

General Council Report



September 24-26, 2015

Nez Perce Tribal Housing Authority

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[http://www.nezperce.org/Official/
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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 Burcham-*Administrative Assistant*

Housing Management

Anna Lawrence-*Housing Manager*
Sonya Samuels-Allen-*Homebuyer Educator*
Jenny Arthur-*Housing Counselor*
Danice Oatman Tom-Kamiab *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*
Emmett Carter-*Construction/Maintenance*
Tyson Davis-*Construction/Maintenance*
Dave Morrell -*Maintenance/ Custodian*
Rick Carver-*Kamiab Construction/ Maintenance*
Lori Johnson-*Maintenance Clerk*

Temporary Employees

Manual Greene-*Construction/Maintenance*
Leland Allen-*Groundskeeper*
Jess Calkins-*Groundskeeper*
ICDBG Home Repair
Brian MacArthur-*Foreman*
Sun Herrera-*Carpenter*
Joseph Holt-*Laborer*
Larry Hendren-*Foreman*
Errol Bullock-*Carpenter*
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. 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 the assessment tenant damages.

Tenant occupancy and counseling activities will be conducted under the Housing Management Service Program and includes Low Rent, Mutual Help, and Starter Home units built with 1937 Housing Act funds.

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 (including VA direct loans and other available mort-

gage type programs), 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.

Both programs require completion of our homeowner education class.

7.1 New Construction of rental units

The NPTHA is developing plans and specification 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 such as Rural Innovation Funds, ICDBG, Affordable Housing Program, Low Income Housing Tax Credits or other grant opportunities.

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.

* Network with other programs and organizations to implement strategies to prevent crime and substance abuse.

9.1 ICDBG Administrative Support

IHBG funds obligated as matching funds for the 2014 ICDBG Grant. Includes administrative salaries, taxes, benefits, office supplies, sundries, advertising, postage, telephone, etc.

The 2014 ICDBG Grant is a two-year grant beginning 01/01/2015 and includes home repairs for low and moderate income homeowners, energy improvements for rental units and handicap accessible street access on senior apartment building.

10.1 ICDBG Home Repair

Provide essential home repairs and energy improvements for at least 12 homeowners. This program also includes costs for temporary relocation when necessary.

11.1 ICDBG Rental Rehabilitation

Provide repairs and energy improvements to NPTHA managed rental units.

Financial Report

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

Revenue	Budget	Period	YTD	
Dwelling Rent	188,336	14,816	126,263	67%
Interest on general fund	15,900	1,085	8,897	56%
Other Income	53,231	(399)	6,166	12%
IHBG Funding	1,376,995	175,981	869,959	63%
Total Revenue	1,634,462	191,483	1,011,285	62%
Expenditures				
Administration/Operations	1,081,371	87,661	631,113	58%
Housing Management	204,889	10,699	102,263	50%
Housing Services	76,285	2,972	29,485	39%
Administration/General	107,417	6,171	62,814	58%
Crime Prevention & Safety	2,000	0	1,500	75%
Development/Construction/Rehab	162,500	5,010	50,732	31%
Total Expenditures	1,634,462	112,513	877,907	54%
Net Operating Income/(Loss)	0	78,970	133,378	

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

For the period ending 06/30/15

	NPLP#1	NPLP#2	NPLP#3
Revenue:			
4300 Subsidy Income	54,000	14,400	5,750
4500 Rent	70,520	25,063	35,618
4730 Less: Vacancy	(2,527)	0	0
Rent Adjustments	(58)	(4)	
Other Income	12,613	5,691	8,098
5720 Interest Income	18	6	427
5730 Interest Inc./Reserves	25	0	6
Total Revenue	134,591	45,156	49,899
Expenditures:			
6200 Property Management	73,849	32,915	36,437
7440 Bank Charges		0	
7600 Accounting & Auditing Fees	7,000	7,000	7,000
7640 Compliance & Training	1,200	520	750
7820 Insurance	4,692	1,920	3,170
Total Expenses	86,741	42,355	47,357
Net Operating Income/(Loss)	47,850	2,801	2,542
8000 MORTGAGE INTEREST - ACCRUED	33,768	23,721	32,535
8600 ASSET MANAGEMENT FEES	1,998	0	
8700 DEPRECIATION	33,888	18,586	43,378
8800 AMORTIZATION	18	286	978
Net Income/(Loss)	(21,822)	(39,792)	(74,349)

Notable Notes

Congratulations New Homeowners:

The NPTHA would like to recognize and congratulate our Nez Perce families who have successfully completed the home buying process through our programs. Their determination and success is something for each of us to look up to. Listed are new homeowners since our last General Council Report in May 2015

Starter Home Program:

Christine Nahsonhoya

Mortgage Finance Assistance:

Michael and Angela Pope

Alfred and Holly Allman

Mutual Help Conveyance

Jackie Jim

July T. Woodward

Marlene McAtty

Congratulations!
Marlene McAtty



Individual Development Account (IDA):

The NPTHA would like to congratulate Buster and Bonnie Oatman for completing an improvement under the Individual Development Account program. This is a savings program designed to encourage low-income Nez Perce Families to save for either a down payment to purchase home or home repairs/improvements. For every \$1 Oatman saved toward their home improvement the NPTHA provided Oatman a \$1 match for the home improvement.

