

General Council Report

May 6-8, 2021

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/

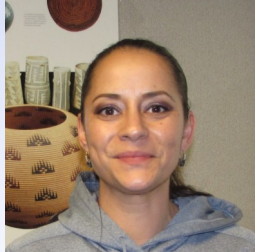


Nez Perce Tribal Housing Authority

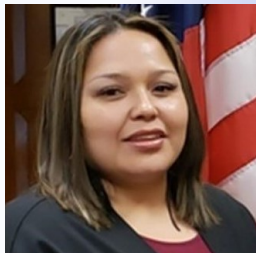
NPTHA Board of Commissioners



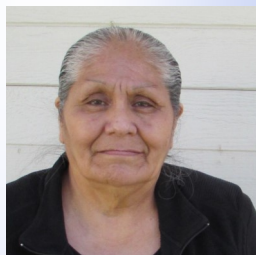
Richard J. Arthur
Chair



Stacey Kash Kash
Vice-Chair



Fawn Scott
Secretary/Treasurer



Betty Kinser
Member



Loretta Spaulding
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*
Margarita Bulltail - *Grants Coordinator*

Housing Management

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

Finance & Operations

Advertised/Vacant - *Finance/Operations Manager*
Will Allen-*Collections*
Kathleen “Kat” Payne-*Accounts Payable/ Payroll*
Roxanne Axtell-*Receptionist/ Accts. Clerk*

Maintenance

Vacant -*Project 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*

Temporary Employees

Charley James - *Groundskeeper*
Alonzo Picard - *Groundskeeper*
Justin Johnson - *Groundskeeper*

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. 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 2020 APR 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 at <https://nezperce.org/government/housing>



Lapwai Office
111 Veterans Avenue
208-843-2229



Kamiah Office
105 Riverview Avenue
208-935-2144

2020 Annual Performance Report

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; but did not conduct homebuyer inspections due to Covid-19 restrictions.
- * Provided Occupancy Management services for LIHTC projects as needed to support insufficient operating budget.
- * Housing counseling completed: 0 Tenant Rights & Responsibilities classes with 0 participants, 10 Budget sessions with 34 students and 1 maintenance class with a total of 6 participants.
- * Other counseling services include application intake and processing for other programs for home repair and weatherization programs; Numerous referrals were made for outside resources

for housing type assistance including rental assistance by Idaho Housing & Finance Agency.

- * 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. The number of units served include 1937 Housing Act and NAHASDA units.

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.
- * Conducted 7 home buyer education classes with 47 participants. Provided home buying case management for 15 clients under lease option programs and provided home buying guidance for at least 35 other clients

4.1 Senior Rehab

This program provides essential home repair grants for low-income elder families up to \$4,500. Completed a number of smaller urgent home repair grants which allowed us to serve 11 senior homeowners and 3 incidental emergency repairs.

5.1 Mortgage Finance Assistance

Mortgage finance assistance is provided for low and moderate income families who are also first time

2020 Annual Performance Report

homebuyers. Assistance is for down payment and closing costs on a mortgage. Served 4 low income family with down payment assistance and also provided cost for appraisal.

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.

Assisted 3 families with down payment assistance

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. 3 families are actively saving for the IDA program for home maintenance, 7 families have completed home repairs with the IDA program for home maintenance and 1 more has been approved.

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.

Conduct 1 fire drill for the senior apartment buildings; conducted 1 senior meeting which include safety tips; continue to maintain interactive relationships with NPT Law Enforcement to document crime or nuisance activities occurring in our neighborhoods. The NPTHA has implemented a more rigid pre-screening process. We continue to work with various agencies promoting health and safety activities, including but not limited to Adult Protection, Women's Outreach, Later in Life, Law Enforcement, and Red Cross.

9.1 Infrastructure to Support Housing

The NPTHA must develop new infrastructure to support any new housing developments. The NPTHA will complete infrastructure feasibility assessments on potential housing sites. The NPTHA will develop site plans and specifications for infrastructure and pursue appropriate funding sources.

