

General Council Report



May 7-9, 2015

Nez Perce Tribal Housing Authority

P.O. Box 188

Lapwai, Idaho 83540

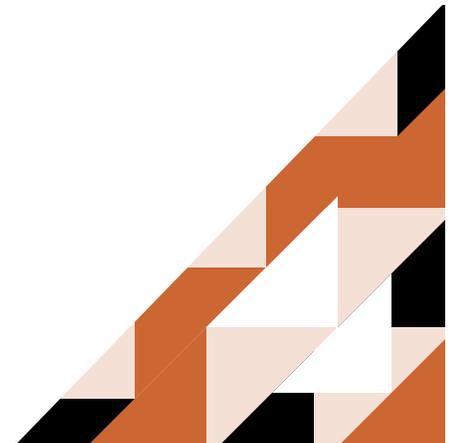
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1-888-334-5167

[http://www.nezperce.org/Official/
tribalhousingauthority.htm](http://www.nezperce.org/Official/tribalhousingauthority.htm)



Nez Perce Tribal Housing Authority

NPTHA Board of Commissioners



*Richard J. Arthur
Chair*



*Julian Matthews
Vice-Chair*



*Nancy Wheeler
Secretary/Treasurer*



*Agnes Weaskus
Member*



*Dawn M. Samuels
Member*

Mission

The mission of the Nez Perce Tribal Housing Authority is to create opportunities to meet the housing needs of enrolled members of the Nez Perce Tribe by maximizing the utilization of available resources to ensure services are provided in an efficient, professional, economical and timely manner; forming and enhancing partnerships between the NPTHA and tribal, state, local, and private entities; promoting self sufficiency and improving the quality of life.

NPTHA Employees

Laurie Ann Cloud-*Executive Director*
Angela Jackson-*Administrative Assistant*

Housing Management

Anna Lawrence-*Housing Manager*
Sonya Samuels-Allen-*Homebuyer Educator*
Jenny Arthur-*Housing Counselor*
Danice Oatman Tom-Kamiah *Housing Counselor*

Finance & Operations

Jane Johnson-*Finance/Operations Manager*
Vickie Nielson-*Collections*
Kathleen "Kat" Payne-*Accounts Payable/Payroll*
Roxanne Axtell-*Receptionist/ Accts. Clerk*

Maintenance

Paul Nye-*Maintenance Manager*
Verna "Ketta" Reuben-*Assistant Maintenance Manager*
Rick Carver-*Construction/Maintenance*
Emmett Carter-*Construction/Maintenance*
Dave Morrell -*Maintenance/Custodian*
Norbert Campbell-*Kamiah Construction/Maintenance*
Lori Johnson-*Maintenance Clerk*

Temporary Employees

Manual Greene-*Groundskeeper*
Leland Allen-*Groundskeeper*

ICDBG Home Repair

Aaron Moses-*Foreman*
Jeff Scott-*Carpenter*
Mike Bear-*Laborer*
Brian MacArthur-*Foreman*
Sun Herrera-*Carpenter*
Joseph Holt-*Laborer*
Consuelo Guillory-*Grants Clerk*

Introduction

NAHASDA: The Nez Perce Tribal Housing Authority's (NPTHA) primary responsibility is developing affordable housing programs for Native Americans, giving priority to Nez Perce Tribal members. The U. S. Department of Housing and Urban Development (HUD) provides our annual funding under the Native American Housing Assistance and Self Determination Act (NAHASDA). Our funding has been cut by sequestration and we are still awaiting our final allocation for this year. Along with these funds are complex rules and regulations in which we must administer our programs.

Indian Housing Plan (IHP): In order to receive annual funding, the NPTHA must submit an Indian Housing Plan (IHP) each year. The NPTHA posts the Indian Housing Plan (IHP) and the Annual Performance Report (APR) for tribal members' review and comments. Due to limited funding, the NPTHA strives to implement effective programs and prioritize services. We encourage tribal members to complete surveys at each General Council to help identify and prioritize housing services. We greatly appreciate your help in these areas and always welcome your comments.

