: none"> • Provide basic class showing homeowners where things are and how they work plus contact information; follow-up is very important: monthly for 6 months; seasonal; annual. Build technical competency for housing inspectors – HUD standards? • Coordinate with local healthcare providers.
More people than the house is designed for – outgrowing the home	<ul style="list-style-type: none"> • In the future, build homes with two master bedrooms; rehab to co-op housing, multigenerational housing; improve ventilation HVAC (turn it on); awareness of housing stock to reduce crowding.
Poor quality of air next to village – dumps-burn barrels, burning wood furnaces ; dirt roads, lack of adequate trash disposal	<ul style="list-style-type: none"> • Community planning, involvement of outside agencies for new landfills and lagoons.
High cost to evaluate impact of activities on community air quality	<ul style="list-style-type: none"> • Educational process/principles how to site homes (e.g., wind blowing from dumps); technical assistance on designing and siting homes.
Lack of community planning/ input/listening to the community/codes and standards/ infrastructure(see above)	<ul style="list-style-type: none"> • Value of integrating (blending) indigenous ways with resources available – communication.

Priority Need: Integrating Cultural and Economic Principles into Community Development	
Challenge/Issue	Actions/Strategies
Integrating workforce development, apprenticeship, training: <ul style="list-style-type: none"> • Job opportunities aren't there for people who get training • Less expensive to bring people in versus hiring people from the community • Tribally designated wages versus federally required wages 	<ul style="list-style-type: none"> • Alaska Housing Finance Corporation – extra points to compete for funding if you include an apprenticeship program. • Include extra funds for using Alaska hired workers. • Shared or cross-village expertise – send crews where there is work.
No coordination across funding sources for housing, water & sewer, clinics, schools; good intentions with no communication/partnering to get tasks done timely, cost effectively	<ul style="list-style-type: none"> • HUD to be the lead agency to work with others to develop standards that cross over Public and Indian Housing plus U.S. Department of Agriculture, Environmental Protection Agency, Community Development Block Grant.
Communities are intimidated by complexities, multiple languages, consensus, politics	<ul style="list-style-type: none"> • Leverage regional/state knowledge to learn from each other how to do things – breakdown silos.
Funding may not match need – community doesn't want what funding is designated for	<ul style="list-style-type: none"> • Community plans incorporated into allocation of resources; identify multiple funding sources that apply to Alaska.
Contractors don't always consider cultural needs, relevance of how people live	<ul style="list-style-type: none"> • Hire local when possible; know the culture; crew of apprentices; educate contractors.
Federal funding and grant funding is very prescriptive, doesn't accommodate culture (fish, moose, seals, caribou work areas)	<ul style="list-style-type: none"> • Acknowledgement from federal funders, not penalized.
Rigid geographic boundaries: <ul style="list-style-type: none"> • Working/collaborating together isn't common practice. • Fear of letting others in pushes 'us' out. • Territorial, no sharing of success stories across the 	<ul style="list-style-type: none"> • Alaska Federation of Natives is largest gathering of Alaska Natives – include housing as part of their conference. • Collaborate with EPA/HUD on success stories – talking circles.

state.	
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Topic 4: Leveraging Funding and Finance

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

Priority Need: Access to Credit/Capital	
<i>Challenge/Issue</i>	<i>Actions/Strategies</i>
Need more Low Income Housing Tax Credit (LIHTC) allocations in Alaska	<p>Convene a statewide Native/rural Low Income Housing Tax Credit Summit to include:</p> <ul style="list-style-type: none"> • A strategy session to review how tax credits are allocated to Native projects and explore why projects can't be just Native. • An educational component and peer training session to build capacity of recipients to manage tax credit projects.
Need to adjust HUD income limits in Alaska	<ul style="list-style-type: none"> • Research who at HUD sets income limits and determine why they are inverted between rural and urban areas, explore doing survey. • Convene meetings with HUD (field staff then HQ) and Census Bureau.
Need to build administrative capacity	<ul style="list-style-type: none"> • Expand more training opportunities, include management training for Housing Authorities and Tribes to build their capacity to access and manage credit and capital. • Share written best practices in financial management, online with a Listserve (internet communications software). • Provide Human Resource training to improve hiring practices with goal of better staff retention.
Need to help families improve creditworthiness	<ul style="list-style-type: none"> • Expand opportunities for credit counseling for families to help them understand and build credit. <ul style="list-style-type: none"> ○ Look for third party providers. ○ Needs to have Native focus. ○ Need community buy-in.
Need to resolve deed of trust issues	<ul style="list-style-type: none"> • Conduct study of land and title recording issues in Alaska.
Streamline regulations from multiple funding sources	<ul style="list-style-type: none"> • Organize meeting between federal agencies to discuss creating a Memorandum of Understanding to give one set of regulations precedence in certain scenarios.
Priority Need: Leveraging Resources	
<i>Challenge/Issue</i>	<i>Actions/Strategies</i>
Need collaboration to address energy costs	<ul style="list-style-type: none"> • Department of Energy should work more closely with federal agencies to improve weatherization and energy efficiency measures in housing. • Organize forum and peer training for Housing Authorities to share energy efficiency successes.

Priority Need: Building Assets	
<i>Challenge/Issue</i>	<i>Actions/Strategies</i>
Need education on homeownership as asset	<ul style="list-style-type: none"> • Provide model presentation for Housing Authorities and corporations to modify and deliver in their communities explaining the importance of homeownership, deed of trusts and clear title, including benefits like home equity, conveying to heirs, etc.
Need to expand financial education	<ul style="list-style-type: none"> • Expand financial education opportunities to improve financial management skills.
Need education Individual Development Accounts	<ul style="list-style-type: none"> • Provide more education about how to fund and operate Individual Development Accounts appropriate for Alaska Native communities.
Need to expand community involvement and buy-in	<ul style="list-style-type: none"> • Tribes and stakeholders should organize more community meetings to involve community members and educate about importance of input in planning process.

Topic 5: Housing as an Engine of Economic Development

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

Priority Need: Leadership Development (Long-term Vision)	
Challenge/Issue	Actions/Strategies
Stability of leadership/council	<ul style="list-style-type: none"> • Cultural change in the approach to leadership. • Use elders to teach traditional approach to leadership. • Youth and elders share the conflict and resolution resulting from change. • Teach core traditional values of the culture/village with modern technologies. • Tribal Council to use its inherent power to bring forth change. • Support women in leadership roles.
Community buy-in/vision	<ul style="list-style-type: none"> • Have a “vision” to present. <ul style="list-style-type: none"> ○ Identify partners/stakeholders in the community. ○ Draft a proposed community plan (through Comprehensive Economic Development Strategy process) or Vision ○ Revise the draft plan or vision as necessary. • Plan/vision is embodied in resolution and changed as needed • Report out to community.
Statewide communication between leaders	<ul style="list-style-type: none"> • Broader sharing and interaction between leadership and TDHEs using newsletters, websites, or periodic meetings. • Collaboration between different groups within the region through regional non-profit. • Maximize the benefits for tribal members, regional stakeholders, tribal and municipal organizations by meeting on a regular basis.

Priority Need: Investing in Human Capital/Capacity Building	
Challenge/Issue	Actions/Strategies
Personnel training, i.e., college course, skill development	Access to training and funding: <ul style="list-style-type: none"> • Exercise self-governance. • Cross training. • A regional/tribal work force development plan. • Solid educational foundation for youth through high school. • Training in basic construction skills, including certification for electrical/plumbing, etc.
Retraining an already trained staff	<ul style="list-style-type: none"> • Provide adequate compensation. • Maintain continuing education. • Supportive work environment. • Provide upward mobility. • Reward for performance.
Infrastructure to support efforts	<ul style="list-style-type: none"> • Improve connectivity with internet. • Develop management and financial systems.
Priority Need: Developing a “Business Plan” Approach for Tribal Economic Development	
Challenge/Issue	Actions/Strategies
Planning grant <ul style="list-style-type: none"> • Lack of capacity to chase grants • Lack of adequate grant funding • Lack of funds for match 	<ul style="list-style-type: none"> • Convince members of the need for a long term plan. • Develop in-house capacity to develop and execute the plan.
Dream big	<ul style="list-style-type: none"> • Have high expectations. • Do not accept the status quo. • Where are you or where do you want to be in the future. • Maximize utilization of resources. • Exposure to new ideas.
Sustainability	<ul style="list-style-type: none"> • Long-term planning. • Develop transition plan from grant to grant. • Financial feasibility.

Topic 6: Creating Energy Programs for Community Sustainability

In the past community development and planning was based on the availability of cheap and abundant energy resources. Increasing energy costs now threaten the sustainability of communities and families. This session will explore the two prong energy strategy of reducing energy consumption and increasing production of renewable energy.