Buster and Bonnie Oatman built and updated a safe deck onto the front of their home.

Emergency Preparedness

Last month was devastating to our communities as they were overcome with wildfires. So many people were forced to evacuate their home. And some even suffered the loss of their home and belongings. Sad, but it isn't until times like this do people start to think about what they would do in that situation. It just proves how important it is to be prepared for any emergency. If you don't have one already, it would be a good idea to put together an emergency preparedness plan for your family. A plan could include important information such as: a list of valuables and memorabilia you would take, safest evacuation route and where to go for help during and after the incident. Having insurance doesn't take away the pain of any emergency. But, knowing you're covered can help reduce stress during the time of an incident. Below is some basic information regarding homeowners and renters insurance.

The basic Homeowners insurance plan covers loss from acts of nature (i.e. fire, lightning, windstorms, hail, etc.), vehicle damage to home, falling objects and more depending on your policy. A Homeowners policy will cover the dwelling (house), the contents (personal property), other structures (garage, storage sheds, barns), emergency living expenses (food, clothing and lodging), personal liability (injury or damage to your property).

Renters insurance covers the contents of the home, emergency living expenses and personal liability (depending on your policy). If you rent your home, keep in mind that the landlord is only responsible for coverage on the building or structure.

It is best to shop around when purchasing insurance. Costs for homeowners and renters insurance are similar to auto insurance in a sense that the higher the deductible, the lower the premium. We recommend you check with your auto insurance company. They may offer a multi policy discount. NPTHA works with Amerind Risk Management who offers insurance to Native Americans. If you would like information regarding Amerind contact the Housing Office.



Ready, Set, Go!
Wildland fire preparedness in partnership with your local fire department

Powered by the IAFC

Ready – Be ready.	Set – Be alert.	Go! – Act early!
<p>Talk to local fire department personnel about preparing your home for wildland fire threat.</p> <p>Work to prepare your property by creating defensible space.</p> <ul style="list-style-type: none">☑ Clean up or relocate combustible material from around your home☑ Keep grass mowed short☑ Trim trees and bushes, to allowing ample space between your home and landscape vegetation	<p>Prepare: a 'go kit' and include items such as</p> <ul style="list-style-type: none">☑ Prescription medication☑ Emergency supplies☑ Important documents <p>Create your own action plan</p> <ul style="list-style-type: none">☑ Plan and practice multiple exit routes from your home and neighborhood☑ Assign a meeting place in case you are separated☑ Make sure you're familiar with your local emergency notification and evacuation systems	<ul style="list-style-type: none">☑ Remain alert and keep yourself informed of the situation.☑ Get your 'go kit' and leave well before the impending threat reaches your community or neighborhood following a planned, accessible route.☑ Cooperate with local authorities during evacuation and re-entry processes.

Activities

Activities Report
As of May 1, 2015

The NPTHA continues to provide educational classes for the public. Topics range from basic home repairs to the 12-hour homebuyer class that prepares families to purchase a home.

We utilize force account crews to complete home repairs under the Indian Community Development Block Grant (ICDBG) and Senior Rehab. By the end of 2015, we plan to complete 21 ICDBG home repairs and 10 Senior Rehab for a total of 31 home repair grants.

In addition to home repair, our force account crews have been rebuilding a house in Whitebird that was destroyed by fire earlier this year. The home was a complete rebuild and will be ready to re-occupy by the end of October 2015.

Classes

Homebuyer Education	2 Classes/ 23 participants
Rental Rights & Responsibilities	2 Classes/ 9 participants
Budget Class	12 Classes/18 participants
Lunch classes	
“Mortgage Readiness”	9 participants
“Roof Repair”	12 participants
“Screen Class”	2 participants
“Fire Wise”	18 participants
“Screen Repair”	14 participants (2 classes)
“Cleaning Your Ductless Heat Pump”	30 participants (4 classes)

Indian Community Development Block Grant (ICDBG) Home Repair Grant

Current applicants on waiting list	48
Participants approved pending work	10
Participants work complete	11
Senior Rehab completed	8
Senior Rehab pending work	2



Home Fair



The NPTHA's 15th Annual HOME FAIR drew in approximately 275 people. We had 28 vendors available to answer questions and talk about their business and services.

Participants	275
Vendors	28

The day was filled with fun, education, laughter, food, cakes, gifts and door prizes. Over 47 cakes were won throughout the day by playing the infamous cake walk game.