The NPTHA Board of Commissioners (BOC) is ultimately responsible for the monitoring and oversight of the NPTHA operations. They accomplish this by adopting and updating policies as needed. They meet regularly each month to review monthly reports, review and approve the IHP and provide guidance on how to prioritize Tribal members' services and concerns. They also meet with NPTEC on a quarterly basis.

This General Council report includes a summary of our current 2015 IHP and highlights of our activities completed since the last General Council.

More information: If you would like more information on our housing programs please stop by one of our housing locations in Lapwai or Kamiah or visit our website. Each location includes a housing resource library for public use during business hours.



Lapwai Office
111 Veterans Avenue
208-843-2229



Kamiah Office
105 Riverview Avenue
208-935-2144

2015 Indian Housing Plan

Summary only, see website for full version.

1.1 Management of 1937 Housing Act Properties

This program provides the general operation and maintenance of our 1937 Housing Act properties which includes Low Rent, Mutual Help and Starter Home (a modified Mutual Help program).

*Operations include fiscal management of all financial transactions, staff training & development, collection activities, procurement and maintenance of equipment, annual audit and maintain all insurances.

*Maintenance includes routine and non-routine maintenance of units and common grounds, inspections of rental properties and assessment tenant damages.

2.1. Housing Management Service

This program will provide occupancy management and housing counseling for all of our affordable housing programs.

*Occupancy management includes application intake, processing for eligibility, maintaining waiting lists, vacancy management, recertification, compliance with lease agreements, program rules, & regulations, conducting homebuyer inspections and file maintenance.

*Provide Occupancy Management services for LIHTC projects as needed to support insufficient operating budget.

*Housing counseling includes a comprehensive Tenant Rights & Responsibilities class, counseling for budgeting, lease compliance, housekeeping and home maintenance.

*Other counseling services include application intake and processing for other programs for home repair and weatherization, referrals for outside resources for housing assistance.

*Maintain and operate IHBG developed properties including tenant accounting and collection activities.

*Coordinate services and provide referrals to other service agencies such as but not limited to NPT Social Services, Idaho Self-Sufficiency, Early Childhood Dev. Program, Community Action Partnership, Lapwai School District and local utility companies.

3.1 Homebuyer Education Program

This program includes comprehensive homebuyer

education and counseling.

* Education includes formal Homebuyer Education Class for Native homeownership, financial literacy, youth credit education, post purchase and foreclosure prevention.

* Counseling includes case management for becoming mortgage ready under the NPTHA lease with option to purchase program, case management for mortgage application, individual credit counseling, and case management for NPTHA IDA program.

4.1 Senior Rehab

This program provides essential home repair grants for low-income elder families.

5.1 Mortgage Finance Assistance

This program provides mortgage finance assistance for down payment and closing costs.

6.1 Individual Development Accounts

This program is a matched savings program for down payment and home repair.

The program will provide \$2 towards every \$1 saved over a minimum six months and maximum 24 month period, up to \$5,000 in matching funds for down payment assistance.

The program will provide \$1 towards every \$1 saved over a minimum of three months and maximum of six months period, up to \$3,000 in matching funds for a home repair project.

7.1 New Construction of rental units

The NPTHA is developing plans and specifications for the development of up to nine rental duplexes (total 18 units) on a site yet to be determined near Lapwai, Idaho. Actual construction is based on leveraging IHBG funds with other resources.

8.1 Crime Prevention

Maintain interactive relationships with Nez Perce Tribal Law Enforcement in housing community activities and reporting of any criminal or nuisance activity. Conduct quarterly safety meetings and fire drills for senior citizen apartment buildings. Enforce lease agreements promoting safe neighborhoods.