Continued limited planning and coordinating with Indian Health Service to develop the plans for infrastructure improvements. There were no costs associated to this fund.

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. .

The IHBG Competitive Grant was not awarded, however, final completion of our 2017 ICDBG grant was delayed into 202 and this is the administrative support provided to complete the project.

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 your FY 2021 Indian Housing Plan.

NONE: the IHBG Competitive Grant was NOT awarded in 2020.

12.1 IHBG Competitive Grant Tenant Community Building

The NPTHA has obligated to construct a tenant community building to provide services to the new rental housing project to be constructed with IHBG Competitive Grant funds. Construction is scheduled for FY 2021 while planning and other preliminary construction activities will be completed in FY 2020.

The IHBG Competitive Grant was not awarded in 2020.

Financials

Nez Perce Tribal Housing Authority 2021 Indian Housing Block Grant For the Month Ending March 31, 2021

Revenue	Budget	Period	YTD	
Dwelling Rent	218,508	18,573	55,142	25%
Interest on general fund	15,000	290	879	6%
Other Income	29,000	6,135	9,880	34%
IHBG Funding (accrued at 3/31/2021)	1,270,413	0	211,702	17%
Prior Year Reserves	0	0	0	0%
Total Revenue	1,532,921	24,997	277,603	18%
Expenditures				
1937 Housing Act Management	908,126	58,919	155,019	17%
Housing Management	189,214	15,749	34,392	18%
Housing Services	45,153	5,897	10,142	22%
Administration/General	98,344	5,568	11,517	12%
Crime Prevention & Safety	250	0	0	0%
ICDBG Match	31,456	0	0	0%
Development/Construction/Rehab	68,000	0	632	1%
Total Expenditures	1,340,543	86,133	211,702	16%
Net Operating Income/(Loss)	192,378	(61,136)	65,901	

Nez Perce Limited Partnerships for Low Income Housing Tax Credit Programs

	As of 12/31/2020	As of 12/31/2020
For the period ending 12/31/2020	NPLP#2	NPLP#3
Revenue:		
Subsidy Income	28,800	13,500
Rent	58,007	83,354
Less: Vacancy	(4,800)	(1,002)
Rent Adjustments	(64)	(258)
Other Income	317	6,321
Interest Income	2	125
Interest Inc./Reserves	10	196
Total Revenue	82,271	102,236
Expenditures:		
Property Management	\$56,703	72,106
Bank Charges	35	
Accounting & Auditing Fees	9,911	9,395
Compliance & Training	354	1,110
Insurance	5,088	7,858
Total Expenses	72,091	90,469
Net Operating Income/(Loss)	10,180	11,768
 MORTGAGE INTEREST - ACCRUED	 62,005	 85,045
ASSET MANAGEMENT FEES	0	0
DEPRECIATION	3,080	86,758
AMORTIZATION	5	74
Net Income/(Loss)	(54,910)	(160,109)

Financial Blessings

The Nez Perce Tribal Housing Authority is very fortunate to be selected for a variety of funding opportunities. These awards have been flowing in and will provide great benefits to our families.

