

General Council Report



November 19-20, 2020

Virtual

Nez Perce Tribal Housing Authority

P.O. Box 188

Lapwai, Idaho 83540

208-843-2229

Fax 208-843-2973

Kamiah 208-935-2144

www.nezperce.org/government/housing/

Nez Perce Tribal Housing Authority

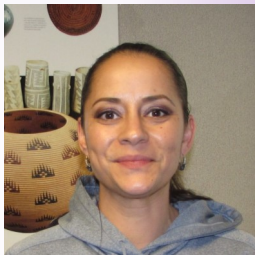
NPTHA Board of Commissioners



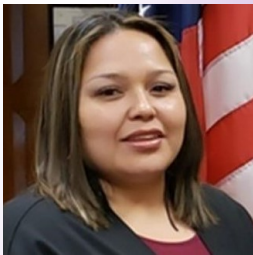
Richard J. Arthur
Chair



Shirley Allman
Vice-Chair



Stacey Kash Kash
Secretary/Treasurer



Fawn Scott
Member



Betty Kinser
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

Elizabeth Bohnie - *Finance/Operations Manager*
Vickie Nielson-*Collections*
Kathleen “Kat” Payne-*Accounts Payable/ Payroll*
Roxanne Axtell-*Receptionist/ Accts. Clerk*

Maintenance

Ray Eagle-*Maintenance Manager*
Verna “Ketta” Reuben-*Assistant Maintenance Manager*
Shine Bybee-*Construction/ Maintenance*
Navorro “Sun” Herrera-*Construction/ Maintenance*
Manual Greene-*Maintenance/ Custodian*
Jacob Oatman-Kamiah *Construction/ Maintenance*
Lori Johnson-*Maintenance 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 stagnant for many years which requires the NPTHA to pursue other funding sources to maintain housing services and rising costs. 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. Our 2021 IHP is delayed and being posted for public comment soon. We encourage tribal members to comment on the IHP. 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 2020 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 visit our website at <https://nezperce.org/government/housing/>



Lapwai Office
111 Veterans Avenue
208-843-2229



Kamiah Office
105 Riverview Avenue
208-935-2144

2020 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 89 Low Rent units and 22 Mutual Help units that were converted to Starter Home or rentals.

- * 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 of tenant damages.

Tenant occupancy and counseling activities for these units will be conducted under the Housing Management Service Program.

2.1. Housing Management Service

This program provides occupancy management and housing counseling for all of our housing units which includes 1937 Housing Act and NAHADSA assisted units.

- * Occupancy management included application intake, processing for eligibility, maintaining waiting lists, vacancy management, conducted annual and interim re-certifications; counseled on compliance with lease agreements, program rules, & regulations; conducted homebuyer inspections and file maintenance.

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

- * Housing counseling completed: 3 Tenant Rights & Responsibilities classes with 5 participants, 20 Budget sessions with 34 students and 18 various maintenance classes with a total of 307 participants representing 86 households.

- * Other counseling services include application intake and processing for other programs such as

home repair and weatherization programs; 130 referrals were made for outside resources for housing type assistance.

- * Maintained and operated IHBG developed properties including tenant accounting and collection activities.

- * Coordinated services and provided 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 up to \$4,500.

This year, we completed several smaller urgent home repair grants which allowed us to serve 15 elder homeowners.

5.1 Mortgage Finance Assistance

Mortgage finance assistance is provided for low and moderate income families who are also first time homebuyers. Assistance is for down payment and closing costs on a mortgage.

2020 Indian Housing Plan

We served 3 families eligible for mortgage finance assistance in 2019.

6.1 Individual Development Accounts Down Payment

This program is a matched savings program for down payment and closing costs.

The program provides \$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. Program requires completion of our homeowner education class. During 2019, 5 families are actively saving in the IDA program for down payment. One family completed their purchase and utilized the IDA matching funds.

7.1 Individual Development Accounts Rehab

This program is a matched savings program for essential home repair.

The program provides \$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. Program requires completion of our homeowner education class. During 2019, 2 families are actively saving for the IDA program for home maintenance and 3 families have completed essential home repairs with the IDA matching funds.