Financial Report

**Nez Perce Tribal Housing Authority
2014 Indian Housing Block Grant
For the Month Ending March 31, 2015**

Revenue	Budget	Period	YTD	
Dwelling Rent	188,336	16,255	48,710	26%
Interest on general fund	15,900	1,162	3,354	21%
Other Income	53,231	926	6,166	12%
IHBG Funding	1,376,995	0	0	0%
Total Revenue	1,634,462	18,343	58,230	4%
Expenditures				
Administration/Operations	1,081,371	74,899	189,609	18%
Housing Management	204,889	12,494	45,071	22%
Housing Services	76,285	5,034	14,917	20%
Administration/General	107,417	9,001	24,083	22%
Crime Prevention & Safety	2,000	0	0	0%
Development/Construction/Rehab	162,500	15,155	16,734	10%
Total Expenditures	1,634,462	116,583	290,414	18%
Net Operating Income/(Loss)	0	(98,240)	(232,184)	

**Nez Perce Limited Partnerships
for Low Income Housing Tax Credit Programs**

For the period ending 12/31/14

Revenue:

	NPLP#1	NPLP#2	NPLP#3
4300 Subsidy Income	108,000	7,000	0
4500 Rent	143,386	55,390	74,644
4730 Less: Vacancy	(3,224)	(1,525)	(1,423)
Rent Adjustments	(240)		
Other Income	55,508	6,685	9,964
5720 Interest Income	121	26	1,136
5730 Interest Inc./Reserves	0	0	0
Total Revenue	303,551	67,576	84,321

Expenditures:

6200 Property Management	156,717	49,404	59,833
7440 Bank Charges		0	
7600 Accounting & Auditing Fees	8,750	8,750	9,656
7640 Compliance & Training	1,530	548	965
7820 Insurance	9,385	3,710	6,001
Total Expenses	176,382	62,412	76,455
Net Operating Income/(Loss)	127,169	5,164	7,866

8000 MORTGAGE INTEREST - ACCRUED	69,670	44,969	61,678
8600 ASSET MANAGEMENT FEES	4,000	0	
8700 DEPRECIATION	67,773	37,173	89,332
8800 AMORTIZATION	40	832	1,955
Net Income/(Loss)	(14,314)	(77,810)	(145,099)

2014 Activities

Classes and Activities at a Glance

The NPTHA strives to provide educational materials and activities to improve home living for our families. We network with other tribal programs and agencies to bring their expertise to you in a workshop setting. This allows families to interact, create networks and ask questions on the topics.

<u># Held:</u>	<u>Class/activity</u>	<u>Participants:</u>
4	Renter's Rights & Responsibilities	22
4	Homebuyer Education Classes	20
13	Budget	22
	Maintenance Classes:	
1	Community Action Partnership Weatherization	12
1	Window Screen Building and Repair	8
2	Toilet Repair	36
1	Repairing Kitchen Cabinets	1
1	Caulking	3
1	Green Cleaning	20
1	Fire Wise Your Home	28
1	Building a Picnic Table	5
1	Door Installation	15
2	Electrical Basics	26
1	Faucet Repair	17
1	Amerind Insurance	33



Fire Wise Class

ICDBG Home Repair

The NPTHA received a \$500,000 Indian Community Development Block Grant (ICDBG) to complete three projects over the next two years. The biggest project is the Home Repair which provides housing rehabilitation for essential home repairs and energy improvements. The grant will provide up to \$10,000 for essential home repairs and needed energy improvements for at least 24 low-income and moderate income homeowners. Essential repairs are repairs such as water damage, roof damage, and other health & safety hazards. Examples of non-essential repairs would be cleaning mold, patching holes in walls and doors, staining porches and decks. These items are considered routine maintenance. Included under this rehab are needed energy improvements. This could include upgraded windows, doors, water heaters, ductless heat pumps or furnace upgrades.



Essential Repair—Roof Damage

We will work with families to leverage with other agencies such as Social Services, Community Action Partnership's Weatherization Program, and Bonneville Power's Weatherization program.