Priority Need: High Cost of Transportation for Energy, Goods and Other Materials in Rural Alaska	
<i>Challenge/Issue</i>	<i>Actions/Strategies</i>
<ul style="list-style-type: none"> Inadequate use of local resources 	<ul style="list-style-type: none"> Make inventory of traditional local energy resources and possible impediments. Identify new or potential local energy resources. Prioritize which local resources to develop first. Identify community or Tribal Council Member to take on role of local energy coordinator to facilitate this goal.
<ul style="list-style-type: none"> Limited investment in alternative energy systems 	<ul style="list-style-type: none"> Seek funding through grant resources such as Indian General Assistance Program (IGAP), U.S. Department of Agriculture, Department of Energy, HUD.
<ul style="list-style-type: none"> Lack of community initiative and direction 	<ul style="list-style-type: none"> Promote coordination between communities in the region (develop regional energy plan). Identify consultants/technical experts to assist with executing plan. Community can develop parallel a strategy to address local materials, goods, and services.
Priority Need: Tenant/Homeowner/Community Education About Energy Efficiency and How Their Behavior Impacts Energy Efficiency	
<i>Challenge/Issue</i>	<i>Actions/Strategies</i>
Lack of data information at community level about energy efficient behaviors and materials	<ul style="list-style-type: none"> Identify local community representative to locate and disseminate information about energy efficiency. Identify grant resources such as Indian General Assistance Program, Indian Housing Block Grant, tribal Department of Energy. Disseminate available information on energy efficiency. Develop community newsletter on energy efficiency. Provide workshops on weatherization, cost saving tips, etc. Provide incentives to reward reduced energy consumption and energy efficient upgrades.
People may not realize cost of energy	<ul style="list-style-type: none"> Develop incentives for lower energy use.

Model Approaches/Success Stories

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

Topic 1: Choice in Housing Type and Design	
Challenge/Issue	Model Approach/Success Stories
Financing	<ul style="list-style-type: none"> • USDA “one stop shop” of funding information from federal and local sources (person) [past resource] • Grants.gov • Elder Council to gain buy-in • Five-tribe consortium for funding (Community Development Block Grants, NAHASDA, Denali Commission, Rasmussen Foundation and Alaska Housing Finance Corporation) and buy-in
Licensure requirements	<ul style="list-style-type: none"> • Grant partnerships with universities (ASA) to obtain certifications for personnel: currently in place for construction personnel • Force Account (Trially Determined Wage Rates - NAHASDA funding) • Alaska Seniors and Disabilities (ASDM) for policies/procedures development and general assistance for Elders • Classes at Alaska Bureau of Licensing • HUD Rural Innovation Fund
Nearby/Onsite supportive housing	<ul style="list-style-type: none"> • USDA-Rural Development (USDARD) funding for housing for medical professionals- Sheldon • Mixed income developments
Preventative & Ongoing Maintenance	<ul style="list-style-type: none"> • Backup heating system • Standard parts stocked
Rural Perspective	<ul style="list-style-type: none"> • Energy rating services already have some cost subsidies • International resident code

Topic 2: Sustainable Community Development and Infrastructure	
<i>Challenge/Issue</i>	<i>Model Approach/Success Stories</i>
There are insufficient funds to meet infrastructure needs	<ul style="list-style-type: none"> • New Mexico example of establishment of a tribal infrastructure fund. • Kwinhagak example of housing and school system coordinating resources.
Getting better value out of contracting	<ul style="list-style-type: none"> • Barrow example being explicit in contracting language.
There needs to be better coordination of Federal and other sources of funding	<ul style="list-style-type: none"> • One of the Denali Commission's goal was to coordinate – potential jumping off point. • Previous Memorandum of Understanding between HUD and IHS and tribes. • Federal gas line coordinator as a model of integration.
Topic 3: Community Wellness and Environmental Health	
<i>Challenge/Issue</i>	<i>Model Approach/Success Stories</i>
Mitigating interior and exterior air quality problems	<ul style="list-style-type: none"> • Tlingit-Haida Regional Housing Authority teaching models. • Proposal: Regional Housing Authorities can be conduit for information/education from Environmental Protection Agency, Indian Health Service, Denali Commission, Alaska Native Tribal Health Consortium (ANTHC), Village Safe Water Program – Monthly Teleconference Alaska Tribal Air Working Group; BIA; HUD.
Integrating cultural and economic principles into community development	<ul style="list-style-type: none"> • Kwinhagak – interagency work group – multiple agencies addressing re-building 55 homes – mold issues; University of Alaska Fairbanks – cold climate research center designing prototype.

Topic 4: Leveraging Funding and Finance	
<i>Challenge/Issue</i>	<i>Model Approach/Success Stories</i>
Need more LIHTC (Low Income Housing Tax Credit Program) allocations in Alaska	<ul style="list-style-type: none"> • Build on previous statewide Low Income Housing Tax Credit summit but with more Native/rural focus.
Need to adjust HUD income limits in Alaska	<ul style="list-style-type: none"> • Emulate strategies used during Neg Reg (negotiated rulemaking).
Need to build administrative capacity	<ul style="list-style-type: none"> • Management training offered by Doyon Management Training (relevant courses).
Need to help families improve creditworthiness	<ul style="list-style-type: none"> • Aleutian HA, Cook Inlet Lending Center.
Need to resolve deed of trust issues	<ul style="list-style-type: none"> • BIA Realty/BLM study in Akiachak Community and NeighborWorks BIA Land Title Records Office study.
Streamline requirements from multiple funding sources	<ul style="list-style-type: none"> • Multiple job intake forms from state and regional associations in Bethel.
Need collaboration to address energy cost	<ul style="list-style-type: none"> • Alaska Housing Finance Corporation (AHFC) weatherization program for collaboration to address energy cost.
Need to expand financial education	<ul style="list-style-type: none"> • Alaska Housing Home Choice and Fairview Rec Center as examples to expand financial education.
Need education IDAs (Individual Development Accounts)	<ul style="list-style-type: none"> • Cook Inlet Housing Authority, Aleutian Housing Authority.
Need to expand community involvement and buy-in	<ul style="list-style-type: none"> • Rural Cap Energy Wise model for developing community based buy-in. • Denali Commission.

Topic 5: Housing as an Engine of Economic Development	
<i>Challenge/Issue</i>	<i>Model Approach/Success Stories</i>
Stability of leadership/council	<ul style="list-style-type: none"> • Yuyurraq – the way of life used in Emmonak and Mt. Village. • Government of St Paul – growing and maintaining leadership.
Personnel training, i.e., college course, skill development	<ul style="list-style-type: none"> • Cook Inlet Tribal Council (CITC) career ready program – skill development for long career. • ANCSA (Alaska Native Claims Settlement Act) Education Consortium –statewide scholarship and education foundations.
Topic 6: Creating Energy Programs for Community Sustainability	
<i>Challenge/Issue</i>	<i>Model Approach/Success Stories</i>
High Cost of Transportation for Energy, Goods and other Materials in Rural Alaska	<ul style="list-style-type: none"> • Napaimute community has community business to export cord wood on barges to other communities in the region. • Tok and Tanana and Fort Yukon have projects to use biomass as a local energy resource. • Emmonok now using drift logs as a building resource. • Stebbins has community project to collect drift wood washed up on shore of Bering Sea. To be used for building purposes. • Kodiak and Kotzebue have projects to utilize wind energy.

Comments and Recommendations Regarding the HUD Housing Needs Study

Overview

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

Organization of Summary

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

1. Household Survey
2. Housing Entity Survey
3. Tribal Leader Survey
4. 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

Outreach

- Provide tribes with the language of the Congressional mandate.
- Advance notification:
 - Explain purpose and potential community gains.
 - Local pre-meeting support.
 - Scheduling issues are key; sometimes people are just not available.
 - Tradition marketing opportunities (posters, conferences, via Alaska Federation of Natives).
 - Push the need through high schools (marketing).
- Broader marketing/awareness outreach.

Domains/Topic Areas

- How much does it cost to operate a household, by specific categories or ask percent of monthly income to maintain a household?
- Other income questions (child support, etc.). Add codes for Alaska.
- Page 45, G and H – Which deal with “Indian Land” is inappropriate for Alaska.
 - Domain G, Reasons for Living on Indian Land.
 - Domain H, Reasons for Living Outside Indian Land.
- Incorporate topics/issues/barriers from sessions into survey.
- Differentiation between “on/off native land” is not relevant in Alaska – use “rural versus urban.”
- Page 15, G. Alaska specific section for ‘Reasons for Living “where you live.”’
 - G. “Reasons for Living on Indian Land” in Indian Household Survey
- Lower threshold for household number.

Missing Items

- Questions on how healthy the home is: mold, lead paint.
- General health questions.
- Joint custody issues?
- Barriers to achieving affordable housing.

- What’s working in the local environment?
- Incarcerated household members.
- Questions about cost of freight.
- Questions about foundations (permafrost; items that drive high cost).
- Energy efficient feature appliances.
- Questions about ventilation.
- Questions about Cost of fuel (heating and transportation).
- Seasonal changes (or not) in cost of living items (fuel, groceries).
- Honey buckets (alternative plumbing).
- Alternative energy sources – Would they use them if had the option?
- Climate change and seasonality questions.
- Accessibility questions.
- Questions that get at “hidden homelessness” (overcrowding).
- Condition of home related to mold, quality (list given by HUD previously).
- Frozen pipes (has leaking...).
- Safety issues (fire exits).
- Secondary/alternate heating sources.
- Administrative capacity of the TDHE
- Length.
- Interviewers – language barriers, trust issues.
- Ensure.
- Interviews are conducted in person.
- Dwelling age.
- Apparent environmental issues (e.g., mold, smoke sources).

