

General Council Report



September 22-24, 2016

Nez Perce Tribal Housing Authority

P.O. Box 188

Lapwai, Idaho 83540

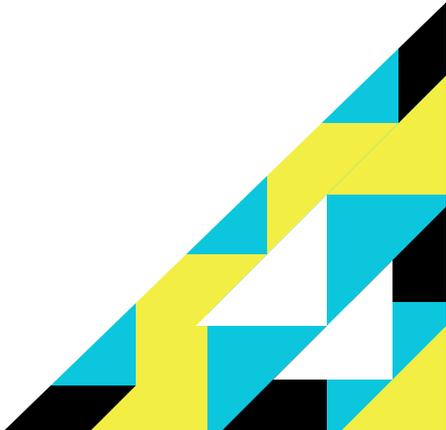
208-843-2229

Fax 208-843-2973

Kamiah 208-935-2144

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*



*Dawn M. Samuels
Secretary/Treasurer*



*Nancy Wheeler
Member*



*Taricia Moliga
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*
Larry Hendren-*Construction/Maintenance*
Tyson Davis-*Construction/Maintenance*
Rick Carver-*Kamiab Construction/ Maintenance*
Lori Johnson-*Maintenance Clerk*

Temporary Employees

Manual Greene-*Construction/ Maintenance*
Jess Calkins-*Groundskeeper*
Thomas TallBull-*Kamiab Groundskeeper*

ICDBG Home Repair

Brian MacArthur-*Foreman*
Joseph Holt-*Laborer*

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). 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 participate in our 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 2016 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

2016 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 mortgage 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.

Financial Report

Nez Perce Tribal Housing Authority

2016 Indian Housing Block Grant

For the Month Ending August 31, 2016

Revenue	Budget	Period	YTD	
Dwelling Rent	119,712	15,677	124,737	104%
Interest on general fund	10,000	775	7,175	72%
Other Income	44,031	3,911	17,791	40%
IHBG Funding	1,338,138	99,067	848,897	63%
Prior Year Reserves	57,876	0	0	0%
Total Revenue	1,569,757	119,430	998,600	64%
Expenditures				
Administration/Operations	1,064,197	82,646	604,190	57%
Housing Management	180,438	9,840	113,188	63%
Housing Services	40,705	2,278	23,272	57%
Administration/General	114,917	7,087	70,873	62%
Crime Prevention & Safety	2,000	0	0	0%
Development/Construction/Rehab	167,500	8,491	48,922	29%
Total Expenditures	1,569,757	110,342	860,445	55%
Net Operating Income/(Loss)	0	9,088	138,155	

Nez Perce Limited Partnerships for Low Income Housing Tax Credit Programs

For the period ending 06/30/2016	NPLP#1	NPLP#2	NPLP#3
Revenue:			
Subsidy Income	54,000	14,400	3,750
Rent	66,358	24,972	38,506
Less: Vacancy	0	0	0
Rent Adjustments	(368)	(136)	0
Other Income	15,521	4,667	4,637
Interest Income	27	2	18
Interest Inc./Reserves	42	12	6
Total Revenue	135,580	43,917	46,917
Expenditures:			
Property Management	66,186	21,178	32,917
Bank Charges		0	
Accounting & Auditing Fees	7,000	7,000	7,000
Compliance & Training	1,360	480	790
Insurance	6,036	2,448	3,920
Total Expenses	80,582	31,106	44,627
Net Operating Income/(Loss)	54,998	12,811	2,290
MORTGAGE INTEREST - ACCRUED	32,706	25,026	34,323
ASSET MANAGEMENT FEES	1,998	0	0
DEPRECIATION	34,716	18,588	43,378
AMORTIZATION	18	30	978
Net Income/(Loss)	(14,440)	(30,833)	(76,389)

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 2016.

Starter Home Program:

Tui and Taricia Moliga

Mortgage Finance Assistance

Stacia Greene

Jenny Arthur

Individual Development Account

Jenny Arthur

HUD Section 184—Refi/ Rehab

Charlotte Watters

Charlotte Watters did a home refinance/rehab to her existing mortgage, through a Section 184 Loan Guarantee program with 1st Tribal Lending of Sioux Falls, SD.