Interested families must be enrolled Nez Perce Tribal members who own and reside in their home. They must also meet the 80% income guidelines. Once a completed application is submitted, our Housing Inspector will schedule an appointment to inspect the home & prioritize repairs with the homeowner. This is not an approval. Once the need is determined, families are placed on a waiting list in order of need and if the family has been previously assisted. When a family comes up on the waiting list an award letter will be issued and the homeowner will be required to attend a Homeowner's Maintenance Class. This class is designed to provide simple tips and tools on maintaining your home on a regular basis to prevent costly home repairs.

We are excited that we were able to hire seven new employees to accomplish the home repair activities.



Essential Repair—Water Damage

Other Grant Activities

In this ICDBG Grant we will also replace old fan forced wall heaters with energy efficient ductless heat pumps in 29 of our rental units occupied by low and very low income families. The conversion to the ductless heat pumps will provide monthly energy cost savings and also provide the comfort of cooling for hot summer days that commonly reach well over 90 degrees.

Lastly under this grant, we will be replacing a degraded, steep sidewalk on the northeast side of the Chief Joseph Complex with a handicap-accessible ramp/sidewalk and widen the street parking. This project will greatly improve limited mobility access and eliminate the current safety issues.

Notable Notes

2015 Income Limits

NAHASDA

Family Size	Very Low Income (50% Area Median)	Low Income (50-80% of Area Median)	Moderate Income (80-100% of Area Median)
1	\$23,030	\$23,031-\$36,848	\$36,849-\$46,060
2	\$26,320	\$26,321-\$42,112	\$42,113-\$52,640
3	\$29,610	\$29,611-\$47,376	\$47,377-\$59,220
4	\$32,900	\$32,901 - \$52,640	\$52,641-\$65,800
5	\$35,532	\$35,533-\$56,851	\$56,852-\$71,064
6	\$38,164	\$38,165-\$61,062	\$61,063-\$76,328
7	\$40,796	\$40,797-\$65,273	\$65,274-\$81,592
8	\$43,428	\$43,429-\$69,484	\$69,485-\$86,856

Low Income Housing Tax Credit & ICDBG

Income level:	1	2	3	4	5	6	7	8
30%	\$12,630	\$14,430	\$16,230	\$18,030	\$19,500	\$20,940	\$22,380	\$23,820
35%	\$14,735	\$16,835	\$18,935	\$21,035	\$22,750	\$24,430	\$26,110	\$27,790
40%	\$16,840	\$19,240	\$21,640	\$24,040	\$26,000	\$27,920	\$29,840	\$31,760
45%	\$18,945	\$21,645	\$24,345	\$27,045	\$29,250	\$31,410	\$33,570	\$35,730
50%	\$21,050	\$24,050	\$27,050	\$30,050	\$32,500	\$34,900	\$37,300	\$39,700
55%	\$23,155	\$26,455	\$29,755	\$33,055	\$35,750	\$38,390	\$41,030	\$43,670
60%	\$25,260	\$28,860	\$32,460	\$36,060	\$39,000	\$41,880	\$44,760	\$47,640
80%*	\$33,700	\$38,500	\$43,300	\$48,100	\$51,950	\$55,800	\$59,650	\$63,500
80%**	\$29,200	\$33,400	\$37,550	\$41,700	\$45,050	\$48,400	\$51,750	\$55,050

*Nez Perce County guidelines

**Idaho, Clearwater, & Lewis County guidelines

Effective 3/9/15

Activities

NEZ PERCE TRIBAL HOUSING AUTHORITY

15TH ANNUAL

HOME FAIR



Thursday June 4, 2015
10:00 am - 3:00 pm
Pi-Nee-Waus
Community Center, Lapwai, ID
Free Pop & Hot Dogs!

Over 25 Vendors! Door Prizes

Home Improvements, Going Green, Energy Efficiency, Financing & much more!