- Land condition (erosion, flooding).

Troubling Questions from the '96 Survey

- Did people answer questions about sources of income?
- Terminology across the survey is inappropriate for Alaska – need to have a local translation.
- Page 2, Questions A. 3.- 4. – Material questions may be irrelevant
 - A.3 “Exterior materials:”
 - A.4 “Roof materials:”
- Page 2, Question A.5. – Add additional categories of condition.
 - A.5 Exterior Condition: “Excellent or Good” or “Needs Minor Repair”
- Page 3, Question A.6. – Differentiate state vs. local roads – connectivity.
 - A.6 “Access:”
- Page 6, Question B.10. – Subsistence foods.
 - B.10 “Does the unit provide sufficient space for food storage?”
- Page 10, Questions D. 1-2. – Revise lists.
 - D.1 “I’m going to list specific features of a house or apartment that some people consider important. How desirable are these features to you?”
 - D.2 “If you were moving, and it made a big difference to the cost, how willing would you be to give up (FEATURE)?”

Housing Entity Survey

Domains/Topic Areas

- How would we include people in transition in the random sample?
- How to define homelessness – villages vs. urban areas (overcrowding?) – measure overcrowding by square feet per person.

Missing Items

- In some villages there may be more than one tribe – phantom villages.
- Total cost for housing, percent of income devoted to living in houses.
- Barriers to achieving affordable housing.
- What's working in the local environment?
- Local pay scales impact ability to maintain houses.
- Alaska, is your land protected?
- Are there available units not being used? Why?
- Questions about preferences of systems (e.g., do only elderly qualify, but not young, etc.).
- Thoughts on multi-family units.
- Administrative capacity of the TDHE.
- Relationship/tension between regional housing authorities and the tribal housing programs.
- Get at energy efficiency issues.

Troubling Questions from the '96 Survey

- Page 78 should get at energy costs (and high cost of energy).
 - Page 78 is from the IHA Interview Guide from the '96 Report.
- Add high rent and poor energy efficiency.

Tribal Leader Survey

Domains/Topic Areas

- Look at questions that have been developed for previous regional/state surveys on housing.
- Do not tie questions to the formula.

Missing Items

- Barriers to achieving affordable housing.
- What's working in the local environment?
- Local pay scales impact ability to maintain houses.
- Ask about isolated areas (extremely remote) vs. urban.
- Definition of homelessness?
- Do members have financial literacy?
- Thoughts on multi-family.
- Do you think the housing program is self-determined?
- Do you know the rules and regulations of federal housing?
- Two versions - rural versus urban (with/without housing authorities).
- Desire/need for Alaska-specific survey (existing separation by race [AI/NA]).
- Shortage of affordable, available, appropriately sized housing.

Troubling Questions from the '96 Survey

- Clarify language to fit the local situation:
 - Clarify who the questions are asking about (see number 11, page 76). In Barrow, for example, this could refer to two different groups.
 - 4-8 do not fit Alaska as written (have an Alaskan re-write them).
- Throughout - reference point for "rating scale."
- Revise leading questions.
- Give choices including "other."

- Page 76, Question 2 – Explore definition of homelessness; include overcrowding and transitional as homelessness issue.
 - 2. “Is homelessness a problem in your reservation/trust land/village area?”
- Question 4 – Replace “reservation/tribal lands” with “reservation/tribal/native land” (add to entire instrument).
- Page 77, Question 15 – Include rating scale.
 - 15. “Overall, how would you rate the service your community has received from the following agencies?”
- Page 76, Question 5 – Omit.
 - 5. “What factors influence how households living on the (reservation/ trust lands) make decisions about whether to live in private housing or government-subsidized Indian housing?”
- Questions 10-13 not relevant in Alaska based on law/structure.

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

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

Alaska has a Diversity of Tribes and Unique Demographics

1. That Alaska is a very large state that is greatly misunderstood and under-represented in most studies that are conducted in our state.
2. Alaska’s size, special needs.
3. Alaska’s unique demographics, geographic, and economic conditions.
4. The diversity of the tribal nations in Alaska.
5. Alaska is unique (if you haven’t heard it enough). What other state, if put on scale with the United States, has an area from Minnesota to California with all the diversities that entails.
6. Alaska is different from the rest of the United States. We have a much higher cost of living; we are mostly rural, not on the road system, and have a lower employment rate.
7. Could you afford a house with all the other high cost of living out in the village in Alaska?
8. Alaska’s uniqueness and vast size, climate and topography differences, cultural differences, urban and rural significant differences, needs and costs, and land makeup. Not truly “Indian country/reservation” design.
9. The uniqueness of Alaska in space, time, and distance, in climate, constraints in cost, and need to produce housing.
10. The diversity of the State of Alaska.
11. No one tribe is a like all across the country. It would be the equivalent of calling Democrats and Republicans the same political party.
12. Alaska situation is unique and Alaska’s size makes it different from smaller tribes.
13. The diversity that exists among the recipients of NAHASDA funds.
14. Alaska is a unique state with unique needs.

15. The transportation cost of different areas of the state/nation
16. The need for affordable and energy efficient housing in rural villages in Alaska.

Alaska is Dramatically Different From the Lower 48

1. Alaska tribal entities exhibit significant differences when compared to tribes in the Lower 48. This study will not be used to provide regional information but we are very interested in capturing the very real need here.
2. Alaska is unique and has many challenges; should not be construed to be like Lower 48 reservation tribes.
3. The State of Alaska Native housing needs are different compared to Lower 48 because of the distance in transportation and materials to construct the houses.
4. Alaska is so different from the Lower 48.

The Importance of Portraying Alaska Accurately

1. The data cannot be misleading.
2. The study should not be used to address Indian Housing Block Grant Formula issues if the data for Alaska is less credible than the data for other regions.
3. The effect this survey will have in continuing an historical understatement of Alaska housing needs in the statistical analysis of the household surveys.
4. It does not represent all of the issues facing our housing needs in Indian Country.
5. (1) Take the time to do it right, (2) Alaska needs a separate instrument.
6. Use the correct census data.
7. Asking questions that make sense to the region you live in.
8. Determining what best represents the people or customers in your survey project.
9. Gather as much information as possible from interested homebuyers.
10. Make sure that the questions refer specifically to affected area and have sufficient funds to help support the projects.
11. Make sure the survey is done so it is equal to what is gathered in the Lower 48.
12. (1) Every village and housing authority must have representation in the survey process (have a voice/be surveyed), (2) cannot be part of formula!

13. Make it easily understandable, use simple language, and know your target audience.
14. Adhering to statistical, quantifiable paradigm.
15. To accurately determine the needs of all of Alaska.
16. Accurately portraying our needs is of utmost importance.
17. Make certain questions asked are not just in the negative or have negative multiple choice answers (as was common in the '96 surveys) and make certain data is offset by accomplishments of tribal housing.
18. To be truthful and accurate and do not offend anyone you are surveying. Please ask if it is okay to ask this question because some may be embarrassed.
19. To work with accurate information that was pointed out during the sessions.
20. How to achieve more representation for Alaska in the sampling to achieve reliable results for our area.
21. Do a meaningful sampling of Alaska's tribes. The state is huge and the tribal communities are very different in relation to housing conditions and needs.
22. There is room for possibilities to make it better.
23. Alaska cannot be surveyed the same way as the Lower 48 if HUD wants to get an accurate assessment of needs in Alaska.
24. How you portray Alaska Natives in your executive summary will influence the decision-makers for years to come.
25. Planning and design: assessment of land needs where housing will be built in Alaska.
26. NAHASDA housing needs to improve the Housing Authorities and use Alaska Native companies.

The People of Alaska

1. Ask for help from the people who understand this best, the tribal members.
2. As much as possible, gain buy-in from the people for household surveys by explaining the purpose and limits of survey. They need to know it will benefit the community to participate.
3. The people in rural Alaska.
4. Listen and respond appropriately.

5. Respect.
6. Remain engaged with tribes and TDHEs through the process and send to Alaska delegation.
7. Listen to Alaskans.
8. Learn to communicate with a native culture on their terms in order to get the information you need and that will get you the results you are trying to accomplish.