Grant:	Title and Description:	Amount:
ICDBG-20	Indian Community Block Grant Two year grant for the construction of the first four-plex located at the Little Village in Lapwai. Matching funds: Total project cost:	\$ 750,000 \$ 593,826 \$ 1,343,826
IHBG-CARES	Cares Act Funding in Response to Covid-19 Pandemic Emergency grant specifically to address the effects of the Covid-19 pandemic which included wages, taxes, benefits of employees on leave or re-assigned to essential duties; supplies, materials, equipment, to aide in community needs, temporary shelter and office alterations for social distancing.	\$ 360,785
BPA-2021	Bonneville Power Administration: Weatherization Annual funding for weatherization and energy efficient appliances for home owners utilizing Clearwater Power Company	\$ 50,000
US Treasury	Emergency Rental Assistance Program New program providing rent and utility assistance for low income families affected by covid-19. See flyer for pertinent information.	\$ 1,438,698
ROSS 2021	ROSS Coordinator Grant Three-year grant specifically for wages, taxes, benefits, training and office supplies/equipment for a ROSS Coordinator.	\$ 239,250
IHBG-Comp	2020 IHBG Competitive Grant Two-year grant for the construction of four four-plex apartment buildings in the Little Village, Lapwai. Matching funds: Total project cost:	\$ 4,798,703 \$ 594,576 \$ 5,393,279
IHBG-Rescue	Rescue funds allocated for Housing Services These funds are a continuation of the IHBG CARES Act funding and are available upon submission of a Housing Plan addressing the response and prevention of the effects of the Covid-19 pandemic.	\$ 881,053
US Treasury	Home Owner Assistance for Mortgage and Utilities These are new funds available to Tribes to assist low income families affected by covid-19 with mortgage and utilities costs.	pending application

Little Village Development

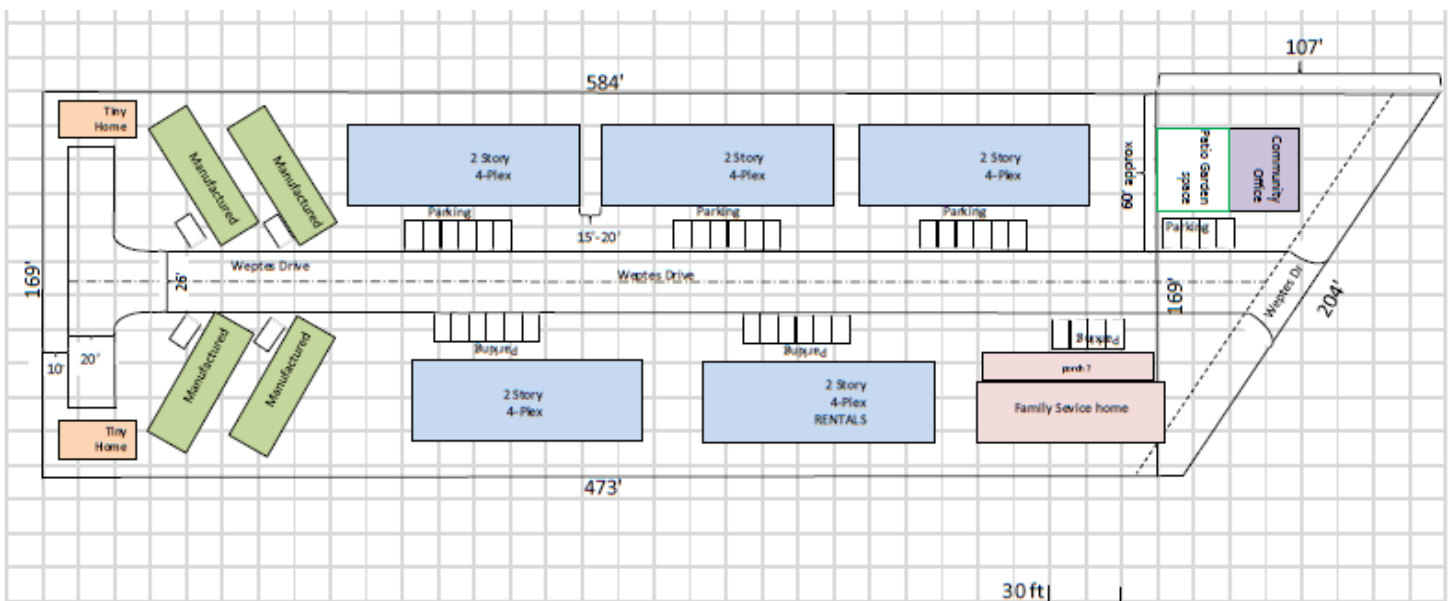
Update on the Little Village revitalization project

After the purchase of the Little Village Trailer Court in 2019, we have been making slow but sure progress in our revitalization plan. We have demolished most of the trailers and buildings and we have cleared the site for new housing. The first building that has been completed is a five-bedroom transitional home for single mothers. This home was constructed and will be operated by the NPT Indian Child Welfare Program. We are excited to announce that we have received two grants for the construction of the five apartment buildings. This will be a total of 20 rental units.