8.1 Crime Prevention

Under this program, the NPTHA:

- * We maintain an interactive relationship with Nez Perce Tribal Law Enforcement in housing community activities and reporting of any criminal or nuisance activities.
- * Conducted 5 fire drills for the senior apartment buildings and conducted 9 senior meetings which includes safety tips and other information.
- * Enforced lease agreements promoting safe

neighborhoods and implemented a more rigid pre-screening for new tenants.

* Continue to network with other programs and organizations to implement strategies to prevent crime and substance abuse as well as promoting health and safety. Some of the partners include but not limited to Adult Protection, Women's Outreach, Later in Life, Law Enforcement, and Nimiipuu Health.

9.1 Infrastructure to Support Housing

The NPTHA must develop new infrastructure to support any new housing developments. Due to high costs reported in the feasibility assessments, other opportunities are being considered. During 2019, the NPTHA partnered with the Nez Perce Tribe to purchase and begin renovations to the Little Village Trailer Court with non-program funds. The NPTHA will continue to seek resources to continue the renovation as well as continue planning for a new housing site.

10.1 IHBG Competitive - Administrative Support

IHBG funds obligated as matching funds for the proposed IHBG Competitive Grant for the construction of new rental units. Includes administrative salaries, taxes, and benefits over a two-year program beginning 01/01/2020. The total obligation of \$74,726 for two years will be \$32,350 yr 1 and \$42,376 yr 2 according to the duties of the staff.

11.1 IHBG Competitive Grant new construction

New construction of 20 rental units for low income families. This development is planned over a two-year period. The project will begin in FY2020 and be completed in FY 2021. Expenditures in FY2020 only represent approximately 19% of the construction costs and the remainder will be reported in our FY2021 Indian Housing Plan.

Financials

NEZ PERCE TRIBAL HOUSING AUTHORITY MONTHLY REVENUE & EXPENSE REPORT

2020 NAHASDA BLOCK GRANT (IHBG)			For the month ending:		10/31/2020
REVENUES	Budget	Current-to-date	Year-to-date	Variance	% Used
NAHASDA Block Grant Estimate	\$1,184,009	\$430,831	\$869,706	\$314,303	73.45%
Dwelling Rental	\$221,472	\$18,355	\$141,455	\$80,017	63.87%
Interest Earned	\$25,000	\$1,493	\$20,170	\$4,830	80.68%
Proceeds from Insurance	-	-	-	-	0.00%
Other Income	\$4,000	\$154	\$4,281	(\$281)	107.03%
Late Fees/Court Fees	\$3,000	\$75	\$1,250	\$1,750	41.67%
Utilities Charges	\$2,631	(\$181)	\$4,737	(\$2,106)	180.04%
Work Orders	\$30,000	\$438	\$4,924	\$25,076	16.41%
Reserves	-	-	-	-	
Total Resources:	\$1,470,112	\$451,165	\$1,046,523	\$423,589	71.19%
EXPENSES					
Administration/Operations	\$919,532	\$52,063	\$596,280	\$323,252	64.85%
Housing Management	\$189,046	\$13,809	\$120,836	\$68,210	63.92%
Housing Services	\$45,266	\$3,183	\$27,247	\$18,019	60.19%
Administration/General	\$149,522	\$7,165	\$80,364	\$69,158	53.75%
Crime Prevention and Safety	\$250	\$160	\$170	\$80	67.98%
NWAF Match	-	-	\$13,118	(\$13,118)	0.00%
Development:	\$121,496	\$475	\$41,504	\$79,992	34.16%
ICDBG (Sr Rehab) Match	\$45,000	-	\$61,797	(\$16,797)	137.33%
Total Allocation:	\$1,470,112	\$76,856	\$941,316	\$528,796	64.03%

Nez Perce Limited Partnerships for Low Income Housing Tax Credit Programs

For the period ending 9/30/2020

Revenue:

	NPLP#1	NPLP#2	NPLP#3
Subsidy Income	0	21,600	13,500
Rent	114,214	44,287	63,912
Less: Vacancy	0		(424)
Rent Adjustments	0	(64)	0
Concession	0	(4,800)	(6,000)
Other Income	5,740	3,024	5,346
Interest Income	0	8	106
Interest Inc./Reserves	0	142	163