A few of the top door prize winners from the Home Fair were:

- * Garce Kipp—Patio Set, donated by the NPTHA
- * Midge Hayes—Food Saver, donated by the NPTHA
- * Gio Villavicencio & Lorraine Harris each won—50ft Ext. cords & box of lights donated by Clearwater Power
- * Anthony Broncheau- Weed Trimmer donated by the NPTHA

We would like to thank the Vendors for their participation in the Home Fair Event this year, as well as the Nez Perce Tribe for their support, the Pi-Nee-Waus Staff, and most of all the Participants who came out and shared in the fun. The following Vendors attended this year's Home Fair:

Vendors: 1st Tribal Lending, Aflac, Avista, Boyer Gravel, Century 21 Loris Profit, City of Lapwai, Clearwater Power, Community Action/Weatherization/ Area Agency on Aging, Costco, Disability Action Center, Doterra Floor Covering International, Inland Cellular, RDI/Consumer Credit Counseling Service, Umpqua Bank, Wells Fargo, Wilkes Pest Control, WWCC Center for Entrepreneur

Nez Perce Tribal Programs: Adult Protection, Air Quality, Education/Students for Success, Forestry/Fire Management, Nez Perce Housing Authority, TANF, Veteran's Program, Water Resources, Woman's Outreach Program

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

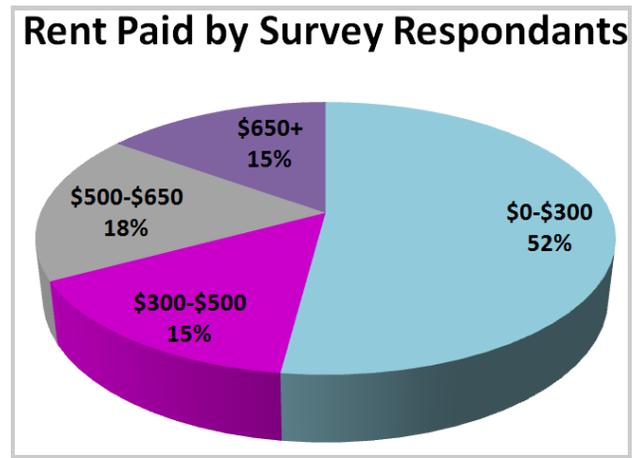
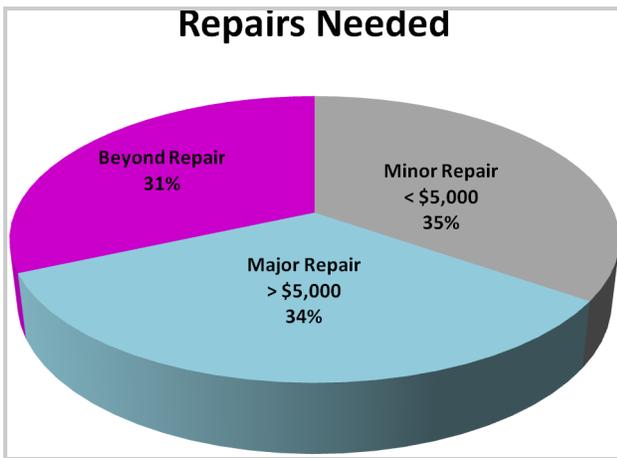
*Nez Perce County guidelines

**Idaho, Clearwater, & Lewis County guidelines

Effective 3/9/15

May 2015 Survey Results

Housing Status				
	Renters	HO	other	subtotal
House	11	35	9	55
Trailer	0	8	1	9
Manufactured Home	1	7	1	9
Apartment	3	0	0	3
other	2	1	0	3
	17	51	11	79



Annual Household Income

	Under \$10,000	\$10,000-25,000	\$25,000-50,000	\$50,000-100,000	Over \$100,000
Renting	2	2	10	3	0
Own/Buying	6	18	13	10	2
Other	4	3	2	2	0
Surveyed 79	12	23	25	15	2

Location	Current 79	Desired 86	Five Year Projection Surveyed 80	Bed- room Size Surveyed 80	housing Interest Surveyed 83	Elder 10 Year Plan Surveyed 81				
Lapwai	42	35	Different Rental	2	1 Bedroom	1	Elder Apartment	4	Current home	31
Kamiah/Kooskia/ Stites	23	27	Repair/Improve Existing Home	35	2 Bedrooms	8	Apartment	4	Apartment	4
Culdesac/ Winchester	4	8	Consider Home- ownership	15	3 Bedrooms	38	One Story	52	Nursing As- sisted living	1
Orofino/Lenore	3	7	Purchase Home	15	4 Bedrooms	26	Two Story	23	Smaller Home	3
Reservation	5	4	No Change	10	5 Bedrooms	6			Renovate	19
Other	2	5	Other	3	6+ Bedrooms	1			N/A	23

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 30% 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 30% 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.

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.