AGENDA
Alaska Housing Needs Outreach Session
March 23 – 24, 2011

Day 1 – Introduction Plenary Session, March 23

8:30 – 8:35 AM	Initial Greeting by Bill Zachares, Administrator, HUD Alaska Office of Native American Programs
8:35 – 8:45 AM	Invocation by Mark Charlie, Deputy Director, AVCP Regional Housing Authority and Color Guard Presentation by Diamond High School Junior ROTC
8:45– 8:55 AM	Welcoming Remarks by Colleen Bickford, Anchorage Field Office Director
8:55 – 9:10 AM	Welcoming Remarks by Frank Fox, President, Native Village of Kwinhagak
9:10 – 9:20 AM	Introductory Remarks by Rodger Boyd, Deputy Assistant Secretary, HUD Office of Native American Programs
9:20 – 9:35 AM	Introductory Remarks by Deborah Hernandez, General Deputy Assistant Secretary, HUD Office of Public and Indian Housing
9:35 – 9:45 AM	Day I “Road Map” by Lead Facilitator, Chuck Johnson
9:45 – 10:50 AM	Presentation and Listening Session on HUD’s Native American, Alaskan Native and Native Hawaiian Housing Needs Assessment by Jennifer Stoloff, PhD, Social Science Analyst, 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 – 11:25 AM	Explanation of facilitation process and “product” by facilitators
11:25 – 12:30 PM	Group participants begin prioritization of housing needs
12:30 – 1:30 PM	Lunch

Continue Breakout Sessions

1:30 – 2:40 PM	Participants discussion key housing needs, issues and barriers
2:40 – 2:50 PM	Break

Continue Breakout Sessions

2:50 – 4:00 PM	Participants finalize key housing needs, issues and barriers
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Day 1 – Second Plenary Session

4:00 - 5:00 PM	Representative from each work group presents on key housing needs
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AGENDA
Alaska Housing Needs Outreach Session
March 23 – 24, 2011

Day 2 – Introductory Plenary Session, March 24

8:30 – 8:45 AM Lead facilitator presents common themes from Day I and provides “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

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 four groups to review questions from 1996 Housing Needs Assessment

2:30 – 2:45 PM Break

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

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

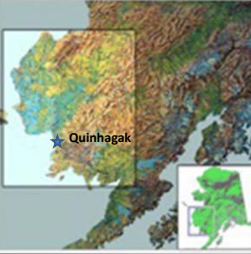

Day 2 – Close Out Session

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

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

Sustainable Community Development & Infrastructure
Today's Progress for the Future
Frank Fox and Patrick Cleveland, Native Village of Kwinhagak

- Region: SW Alaska, AVCP/CALISTA Region, Kuskokwim Bay
- Quinhagak, AK

Native Village of Kwinhagak
(www.kwinhagak.org)
(907) 556-8165 (907) 556-8166 fax

TRIBAL COUNCIL

- Frank Fox, President
- Joshua Cleveland, Vice-President
- Annie Cleveland, Secretary
- Fannie Moore
- Paul Beebe
- Fannie Hernandez
- Moses Guest
- Felipe Hernandez III, Tribal Administrator (fhernandez3@gmail.com)

HOUSING COMMITTEE


- Frank Fox, Chair
- Annie Cleveland, Vice-Chair
- Carl Cleveland, Secretary
- John Sharp
- Walter Hill
- Patrick Cleveland, Director (patrickc.nvk@gmail.com)
- Minnie Mark, Assistant (mmark8017@gmail.com)

Sustainability: Unity in Governance

- Quinhagak MOA Enables City and Tribe to pool their resources
- But Tribal Jurisdiction still not-well defined

Joint Muni-Tribal General Fund Budget

The FY2011 General Fund Consolidated Budget for Municipal and Tribal General Services is a collaborative effort between the City and Tribe. By consolidating administrative services, the City and Tribe have not only enabled the City to utilize some of its discretionary funds towards funding critically needed services in the community, but have also saved the City and Tribe in excess of \$3 million. Special thanks to the City of Quinhagak for funding major projects in the Wastewater and Water/Sewer Categories. Funds from both entities are credited at the priority of meeting their own general services needs, with the assistance of the Alaska Rural Utility Cooperative, beginning with improved billing, early in 2010, and concluding with a takeover of operations in 2011.

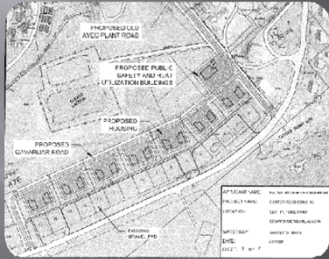


Sustainability: Community Planning

- Requires multi-agency solutions such as the Kwinhagak Work-Group
- Requires locally driven community and land use plans to guide development



Sustainability: Efficient Permitting & Centralized Devpt.



Sustainability: Site Control & Land

- ❑ ANCSA stripped land title from Tribes
- ❑ BIA Land Transactions extremely time-consuming
- ❑ Site control often not properly recorded OR surveyed
- ❑ In Quinhagak, 1/3 of the village proper was deed to the Moravian Church decades ago

Sustainability: Sanitation Facilities (Water/Sewer)

- ❑ 8 Service Areas Planned, 150+ households required to operate sustainably per business plan
- ❑ Less than 1/2 currently online
- ❑ ARUC processing billing
- ❑ Tribe & City are subsidizing the system in excess of \$100,000 locally until system can be sustaining or until ARUC takes over
- ❑ Need for interim funding to ramp up systems (i.e. through ARUC)

Sustainability: Affordable Housing

- ❑ More than 100 homes needed
- ❑ Affordable mortgages a challenge to implement; without a stronger support network
- ❑ Government programs don't always work in Alaska (i.e. HUD Healthy Homes funding vs. San Diego)



Major Findings

Overcrowding: The number of new families with children is rising each year with no new construction being done independently. They are raising their children in houses they grew up in, and in some cases with other siblings raising their own family in the same house. This demand has become nearly insurmountable for the Tribe to meet on its own

Mold and Mildew: Previously constructed homes completed with no ventilation systems, rehab that wasn't done properly, no maintenance being done to clean the walls & ceiling, more people living in the houses, cooking, etc., all presenting an ideal environment for mold and mildew to grow at a rapid pace



Major Findings: cont.

Moisture and Humidity: Our Village is situated on the Kuskokwim Bay with humid environment that averages 22 inches of precipitation in the summers, substandard material used that retains moisture which eventually transfers to the wall studs, insulation, joists, etc. leading to accelerated deterioration



Aging housing stock: with very little new construction going on independently, some houses that were constructed in the 50's/60's are still being used. These houses have become very energy inefficient, undersized in most cases, structurally unsound, very costly to renovate / weatherize, etc.

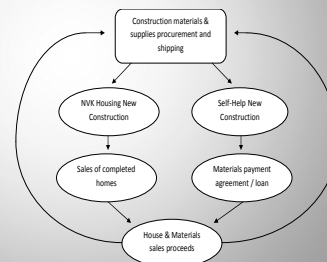


Success stories

- **Formed Kwinhagak Workgroup:** The emergency disaster declaration on 30% of our existing housing stock has led to the formation of the workgroup by the urging of Senator Begich. HUD has been the coordinator and identified many avenues and options to choose from in order to meet the 6 goals set by NVK and the 18 member workgroup.
- **Support and Cohesiveness:** The Community has rendered full support to the direction the Tribe has wished to take to address the various housing needs of the families. The Housing Dept. fully understands the Tribe's direction and has employed many agencies and organizations to make maximum headway into our efforts.

Model Approaches, Actions Taken

- **Title VI Loan:** NVK has taken advantage of this opportunity to borrow five years worth of its IHBG for new construction (by contractors) of seven new and energy efficient houses
- **Loan Proceeds Revolving Loan Formation:** With the sale of the houses, our Housing Committee recommended to the Council to form a revolving loan that will enable families to participate in the construction and purchase of the units that suit their individual needs



Model Approaches, Actions Taken: cont.

- Demolition and Replacement of Old Homes:** We have submitted a proposal that would enable NVK to purchase and demolish the houses that are part of the disaster declaration, and prepare the sites for new construction. These sites already have access to roads, electric and water/sewer systems



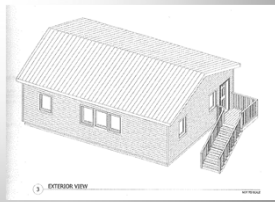
Model Approaches, Actions Taken: cont.

- Prototype Design & Construction:** NVK teamed up with the Cold Climate Housing Research Center to design and provide firsthand instructions on the construction a home that is suited to withstand Quinhagak's environment, be energy efficient, easy to build and very affordable. As the result of the planning and design with the membership's participation, an 'octagonal' house was designed and constructed with materials that will not rot, relatively inexpensive to procure and ship, and very easy to build, and is showing to be very energy efficient using only 10 gallons per month from Oct – Dec 2010.



Model Approaches, Actions Taken: cont.

Self-Help Design: Using basically the same materials of the Prototype design, CCHRC has made preliminary designs that will replace the houses affected by the disaster declaration using the existing pilings that will not be removed. The concept will allow the participating families to only purchase and ship the materials with NVK's assistance, and partake in the actual construction of their home with little supervision (sweat equity).



Sustainability: Reducing Costs of Energy (50k gallons saved)



Sustainability: Human Capacity & Education

- ❑ Quinhagak: more than 20 youth interested in pursuing college/higher education
- ❑ Tribe lacks sufficient resources to assist all with skyrocketing higher education costs



Sustainability: Human Capacity & Education (Continued)

- ❑ Despite challenges getting tribal members trained/certified NVK has retained over the years a cadre of tribal professionals that have helped the Tribe to grow
- ❑ Annual audits of literally millions of dollars have demonstrated a high level of accountability and compliance by local Finance staff

Sustainability: Local employment

Native Village of Kwinhagak /City of Quinhagak employs 84 year round employees for an annual payroll of approximately \$1.3 million dollars. Grant funded projects for seasonal construction & employment were not included in this figure.

Kuinerrarmiut Elitnaurviat has 44 certified and classified employees with a 9-month school year; August thru May. Payroll figures were not available, but the school has historically paid higher local wages (not considering the seasonal contractors).