Total Revenue 119,954 64,197 76,603

Expenditures:

Property Management	72,654	\$42,768	\$54,097
Bank Charges	0	35	0
Accounting & Auditing Fees	0	8,111	8,020
Compliance & Training	0	354	1,002
Insurance	0	3,816	5,897

Total Expenses 72,654 55,084 69,016

Net Operating Income/(Loss) 47,300 9,113 7,587

MORTGAGE INTEREST - ACCRUED	0	46,548	63,837
DEPRECIATION	0	27,722	65,070
AMORTIZATION	0	0	0
Net Income/(Loss)	47,300	(65,157)	(121,320)

Financials

2020 Indian Community Development Block Grant			For the month ending:		10/31/2020
REVENUES	<u>Budget</u>	<u>Current-to-date</u>	<u>Year-to-date</u>	<u>Variance</u>	<u>% Used</u>
ICDBG	\$80,615	\$42,000	\$80,615	\$0	100.00%
Total Resources:	\$80,615	\$42,000	\$80,615	\$0	
EXPENSES					
Admin Operations	\$1,410	-	\$1,410	\$0	99.97%
Public Svc Solar Lights	\$42,000	\$42,000	\$42,000	\$0	100.00%
Modernization - LR Units	\$25,052	-	\$25,052	\$0	
Modernization - HO Repair	\$12,153	-	\$12,153	(\$0)	
Total Allocation:	\$80,615	\$42,000	\$80,615	\$0	100.00%

COVID Relief Fund			For the month ending:		10/31/2020
REVENUES	<u>Budget</u>	<u>Current-to-date</u>	<u>Year-to-date</u>	<u>Variance</u>	<u>% Used</u>
Total Resources:	\$360,785	\$70,262	\$70,262	\$290,523	19.47%
	\$360,785	\$70,262	\$70,262	\$290,523	
EXPENSES					
Salaries/Benefits	\$122,032	\$5,979	\$65,137	\$56,895	53.38%
Shelter - renovations/tiny homes	\$150,000	-	-	\$150,000	0.00%
Materials-quarantine families, homeless	\$18,000	890	\$4,831	\$13,169	26.84%
Materials/Supplies for cleaning, masks	\$40,753	-	\$6,580	\$34,173	16.15%
Office,classroom, home fair, supplies	\$30,000	-	\$583	\$29,417	1.94%
Total Allocation:	\$360,785	\$6,869	\$77,131	\$283,654	21.38%

2020 RESIDENT OCCUPANCY & SELF-SUFFICIENCY (ROSS)			For the month ending:		10/31/2020
REVENUES	<u>Budget</u>	<u>Current-to-date</u>	<u>Year-to-date</u>	<u>Variance</u>	<u>% Used</u>
ROSS Grant	\$82,000	\$61,123	\$61,123	\$20,878	74.54%
Total Resources:	\$82,000	\$61,123	\$61,123	\$20,878	
EXPENSES					
ROSS Coordinator Expense	\$70,000	\$4,908	\$57,680	\$12,320	82.40%
ROSS Training	\$2,000	-	255	\$1,745	12.75%
ROSS Administration	\$10,000	-	\$5,677	\$4,323	56.77%
Total Allocation:	\$82,000	\$4,908	\$63,612	\$18,388	77.58%

Covid-19

The Covid-19 pandemic has certainly changed our lives. The President of the United States declared the Covid-19 outbreak as a national emergency back in mid-March and the Nez Perce Tribe followed suit to declare a state of emergency for the Nez Perce Reservation. By the time we print this report, there will be over 10 million positive cases since January 21, 2020 for the United States. As you may be aware, the largest populated areas such as New York and California saw the biggest influx of this virus. As the Nez Perce Tribe prepared for the virus to eventually come to our reservation, our leadership established an Emergency Response Team to assist with creating key policies and to develop activities to reduce the impact on our families community wide.

This has caused a tremendous change in how we conduct everyday business as tribal, state and the national governments impose rules and regulations for the health and safety for all. The NPTHA was able to continue providing services throughout the pandemic. There have been shortened days or access but for the most part, telephone and email have been available. We have also been successful in partnering with several other agencies to provide much needed financial assistance to families and have assisted in collecting and distributing a variety of donations of household goods.