Our first grant received is the 2020 ICDBG grant for \$750,000 for the first building and just recently we were notified that we have been awarded \$4,798,703 for the IHBG Competitive Grant to construct the other four apartment buildings.

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 for a total of 20 units. Designs may incorporate at least one three-bedroom unit in each building.
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 space for tenant gatherings.
6. Fencing around the full perimeter of the project.
7. Covenants to ensure alcohol and drug free zone.



Grant Updates

NEW Emergency Rental Assistance Program (ERAP)

The ERAP is a new program funded by the U.S. Treasury to assist low income families who have been affected by the Covid-19 pandemic. The program details are on the front page of our newsletter which outlines the eligibility requirements. In order to manage this new program, we hired a new Grants Coordinator, Margarita Bulltail. In February, our Board of Commissioners adopted the ERAP policy and we began accepting applications in the first week of March. Since that time we have had a tremendous response. If you or anyone you know is struggling to pay their rent or utilities (renters only) please have them complete an application.

Applications Received:

Approved	41
Denied	5
Pending	31
Total	77



Assistance Approved:

Rent	\$ 69,535
Electricity	\$ 33,385
Water/sewer	\$ 10,643
Security deposits/garbage	\$ 1,000
Late fees/ other charges	\$ 441
Total payments:	\$ 115,004



VITA Volunteer Income Tax Assistance

The NPTHA provides office space, materials and equipment for VITA volunteers to provide free tax preparation services. We greatly appreciate our longtime volunteer: Phyllis George and her assistant Laurie Ann Cloud. This year, the IRS has extended the tax filing date to May 17, 2021. As of the last week of April:

Completed 228 **federal tax returns** resulting in \$616,423 in tax refunds

And completed approximately 183 **state tax returns**

In Search of...RELIABLE, SELF-MOTIVATED TEAM MEMBER

The NPTHA is seeking an experienced, reliable, self-motivated team member to fill our position of **Finance & Operations Manager**. This is a full time position w/excellent benefits responsible for the management of all accounting functions and reporting. Tribal and Indian preference applies. See our website or contact our front office for more information.

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. Fall activities were canceled due to Covid-19. . Below are the classes and activities conducted since October 2020

Classes	Homebuyer Education	2 classes/ 11 participants, 9 certificates
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2021 Amerind Poster Safety Contest

Every year the Nez Perce Tribal Housing Authority hosts a poster contest for children from kindergarten to 8th grade. Our first place winners advance to the regional contest. Posters that take first place at regionals advance to Nationals where they compete for the prize of a \$1000.



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



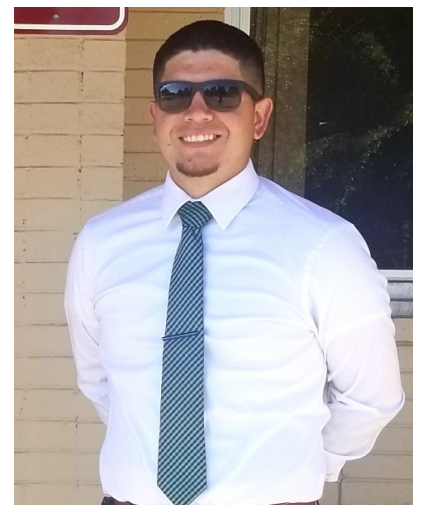
Mortgage Finance Assistance

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 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.
- * Financial Literacy: 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 on the programs. Various eligibility requirements apply to each program, please talk to a housing counselor for more information.