Qanirtuq, Inc. employs an average of 35 workers annually with over \$500,000 payroll throughout the year. This is not including any dividends the Corporation pays out.

Coastal Villages Seafood's Quinhagak processing plant used to have up to 160 seasonal employees for a 4 month payroll of over \$1.1 million dollars. The new plant in Platinum has forced the Quinhagak plant to close forcing a brunt of the local summer economy from employees purchases and the plant's fuel purchases out of Quinhagak

Sustainability: Climate Change Village Clinic Foundation Failing



2009: Fuel Barge Stranded in Kanektok River (Quinhagak)



CONCLUSION / KEYS TO SUCCESS

- Have to understand the past vs. current community needs in order to progress successfully
- Effective communication of plans to the community / families
- Unified support of all local entities AND residents
- Planning most efficient use of funding and EXECUTING
- Progress is being made in planning and development because the Tribe has chosen to be proactive...shape your own future!

Community Wellness

The difference a "home" can make...



1. Who is essential to your community?
2. What environment would attract and retain them in your community?
3. What outcome would stabilize or transform your community for social well-being and economic opportunity?
4. What resources or capacity do you need to get there?
5. How would you define success for your community?
6. How can housing support your definition for success for your community?

PROMOTING INDEPENDENCE THROUGH HOUSING



Cook Inlet Housing

Creating housing opportunities that empower our people and build our community



PROMOTING INDEPENDENCE THROUGH HOUSING



Where to Begin?



PROMOTING INDEPENDENCE THROUGH HOUSING



Neighborhood Revitalization

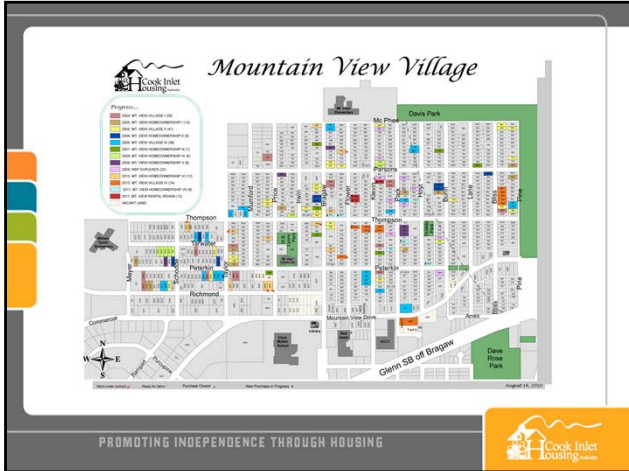
A Neighborhood of Choice

- ↑ Owner-occupied Housing
- ↑ Jobs and Economic Opportunity
- ↑ Quality of the Housing Stock
- ↑ Long-Term Housing Affordability
- ↑ Private & Other Community Investment
- ↑ Low Maintenance Cost-Effective "Green" Design
- ↑ Affordable Housing Opportunities
- ↓ Transiency/Absenteeism in Schools
- ↓ Absentee Landlords
- ↓ Reduction in Crime



PROMOTING INDEPENDENCE THROUGH HOUSING





Green Building Benefits

- Moisture Management
- Improved indoor air quality
- Heat Recovery Ventilators
- Conservation of water and energy
- High Performance Windows
- Reduced long term maintenance costs
- Resource efficient plumbing
- Reduced replacement costs
- Indirect Water Heaters
- Reduced cost of water heating
- Resource efficient Building Insulation
- Reduced construction cost for tight sized homes
- Resource efficient Building Products
- Controlled indoor moisture extends the life of the home
 - Recycled content and engineered wood products
- Energy Star appliances

★ **High Energy Efficiency** = total monthly out of pocket costs for low income residents

★ **CIHA homes are 5 Star Plus Energy rated**

CERTIFIED GREEN PROFESSIONAL™

ENERGY STAR

PROMOTING INDEPENDENCE THROUGH HOUSING

Thinking Outside the Box



LAW ENFORCEMENT PROFESSIONALS HOMEBUYER ASSISTANCE PROGRAM

New construction homeownership opportunities
in Anchorage for law enforcement professionals.

Special homebuyer assistance for Law Enforcement
Professionals

2nd mortgage at zero percent interest

PROMOTING INDEPENDENCE THROUGH HOUSING



Beyond Housing



PROMOTING INDEPENDENCE THROUGH HOUSING



Partnership is Powerful



PROMOTING INDEPENDENCE THROUGH HOUSING



Our Work Continues



Sources of Financing for Mountain View:

- CIHA NAHASDA Funds
- NAHASDA ARRA Formula
- NAHASDA ARRA Competitive
- LIHFC Equity Private Investors
- HUD Neighborhood Stabilization Grant (NSP)
- CIHA Funds
- AHFC Development Loans
- AHFC Supplemental Grant Program
- MOR HOME Funds
- Rasmussen Foundation Grant
- Federal EDI Funds
- Homeowner Financing

PROMOTING INDEPENDENCE THROUGH HOUSING



The "View" is Gettin' Good!



PROMOTING INDEPENDENCE THROUGH HOUSING



Rose's Story




PROMOTING INDEPENDENCE THROUGH HOUSING




Community Wellness

The difference a "home" can make...



1. Who is essential to your community?
2. What environment would attract and retain them in your community?
3. What outcome would stabilize or transform your community for social well-being and economic opportunity?
4. What resources or capacity do you need to get there?
5. How would you define success for your community?
6. How can housing support your definition for success for your community?

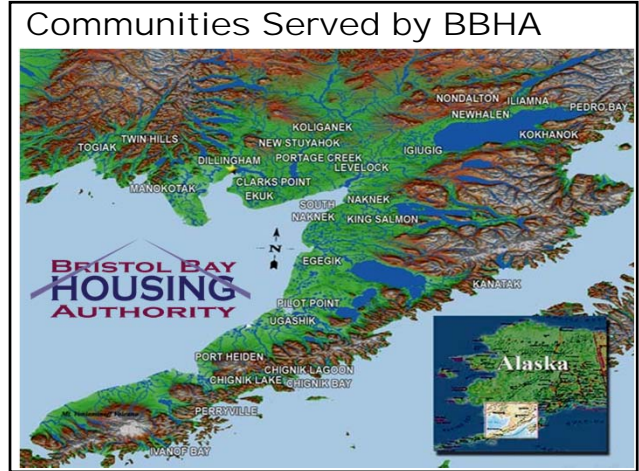
PROMOTING INDEPENDENCE THROUGH HOUSING



BRISTOL BAY HOUSING AUTHORITY

Leveraging Funding & Finance Breakout Session

Dave McClure
BBHA Exec. Director
Dillingham, Alaska
bbha@bbha.org



Southwest Alaska Housing Needs

Sources: the 2000 U.S. Census, the 1995 Community Database of the Alaska Department of Community and Regional Affairs (DCRA), and statistics compiled by BBHA staff.

	Bristol Bay Borough	Lake & Peninsula Borough	Dillingham Census Area	TOTAL
Alaska Native Households	221	468	1162	1851 Households
Elderly	4 1.8%	66 14.2%	159 13.7%	229 12.4%
Low Income	82 37.1%	229 48.9%	511 44%	822 44.4%
Substandard	4 1.8%	66 14.2%	217 18.7%	287 15.5%
Overcrowded	2 0.9%	34 7.3%	119 10.2%	155 8.4%
Rent > 30% of Income	14 6.3%	24 5.1%	93 8.0%	111 6.0%

Existing Housing Stock 12/31/2010

Mutual Help & Low Rent			NAHASDA, USDA, 202 & AHFC LIHTC Units	
Mutual Help	Low Rent	Units Conveyed	NAH Units	Rental Units
432	57	278	86	126

TOTAL HOUSING UNITS	
Houses	518
Apartments	212
TOTAL	730

BRISTOL BAY HOUSING AUTHORITY

1998-2010 NAHASDA & Other Leveraged Funding

	NAHASDA	Leveraged	Total
1998	4,836,255	6,859,206	11,695,461
1999	4,995,707	5,679,670	10,675,377
2000	5,225,947	2,336,075	7,562,022
2001	4,303,901	1,610,395	5,914,296
2002	5,346,289	1,511,576	6,857,865
2003	5,757,378	1,530,973	7,288,351
2004	6,018,082	3,848,058	9,866,140
2005	5,550,600	7,738,748	13,289,348
2006	5,439,936	6,669,128	12,109,064
2007	5,423,186	1,237,000	6,660,186
2008	7,570,179	6,223,847	13,794,026
2009	5,462,041	5,900,000	11,362,041
2010	5,962,606	5,516,000	11,478,606
Total	71,892,107	56,660,676	128,552,783
13 yr average	5,530,162	4,358,514	9,888,676
%	56%	44%	100%

Leveraged Funds include financing provided by:
Alaska Housing Finance Corporation; HUD Section 202 Senior; USDA Rural Housing; Low Income Housing Tax Credits (AHFC LIHTC Program); HUD Indian Community Development Block Grant; HUD Rural Housing & Economic Development Program; US Dept. of Commerce Economic Development Administration; Alaska Mental Health Trust; Federal Home Loan Bank of Cincinnati; and the Federal Home Loan Bank of Seattle.