For more information please contact the NPTHA office at 208-843-2229

UPCOMING CLASSES

SCREEN WORK SHOP

May 19
12-1pm
Kamiah

FIRE WISE

May 21
12-1pm
Lapwai

HOME BUYER EDUCATION

June 23-25
5-9pm
Lapwai

HOUSEKEEPING

June 24
12-1pm
Lapwai

Home Maintenance

~Spring Tips~

Spring is the perfect time to inspect your home. You can do the inspection yourself without hiring a professional inspector. We have forms you can use. Tackling outdoor maintenance now could save you thousands of dollars and hundreds of headaches later on. Below are some suggestions on what to do:



- **Check all windows and doors.** Remove and clean winter storm windows and doors and install summer window and door screens.
- **Check the smoke detector.** Press the button to make sure it beeps and replace batteries, if needed. Smoke detectors should be replaced every 10 years; batteries should be replaced every six months.
- **Check Fire Extinguishers.** Fire Extinguishers should be inspected every year.

- **Clean gutters and drainage spouts.** Always protect yourself by wearing gloves. You never know if there are animals or insects hiding in the gutters.
- **Inspect your roof.** Look for loose shingles, rotting wood, cracks, etc. Trim heavy branches that are hanging above your house. In your yard, remove all dead trees and keep healthy trees and bushes trimmed and away from utility wires.
- **Repair driveway and walkways** that are cracked, broken or uneven to provide level walking surfaces
- **Inspect Paint and caulking.** Repaint peeling paint and caulk dry rotted caulk.



- **Lawn Maintenance.** Plant grass or reseed patchy grass. Weed and feed early in the spring.



September 2014 Survey Results

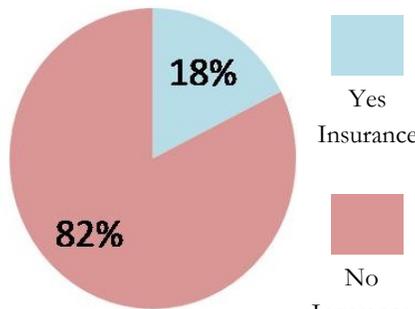
Household Type & Location

	Lapwai/ Culdesac	Orofino/ Lenore	Kamiah/ Kooskia	Other	Total Responses
Renting	25	1	4	3	33
Own/Buying	75	1	13	11	100
Live w/relatives	13	0	2	2	17
Other	3	0	2	1	6
Surveyed	116	2	21	17	156

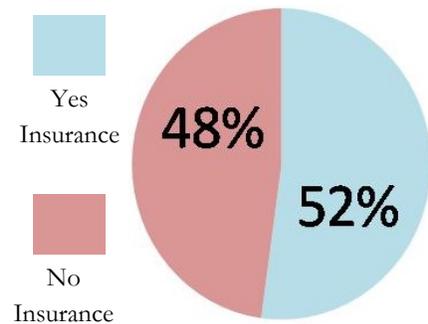
"Times have changed and couples like to have their own space; not have to live with a relative."