Business changes as we move forward:

The Nez Perce Tribe lifted the Stay-at-home order and allowed employers to transition employees back to regular work hours. The NPTHA staff was primarily back to work during May under specific social distancing rules. Many of these rules will stay in place until further notice:

- 🧻 The front door is now open to the public.
- 🧻 A plexi-glass shield has been installed above the front counter.
- 🧻 Only one person may be in the lobby. We will allow two people if you can maintain 6 feet apart.
- 🧻 Meetings with tenants will be held in large open space.
- 🧻 Access for tenants will be through the conference room or the classroom entrances.
- 🧻 Limited classes will be scheduled and class size will be limited.
- 🧻 Eventually, we may offer virtual classroom.
- 🧻 Maintenance will not enter occupied home without facemask and gloves.
- 🧻 Tenants are requested to maintain 6 feet or more away from maintenance staff.
- 🧻 Office staff must wear a mask when not at their work station, including hallways and anytime entering another employee's work area.
- 🧻 Six-feet is the best prevention according to CDC and other health experts.

Taking care of the homeless during pandemic



During the Pandemic, the NPTHA worked with the homeless residents at the "Jungle" to help clean up their camp areas. While the Nez Perce Tribe provided honey huts and hand washing stations, the NPTHA provided a dumpster for a week and residents participated in clean-up of their campsites. Each day, we provided garbage bags and supplies. We handed out 21 snack bags that included water, Gatorade, snacks & fresh fruit. We also left dog food for the area pet and provided 8 tents and 6 sleeping bags. By the end of the week, there was significant improvement to the entire area. We want them to live in a safe and sanitary area during this pandemic.

Covid-19

Covid-19 Relief Rent Credit

To assist families in overcoming financial hardships during the pandemic, the NPTHA Board of Commissioners provided a \$100 per month credit for all active accounts. A total of 145 families received a \$100 credit for the months of March, April, May and June. This was a total cost to housing in the amount of \$58,000. Additionally, during these four months, no late fees were assessed nor were there any terminations.

In July, Idaho Housing & Finance Association began offering assistance to low income families experiencing hardships during the pandemic. Currently, the NPTHA has assisted 29 residents with the IHFA application and residents have received over \$31,000 in rental assistance.

Classes and Activities

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.

Summer activities were canceled due to Covid-19 including our annual Home Fair. Below are the classes and activities conducted since May 2020

Classes	Budget	2- classes/ 4 participants
	Homebuyer Education	2- classes/ 12 participants, 12 certificates
Community Clean-up	Lapwai, Kamiah, Orofino	2– week-long Clean-ups



Congratulations 30 Years at NPTHA

Danice Oatman Tom was hired October 29, 1990 as the Kamiah Occupancy Counselor. Danice has assisted numerous Kamiah residents through Rental Housing, Homebuyer Education and Home Repair Programs. The NPTHA and community appreciate her 30 years of service. On October 30, 2020, Danice Oatman-Tom was presented with a Pendleton and a Crystal Plaque at a dinner in her honor. Congratulations to Danice on this milestone.