Charlotte had this to say about her home:

“I am very pleased that this was done for me as I can feel my health improving from not inhaling the dirt from the original carpet that was in the home. I also like that the windows are going to provide me with insulation from the cold when it gets colder. It has provided me with a better feeling that my home improvements will be sustainable. I love the neighborhood and the people I live around in this area of town.”



This program also allowed her to reduce her interest rate down to 4%, which was a great improvement. Great Job Charlotte! This process was not easy and required a lot of patience and endurance. You kept at it and are now enjoying the benefits...she said, *“It was worth it!”*.

Accomplishments

Thank you for 25 Years

Ketta Reuben celebrated 25 years with the NPTHA in June 2016. Ketta began in the late 1980s as a temporary employee then was hired as a permanent employee in 1991. Ketta has worked in every Housing Department before settling in as the Assistant Maintenance Manager. Ketta has been a valuable asset to us and we look forward to many more years working with her.



Certified Staff

Five NPTHA staff enhanced their job skills with new certificates at two different training sessions.



Rick Carver and Tyson Davis
Energy Auditor Certification through Bonneville Power

Jenny Arthur, Sonya Samuels-Allen, Danice Oatman-Tom
Native American Financial Literacy certification through Oweesta



GRID Energy Assessments

In June, the NPTHA worked in collaboration with Tribal Families and the GRID program from University of Colorado Boulder to encourage students to take an interest in Science fields like engineering. Students from Tami Church's 11th grade class at Lapwai High participated in Science, Technology, Engineering and Math (STEM) facilitated by Leo Campbell from Native Energy Auditors to perform energy assessments in tribal homes. The NPTHA would like to thank Students and Families who participated.

Activities

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. Below are the classes and activities conducted since May 2016 General Council.



Classes

Homebuyer Education	2 Classes/ 11 participants, 5 certificates
Rental Rights & Responsibilities	1 Class/ 1 participant
Budget Class	4 Classes/ 5 participants
Money Basics	2 Classes/ 26 participants, 13 certificates
Home Owner's Workshop	2 Classes/ 13 participants

Lunch classes

"Screen Repair"	7 participants
"Fire Wise"	41 participants (2 classes)
"De-clutter"	3 participants
"Mason Jar"	18 participants (2 classes)
"Student Loan"	9 participants

The NPTHA recently partnered with Nimiipuu Community Development Fund in providing our Money Basics classes to all loan applicants.

Indian Community Development Block Grant (ICDBG)

We utilize force account crews to complete home repairs under the Indian Community Development Block Grant (ICDBG) and Senior Rehab program. By the end of 2016, we plan to complete 35 ICDBG home repairs and 8 Senior Rehab and 2 in process and 7 mini handicap rehabs for a total of 45 home repair grants.

Activities



The NPTHA's 16th Annual HOME FAIR drew in approximately 250 people. We had 30 vendors available to answer questions and talk about their business and services.

Participants	250
Vendors	30

The day was filled with fun, education, laughter, food, cakes, gifts and door prizes. Over 65 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:

- * Charles Sekayouma—6 piece Patio Set (pictured)
- * Kathy Taylor—10 by 10 Canopy

We would like to thank the Vendors, the Nez Perce Tribe, the Pi-Nee-Waus Staff, and most of all the Participants who came out and shared in the fun. The following Vendors attended this years Home Fair:

VENDORS: 1st Tribal Lending, 2-1-1 Idaho Care Line, AFLAC, Avista, City of Lapwai, Clearwater Power, Clarkston Glass, Community Action Agency/ Weatherization/ Area Agency on Aging, Costco, Disability Action Center, Doterra Floor Covering International, Habitat for Humanity, Idaho Housing, Inland Cellular, Native American Direct Loan VA, 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, Nimiipuu Community Health, TANF, Tobacco Project, Veteran's Program, Water Resources, Will Writing, Women's Outreach Program