BRISTOL BAY HOUSING AUTHORITY

Marrulut Eniit Assisted Living Facility



'Grandma's House' (2000)
(Land Donations from the City of Dillingham and Choggiung Ltd.)

Funding


AHFC Grant.....	\$900,645
HUD/ICDBG – Curyung Village Council.....	500,000
HUD/ICDBG – Ekuk Village Council.....	500,000
State of Alaska Mental Health.....	250,000
FHLB.....	48,000
TOTAL FUNDING	\$2,198,645

BRISTOL BAY HOUSING AUTHORITY

New Stuyahok Senior Housing

'Qiivualria'

5 units
2005



Funding

Sponsor Contribution.....	\$ 4,279
HUD 202 Grant.....	855,800
AHFC Grant.....	20,000
AHFC Grant.....	991,000
TOTAL FUNDING	\$1,871,079

BRISTOL BAY HOUSING AUTHORITY



Togiak Senior Housing




'Tuyuryarmiat Tegganritta Eniit'









Funding (2010)


Sponsor Contribution.....	\$ 10,100
HUD 202 Grant.....	1,002,900
Denali/AHFC Grant.....	994,221
AHFC Senior Grant.....	399,779
TOTAL FUNDING	\$2,407,000

 Low Income Housing Tax Credit Projects	
	
Forest View Apartments	\$3,891,819
Taiga View Apartments	\$2,828,458
Southwest Elders Home	\$2,027,527
Muklung Manor Apartments	\$3,212,817
Manokotak View Apartments	\$4,896,946
Togiak View Apartments	\$4,996,999
TOTAL FUNDING	\$21,854,556


 Forest View Apartments 	
Dillingham 1997 24 units	
	
Funding	
Limited Partner Contribution.....	\$1,950,000
FHLB-AHP Grant	48,000
Home Grant.....	851,200
Loan – Deferred Developers Fee.....	138,619
Loan (Alaska Housing Finance Corp.).....	553,000
Loan (Alaska Housing Finance Corp.).....	351,000
TOTAL FUNDING	\$3,891,819

 Taiga View Apartments 	
King Salmon & South Naknek 1999 16 units	
	
Funding	
General Partner Contribution.....	\$ 115,000
Limited Partner Contribution.....	1,494,808
Home Grant.....	718,650
Loan (Alaska Housing Finance Corp.).....	300,000
Loan (Alaska Housing Finance Corp.).....	200,000
TOTAL FUNDING	\$2,828,458

 Southwest Elders Home 	
Naknek 1999 10 units	
	
Funding	
General Partner Contribution.....	\$ 53,000
Limited Partner Contribution.....	476,517
AHFC Grant.....	314,228
Home Grant.....	48,000
Loan Home.....	385,772
Loan (USDA-515 Program).....	750,000
TOTAL FUNDING	\$2,027,517

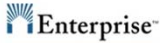
BRISTOL BAY HOUSING AUTHORITY **Muklung Manor Apts.** 

Dillingham
2001
16 units





Funding

General Partner Contribution.....	...\$120,000
Limited Partner Contribution.....	1,067,817
Loan Home.....	675,000
<u>Loan (USDA-515 Program).....</u>	<u>1,350,000</u>
TOTAL FUNDING	\$3,212,817

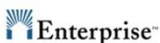
BRISTOL BAY HOUSING AUTHORITY **Manokotak View Apts.** 

Manokotak 2006 12 units





Funding

General Partner Contribution.....	...\$307,696
Limited Partner Contribution.....	3,778,250
AHFC Grant.....	449,267
AHFC Loan.....	151,773
<u>AHFC Loan.....</u>	<u>210,000</u>
TOTAL FUNDING	\$4,896,946

BRISTOL BAY HOUSING AUTHORITY **Togiak View Apartments** 



Togiak
2005
16 units



Funding

General Partner Contribution.....	...\$529,424
Limited Partner Contribution.....	3,792,575
<u>Loan Home.....</u>	<u>675,000</u>
TOTAL FUNDING	\$4,996,999


BRISTOL BAY HOUSING AUTHORITY **SAVEC Southwest Alaska Vocational Education Center (2001)**

Funding

HUD RHED Grant.....	...\$2,000,000
EDA Grant.....	1,200,000
USDA Grant.....	750,000
<u>Local Contributions.....</u>	<u>933,200</u>
TOTAL FUNDING	\$4,833,200


BRISTOL BAY HOUSING AUTHORITY Title VI Projects



Dillingham	\$3,605,607
Kokhanok	\$1,191,600
New Stuyahok	\$3,444,000
TOTAL FUNDING	\$8,241,207

BRISTOL BAY HOUSING AUTHORITY Dillingham Title VI


11 units 2002



Funding

NAHASDA IHBG.....	\$1,347,817
AHFC Grant.....	618,550
HUD Title VI Loan.....	500,000
NAHASDA IHBG Interest Income.....	14,440
<u>Proceeds From Sales of Homes.....</u>	<u>1,124,800</u>
TOTAL FUNDING	\$3,605,607

BRISTOL BAY HOUSING AUTHORITY Kokhanok Title VI



Funding 3 units 2009

NAHASDA IHBG.....	\$140,000
AHFC Grant.....	191,600
HUD Title VI Loan.....	270,000
HUD ICDBG	500,000
<u>ANTHC.....</u>	<u>90,000</u>
TOTAL FUNDING	\$1,191,600

BRISTOL BAY HOUSING AUTHORITY New Stuyahok Title VI



Funding 2007 10 units

NAHASDA IHBG.....	\$1,870,000
HUD ICDBG.....	500,000
AHFC Grant.....	574,000
<u>HUD Title VI Loan.....</u>	<u>500,000</u>
TOTAL FUNDING	\$3,444,000

BRISTOL BAY HOUSING AUTHORITY

Housing Management: Barriers and Problems Encountered

AHFC - LIHTC Audits - detailed IRS 8823 (Refer to audit guide)

Income certification

- financial consequences for over income errors, lack of records 1st year
- conflicts with other sources of funding may require duplicate/dual TIC (Tenant Income Certs)
- more detailed and many forms (more than 35 potential forms for intake)

Detailed Annual reporting, cumulative since project inception, reporting to Limited partners, tight deadlines on partnership tax forms and audit

HUD 202 Senior Projects

Byzantine / Labyrinth Computer systems

- 2530's - management and board clearance
- EIV - Employment Income Verification

USDA 515 Projects

- MINC computer system is excellent / Income matching
- Newly over income family must move out at end of lease or 30 days

**Low Income Housing Tax Credit (LIHTC) Program
Alaska Housing Finance Corporation - Internal Audit Department
Owner Compliance Forms - Table of Contents**

- TC-0001 Unit History/Status Report
- TC-0001(9) Unit History/Status Report Completion Instructions
- TC-0002 Owner's Certificate of Continuing Program Compliance
- TC-0003 Tenant Income Certification (TIC) + Instructions
- TC-0003R 100% LIHTC Property Tenant Income Self Recertification + Instructions
- TC-0003R (90/100%) LIHTC Owner's Recertification Waiver Agreement Form
- TC-0004 100% LIHTC Property Recertification Waiver Policy
- TC-0004 Tenant Income Certification Questionnaire
- TC-0005 Other Asset Verification
- TC-0006 Investment (Annuity) Verification
- TC-0007 Self-Employment Certification
- TC-0008 Non-Employed Status Certification
- TC-0009 Employment Verification
- TC-0010 Student Certification
- TC-0011 Student Verification
- TC-0012 Clarification Statement
- TC-0013 Verification of Recurring Gift
- TC-0014 Under \$5,000 Asset Certification
- TC-0015 Alaska Permanent Fund Dividend Certification
- TC-0016 Certification of Zero Income
- TC-0017 Verification of Public Assistance
- TC-0018 Verification of Disability Benefits
- TC-0019 Verification of V.A. Benefits
- TC-0020 Verification of Women's Compensation
- TC-0021 Verification of Military Pay
- TC-0022 Tip Income Affidavit
- TC-0023 Verification of Social Security Benefits
- TC-0024 Verification of Termination of Employment
- TC-0025 Verification of Pension Benefits (Retirement)
- TC-0026 Verification of Stocks and Bonds
- TC-0027 Verification of Native Dividends
- TC-0028 Verification of Real Estate Value
- TC-0029 Verification of Assets
- TC-0030 Verification of Trust Account
- TC-0031 Verification of Senior Care
- TC-0032 Certification of Marital Separation
- TC-0033 Income Calculation Worksheet
- TC-0034 Foster Care Verification
- TC-0035 Verification of Child Support
- TC-0036 Child Support Certification
- TC-0037 Future Use

BRISTOL BAY HOUSING AUTHORITY

Financial Management: Barriers & Problems Encountered

ALL -

- Requires additional individual audits, sets of accounting records
- Working Capital cash requirements - slim budgets, A/Rs, reserves
- Vacancies have significant impact on cash flow - no occupancy - no subsidy
- labor rates for projects - same as NAHASDA or Davis Bacon, or less ?
- need to know regulations, all programs different, open to non-natives

AHFC - LIHTC IRS 8823 Errors (Refer to audit guide)