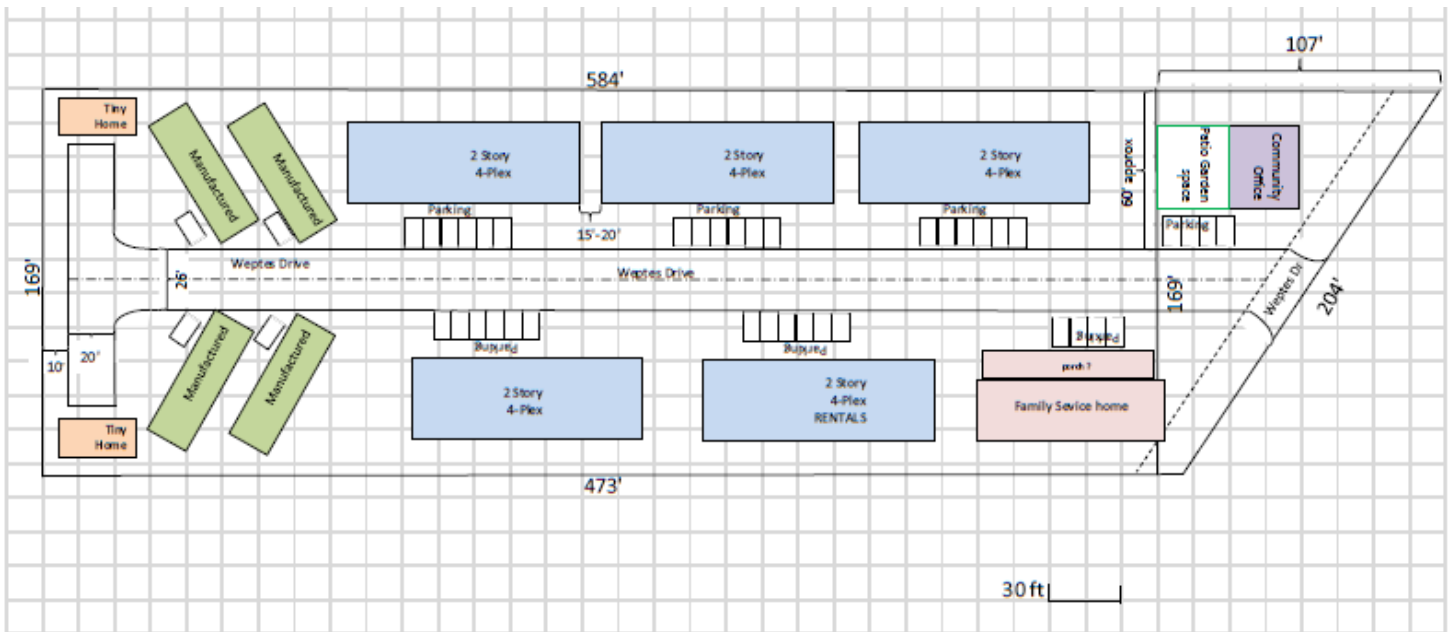
Grant Updates

Update on the Little Village revitalization project

In 2019 the Nez Perce Tribe partnered with the NPTHA to purchase the little village trailer court for revitalization. The goal was to remove the old run down structures and replace with new housing.

There are several goals we would like to achieve as outlined in the site plan below:

1. Two story buildings with four apartments in each building. These will be two bedroom units for small families, including single people.
2. Four lots for single wide manufactured homes for tribal members.
3. Transitional home for single mothers, owned and operated by the NPT Indian Child Welfare Program
4. Two potential spaces for tiny homes.
5. Community office space for tenant gatherings.



PROGRESS AND NEW 2020 ICDBG

Over the past year all of the old and run down structures have been removed except for one trailer that is still occupied. The NPT Indian Child Welfare Program has constructed their 5 bedroom transitional home for single mothers and held their grand opening September 2020.

We are pleased to announce that we have received the 2020 ICDBG award for \$750,000 to build the first apartment building. This will be four apartments in a two story building. In order to prepare the site for any new buildings we have entered an agreement with the Indian house service to design and engineer and upgraded water and sewer system. We will be seeking other resources for the construction of the water and sewer in preparation of the new building.

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 General Council Report in September 2019.



Option-to-Purchase

Julheanne McConville



Starter Home

Lilly James



Mortgage Finance Assistance

Gregory Moses



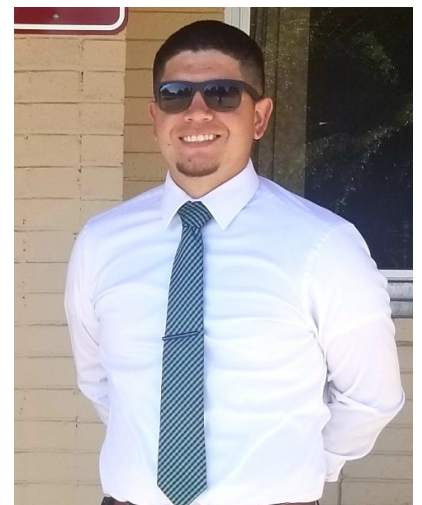
Mortgage Finance Assistance

Shelby Leighton



Mortgage Finance Assistance

Cecil Charles



Mortgage Finance Assistance

Nikoli Greene

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.