2016 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	\$22,995	\$22,996-\$36,792	\$36,793-\$45,990
2	\$26,280	\$26,281-\$42,048	\$42,049-\$52,560
3	\$29,565	\$29,566-\$47,304	\$47,305-\$59,130
4	\$32,850	\$32,851 - \$52,560	\$52,561-\$65,700
5	\$35,478	\$35,479-\$56,764	\$56,765-\$70,956
6	\$38,106	\$38,107-\$60,969	\$60,970-\$76,212
7	\$40,734	\$40,735-\$65,174	\$65,175-\$81,468
8	\$43,362	\$43,363-\$69,379	\$69,380-86,724

Low Income Housing Tax Credit & ICDBG

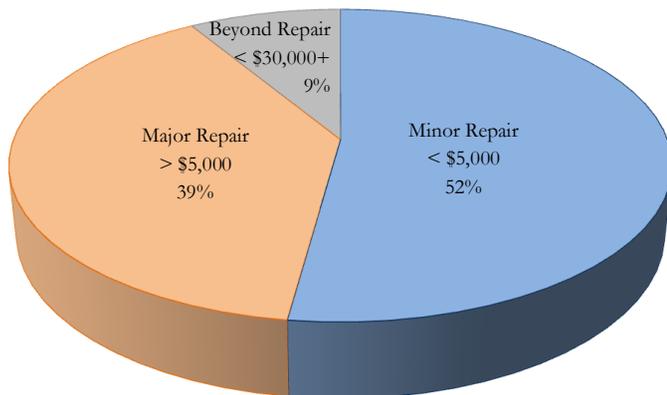
Income level:	1	2	3	4	5	6	7	8
30%	\$12,630	\$14,430	\$16,230	\$18,030	\$19,500	\$20,940	\$22,380	\$23,820
35%	\$14,735	\$16,835	\$18,935	\$21,035	\$22,750	\$24,430	\$26,110	\$27,790
40%	\$16,840	\$19,240	\$21,640	\$24,040	\$26,000	\$27,920	\$29,840	\$31,760
45%	\$18,945	\$21,645	\$24,345	\$27,045	\$29,250	\$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

Effective 3/28/16

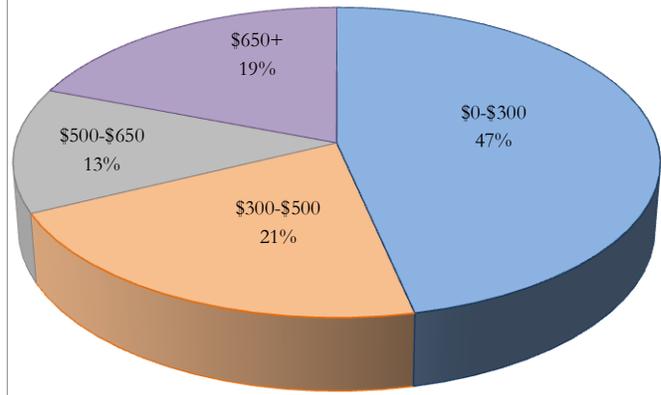
May 2016 Survey Results

Housing Status				
	Renters	HO	other	subtotal
House	21	75	10	106
Trailer	2	8	3	13
Manufactured Home	1	17	3	21
Apartment	7	0	0	7
other	1	1	1	3
	32	101	17	150

Repairs Needed



Rent Paid by Survey Respondents



Annual Household Income					
	Under \$10,000	\$10,000-25,000	\$25,000-50,000	\$50,000-100,000	Over \$100,000
Renters	7	9	8	8	0
HO	7	13	44	26	8
other	3	4	5	4	1
Surveyed 147	17	26	57	38	9

Location		Five Year Projection		Bedroom Size		Housing Interest		Elder 10 Year Plan	
Lapwai	99	Different Rental	8	1 Bed-room	1	Elder Apartment	12	Current Home	53
Kamiah/Kooskia/Stites	16	Repair/Improve Existing Home	83	2 Bed-rooms	20	Apartment	2	Apartment	10
Culdesac/ Winchester	5	Consider Home Ownership	17	3 bed-rooms	52	One Story	96	Nursing Assisted living	3
Orofino/ Lenore	3	Purchase Home	32	4 bed-rooms	52	Two Story	44	Smaller Home	9
Off Reservation	11	No Change	16	5 bed-rooms	12			Renovate	24
Other	16	Other	6	6+ bed-rooms	5			N/A	38
TOTALS	150		160		142		154		137

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.

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.