- potential financial consequences (retain tax/legal experts)
- Utility Allowance calculations must be done annually
- Calculate rent limits each year (LIHTC and HOME)

HUD 202 Senior Projects

- Online financial reporting (more intensive than others - A133 audit input)
- Tightly controlled budget approval, 90 days prior, 120 with rent change
- initial financial reporting monthly (on HUD forms) - reserve requirements

USDA 515 Projects

- Online financial reporting
- Tightly controlled budget approval, 60 days prior, 90 with rent change

BRISTOL BAY HOUSING AUTHORITY

Benefits

ALL -

- Housing for our residents
- Capital assets from Non-NAHASDA sources

AHFC LIHTC

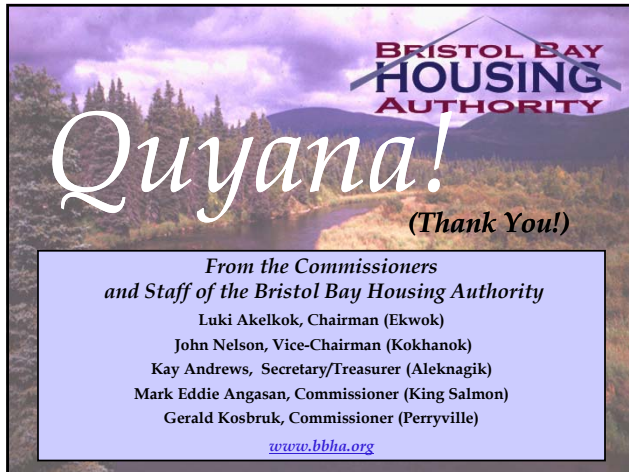
- Limited Partner steps out at 15 years (or at 11, with guarantees)
- Excellent support staff (Internal audit), willing to work with you

HUD 202 Senior Projects

- Non-NAHASDA subsidy provided
- Excellent support staff at Anchorage HUD office

USDA 515 Projects

- Non-NAHASDA subsidy provided
- Excellent support staff at Palmer (& Dillingham) Offices



SUMMARY & VISION



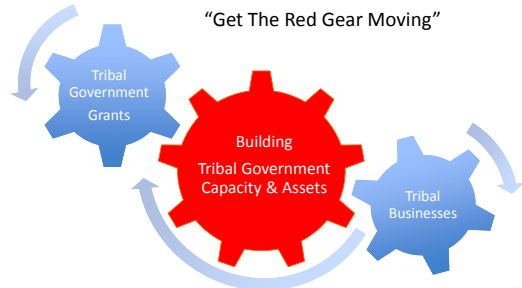
Aleut Community of St. Paul – Tribal Government	
Population	461
Average Annual IHBG	\$300,000
2010 Budget	\$4,500,000
Employees	39

“We Are In Control of Our Own Destiny”

• We have active and involved council members providing strong leadership • We have the capacity and resources to realize our vision • We will manage the ecosystem around us maintaining a healthy subsistence way of life • We will have a motivated, inspired and innovative workforce • We will expand and improve upon our membership and community services • We will be enriched with knowledge, art, language and culture • Our members are self sufficient and globally integrated • We will have communities that are happy and healthy with a high standard of living •



TRIBAL ECONOMIC DEVELOPMENT MODEL



ECONOMIC DEVELOPMENT STRATEGY

1. Acquire 93-638 Formula Grants

2. Build Core Capacity

3. Expand via Competitive Grants

4. Access Capital Markets

5. Build Tribal Assets

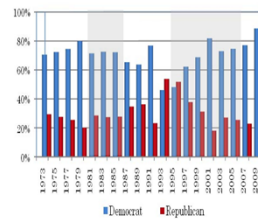
6. Pursue New Business

7. Repeat Steps 2-6



1 – ACQUIRED SELF-DETERMINATION FORMULA AND “93-638” GRANTS

Support in the U.S. Congress for Improving American Indian Social Conditions, 1973-2010

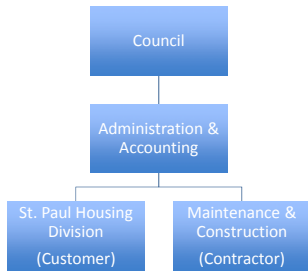


Note: “Support” is measured as the frequency of sponsorship of legislation on American Indian social conditions. Republican majority in Senate, 1981-86; Republican majority in both Houses, 1986-2006; otherwise Democrat control of both Houses.

- BIA 577
- BIA JOM
- BIA IRR Roads
- BIA Tribal Shares
- EPA IGAP
- ANA Alaska SEDS
- HUD NAHASDA IHBG



ST. PAUL HOUSING STRUCTURAL DECISIONS

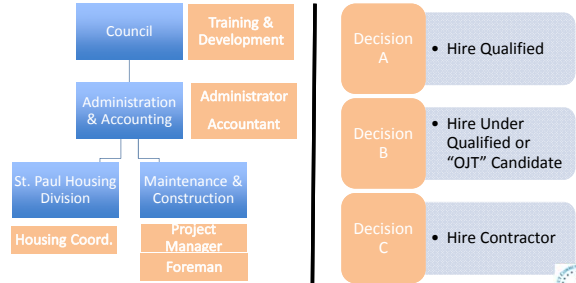


- Separated Functions
- Simulated Contractor-Customer Relationship
- Force Account Work
- Simple Housing Plan



2 - CAPACITY BUILDING DECISIONS

"Finding the Right Match when Hiring:
 Prioritizing Organizational and Individual Needs relative to Desired Outcomes"

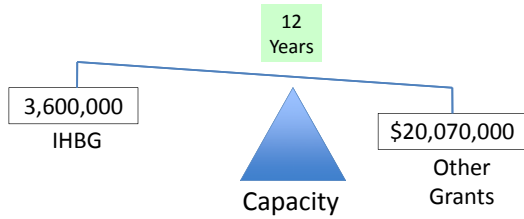


- Decision A • Hire Qualified
- Decision B • Hire Under Qualified or "OJT" Candidate
- Decision C • Hire Contractor



3 - CAPACITY LEVERAGING INTO GRANTS (MATCH & MODEL PROGRAMS)

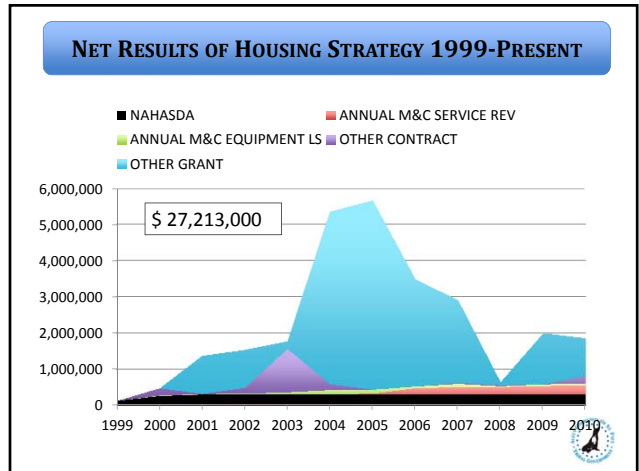
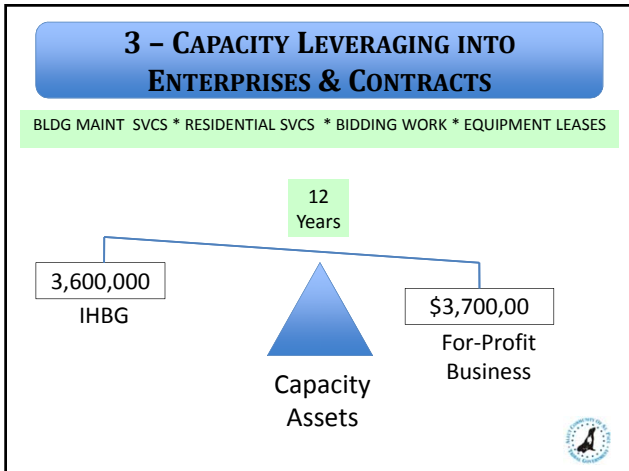
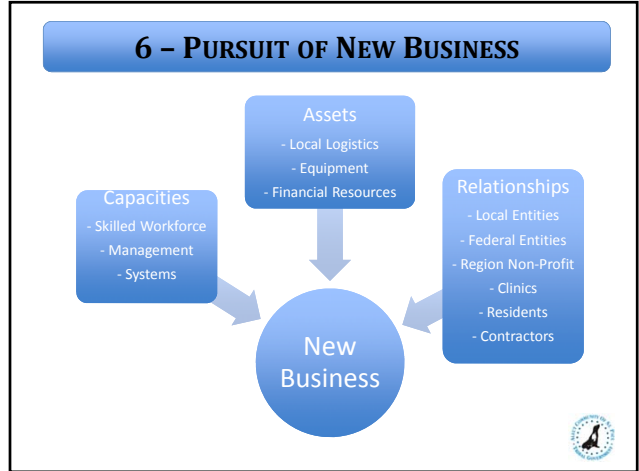
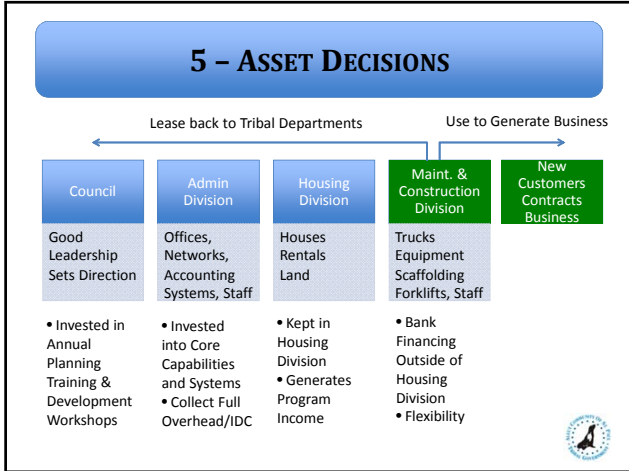
ICDBG * RHED * BIA HIP * USDA * ACDC * IHS * DENALI * DOE