-Survey Participant

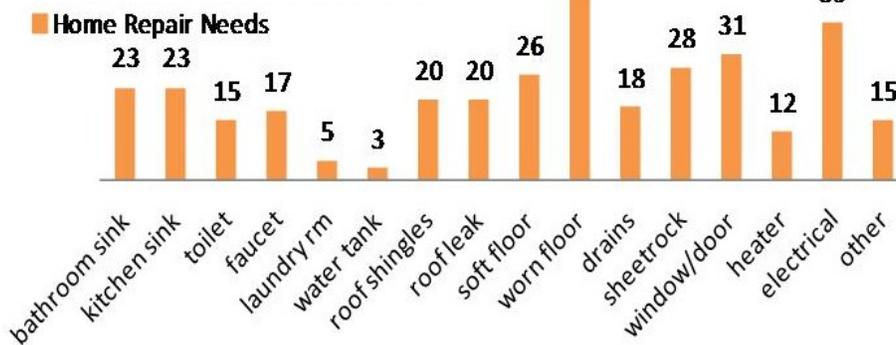
RENTERS' INSURANCE



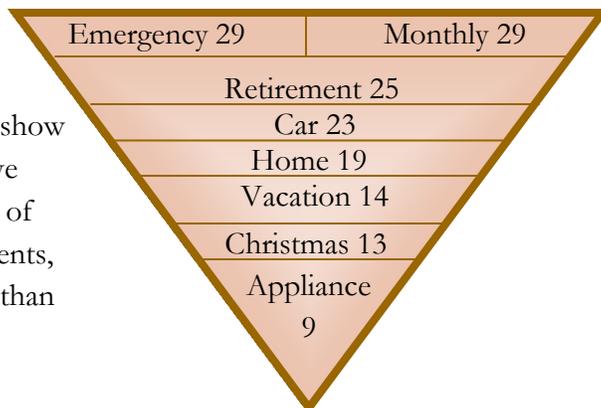
HOME OWNER'S INSURANCE



Home Repair Needs



Types of Savings



Survey results show 112 people save money. Some of those respondents, save for more than one reason.

"Please keep advocating for either Tribal assisted living for elders or Tribal Nursing Homes!"

-Survey Participant

NPTHA Programs

Low Rent Programs

Low Rent Housing: The NPTHA manages Low Rent housing units in the Lapwai and Kamiah areas. Only qualified low-income families are eligible for assistance. Applicants are placed on a waiting list with preference given to Nez Perce families. The Low Rent program is a month-to-month lease and the rent is based on 22% of adjusted gross income.

Low-Income Housing Tax Credit (LIHTC) Rentals: The NPTHA manages LIHTC units in the Lapwai area. Only qualified low-income families are eligible for assistance. Although preference is provided to Nez Perce families, various income restrictions apply. The LIHTC program accepts Section 8 vouchers and requires all tenants to apply for Section 8 vouchers. Rents are calculated annually based on 22% of adjusted gross income.

Homeownership

Starter Home Program (SH): This program is a five-year lease with option to purchase and only applies to available homeownership units the NPTHA built before 1998. Eligible applicants will earn credits during the lease phase to buy down the purchase price. Only Nez Perce families who can complete the mortgage process within five years are eligible.

Option to Purchase Program (OPP): This program is a three-year lease with option to purchase available for our Sundown Heights homeownership units. Eligible applicants will earn mortgage payment credits during the lease phase and receive buy-down assistance. Only Nez Perce families who can complete the mortgage process within three years are eligible.

Financial Assistance

Individual Development Account (IDA): This is a savings program designed to encourage low-income Nez Perce Families to save for 1) down payment to purchase home or 2) home repairs/improvements. The NPTHA will provide a \$2 match for every \$1 saved toward the purchase of a home or a \$1 for \$1 match for home repairs/improvements.

Mortgage Finance Assistance (MFA): Down payment and closing costs assistance is available for eligible low and moderate income families who are purchasing a home through a private lender. MFA is not applicable when buy-down assistance is provided by other NPTHA programs.

Home Repair Programs

Senior Rehab Program: This program provides assistance to low-income senior citizens who own their own home. The grant amount is a maximum of \$4,500 to complete essential repairs. The NPTHA will assist in compiling estimates and arranging completion of repairs.

ICDBG Home Repair Program: This program provides assistance to low-income homeowners. The grant is to complete essential repairs and energy improvements. The NPTHA will assist in compiling estimates and arranging completion of repairs.

Education Classes

Education Classes: The NPTHA provides the following Education Classes:

- *Homebuyer Education: Overview of the program benefits and step by step process for those interested in purchasing a home. Also, a requirement of Section 184 Guaranteed Loan program.
- *Money Basics Learn to manage your personal finances, understanding credit, etc...
- *Renter's Rights & Responsibilities: A complete review for current tenants and future tenants.
- *Maintenance Class: Learn various do-it-yourself maintenance tasks.
- *Homeowners Maintenance Class: A guide to inspecting, and completing home repairs and improvements.
- *Post Purchase Class: Facts and issues that come up after you've purchased your home.

All housing assistance provided by the NPTHA is subject to federal income guidelines. Moderate income families may be eligible for various programs, however, are not able to receive the same benefits as low-income families. All applicants are required to attend housing counseling programs. Various eligibility requirements apply to each program, please talk to a housing counselor for more information.