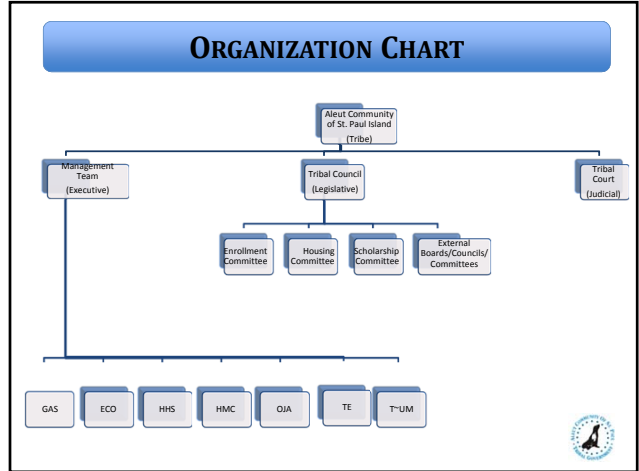
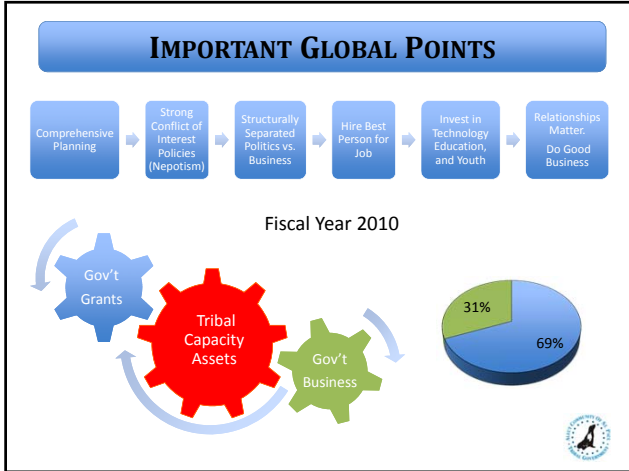


4 - USE OF CAPITAL MARKETS

- Avoided Loans Within Housing Division
- Used Loans for Equipment Acquisition in M&C Enterprise Fund
- Established Line of Credit to Increase Working Capital
- Reserved Loans for New Business Acquisition







ANNUAL SERVICE CONTRACTS	DESCRIPTION	APPROXIMATE \$
St. Paul Health Center	Commercial Facility Maintenance w/ Janitorial (clinic)	250,000
St. Paul Health Center	Commercial Snow Removal	7,000
Regional Housing Authority	Commercial Snow Removal	3,000
Alaska Commercial Company	Commercial Snow Removal	3,000
National Marine Fisheries Service	Commercial Snow Removal	3,000
HC Enterprise Equipment Rentals	Equipment Rentals (trucks, forklifts, skid steer, loader)	60,000
Annual Recurring Total		326,000
CONSTRUCTION CONTACTS	DESCRIPTION	APPROXIMATE \$
Village Corporation	Weatherization, Roof, & Windows	26,000
School District	Weatherization, Roof, & Windows	29,000
National Ocean & Atmospheric Administration	Weatherization, Roof	30,000
National Marine Fisheries Service	Weatherization, Roof	160,000
United States Post Office	Remodel, Weatherization, Windows, Doors	100,000
Indian Health Service	Fire and Safety Upgrades I	70,000
Indian Health Service	Fire and Safety Upgrades II	160,000
Indian Health Service	Fire and Safety Upgrades III	1,100,000
NOAA (Thru Subcontract)	Repair Observation Cat Walks & Seal Pedestals	190,000
Regional Non-Profit	Remodel Headstart Facility	100,000
Village Corporation	Build Shelter for Wimax Station	13,000
Total (1999-Present)		1,978,000
GRANTS	DESCRIPTION	APPROXIMATE \$
Indian Health Service	New St. Paul Health Center & Staff Quarters	14,200,000
Denali Commission (plus others)	New Tribal Government Office & Retail Complex	2,100,000
HUD ICDBG	Windows, roofs, Doors, Heating Systems	500,000
HUD ICDBG	Windows, roofs, Doors, Heating Systems	600,000
HUD RHED	Rehab 4 Homes	300,000
BIA HIP	Build 1 Home	167,000
HUD Stimulus	Sliding for 5 Homes	112,000
HUD Stimulus	Windows, Roofs, Doors, Heating Systems	1,000,000
HUD Stimulus	3 Duplexes	1,000,000
Denali Training	Carpentry Apprentice Program	45,000
Denali Training	Carpentry Apprentice Program	45,000
Total (1999-Present)		20,069,000

Creating Energy Programs for Community Sustainability

"Promoting and advancing the development of healthy, durable, and sustainable shelter for Alaskans and other Circumpolar people."

Research • Innovation • Education



COLD CLIMATE HOUSING RESEARCH CENTER
CCHRC



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Indigenous Wisdom for our dilemma in time
FIRST NEEDS

- Water
- Food
- Shelter




Fotbom, University of Alaska, Fairbanks

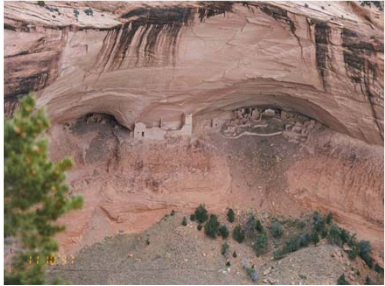
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Indigenous Wisdom for our dilemma in time
TOO MANY RABBITS

- 1830 to reach 1 billion
- 1950 to reach 4 billion
- 2006 to reach 8 billion






Nature will prevail

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Indigenous Wisdom for our dilemma in time

RESPONSIBILITY

- Sustainability
- Respect
- Community

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The Changing Arctic

The Polar Regions are experiencing climate change at a speed and scale unmatched in the inhabited world. Currently, 184 Alaskan communities are classified as 'threatened' by erosion due to changing weather patterns, and five are classified as 'imminently threatened'.¹

The GAO report to Congress, 2003

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The Changing Arctic

- Physical Environment
- Economic Environment

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The Changing Arctic

- Cultural Environment
- Political Environment

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Together – We can meet our Challenges

- People of the North are creative, skillful . . . and tough
 - First pioneers who came across the Bering Straits
 - Newer pioneers, the immigrants who moved West and then came North
 - Alaskans are leaders in innovation


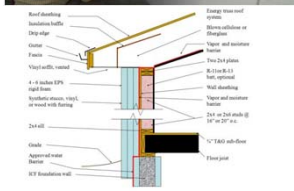



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Efficiency and Conservation First

Existing Buildings

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Efficiency and Conservation First

New Buildings

Designed and Built for Less to Use Less

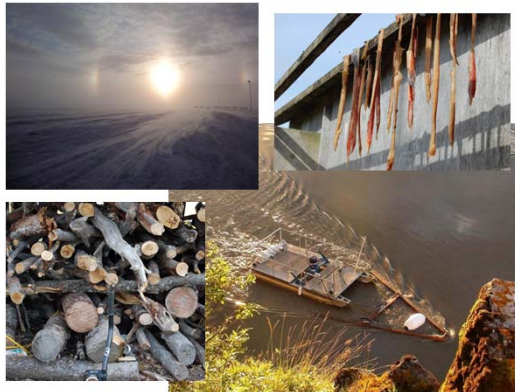


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Size for Reduced Demand

Use Local Resources



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Size for Reduced Demand

Use Local Renewable Resources

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Build what you can afford– Use Available Resources

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Successes

Anaktuvuk Pass

"We need housing. Our young people have no place to live."
George Paneak, (1950-2009) Former Mayor of Anaktuvuk Pass

Design Challenges

- 16,000 HDD
- Electricity \$.60/kWh
- Heating Oil \$8/gallon
- 800-1,400 gallons/yr.
- Infrastructure
- Very high building costs
- Cultural disconnect

Construction Outcomes

- Significant reduction in cost
- Modeled 127 gallons/yr.
- Completed in four weeks
- 28,000 pounds, 1 plane
- Moving toward net 0

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What Makes a Community Sustainable?

- Intelligent demand
- Using local resources wisely
- Subsistence
- Economy defined
- Commitment

HOME is the house, the land, the community.

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The Future – moving forward together

- How do we want to live?
- What is a community?
- What is an economy
- What do we leave for our grandchildren?

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Quyana, Quyanaq, Gunalcheesh, Thank You

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