

General Council Report

Fall 2021

Nez Perce Tribal Housing Authority
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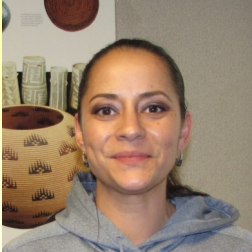


Nez Perce Tribal Housing Authority

NPTHA Board of Commissioners



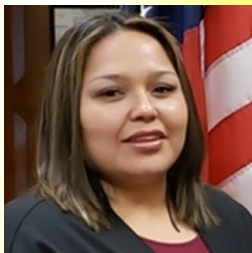
Richard J. Arthur
Chair



Stacey Kash Kash
Vice-Chair



Taricia Moliga
Secretary/Treasurer



Fawn Scott
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

Caleb Carter -*Project Manager*
Verna “Ketta” Reuben-*Assistant Maintenance Manager*
Shine Bybee-*Construction/Maintenance*
Navorro “Sun” Herrera-*Construction/Maintenance*
Manual Greene-*Construction/Maintenance*
E.J. Kip - *Maintenance/Custodian*
Jacob Oatman-Kamiah *Construction/Maintenance*
Lori Johnson-*Maintenance Clerk*

Temporary Employees

Bernadine Weaskus-*Administrative Assistant*
Tasha Edwards - *Grants Coordinator*

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 proposed 2022 Indian Housing Plan 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

2022 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 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 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.

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

*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.

*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.

* HB Counseling includes case management for becoming mortgage ready under the NPHTA 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 NPHTA IDA program.

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

2022 Indian Housing Plan

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

4.1 Senior Rehab

This program provides essential home repair grants for low-income elder families up to \$4,500.

5.1 Mortgage Finance Assistance

Mortgage finance assistance for down payment and closing costs.

6.1 Individual Development Accounts Down Payment

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

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.

Program requires completion of our homeowner education class.

7.1 Individual Development Accounts Rehab

This program is a matched savings program for home repair.

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.

Program requires completion of our homeowner education class.

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 2020 ICDBG Match New LR Construction

The 2020 ICDBG Grant for New construction of a four-unit apartment building. Match includes administrative cost that have not been expended during 2021. Other construction match \$552,846 from program income (which may be offset from other resources pending approval).

10.1 2021 IHBG Comp

The 2021 IHBG Comp Grant is for new construction of 16 rental units consisting of four apartment buildings. Match includes administrative costs from IHBG, construction costs from program income reserves, Nez Perce Tribe SRBA grant for infrastructure and tribal land in Lapwai, Idaho.



Financials

**Nez Perce Tribal Housing Authority
2021 Indian Housing Block Grant
For the Month Ending September 30, 2021**

Revenue	Budget	Period	YTD	
Dwelling Rent	218,508	19,179	168,477	77%
Interest on general fund	15,000	1,148	10,514	70%
Other Income	29,000	968	18,184	63%
IHBG Funding (accrue thru 9/30/21)	1,270,413	0	585,722	46%
Prior Year Reserves	0	0	0	0%
Total Revenue	1,532,921	21,295	782,897	51%
Expenditures				
1937 Housing Act Management	908,126	79,540	553,227	61%
Housing Management	189,214	17,276	121,528	64%
Housing Services	45,153	6,151	39,947	88%
Administration/General	98,344	9,806	47,769	49%
Crime Prevention & Safety	250	0	459	184%
ICDBG Match	31,456	0	0	0%
Development/Construction/Rehab	68,000	7,482	19,967	29%
Total Expenditures	1,340,543	120,255	782,897	58%
Net Operating Income/(Loss)	192,378	(98,960)	0	

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

For the quarter ending 6/30/21	Qtr End 6/30/21	Qtr End 6/30/21
	NPLP#2	NPLP#3
Revenue:		
Subsidy Income	14,400	7,500
Rent	28,064	41,528
Less: Vacancy	0	0
Rent Adjustments	0	0
Other Income	1,702	2,674
Interest Income	8	34
Interest Inc./Reserves	50	56
Total Revenue	44,224	51,792
Expenditures:		
Property Management	27,690	35,893
Bank Charges	35	
Accounting & Auditing Fees	7,645	7,645
Compliance & Training	384	730
Insurance	2,658	3,994
Total Expenses	38,412	48,262
Net Operating Income/(Loss)	5,812	3,530
 MORTGAGE INTEREST - ACCRUED	 32,736	 44,898
ASSET MANAGEMENT FEES	0	0
DEPRECIATION	18,276	43,380
AMORTIZATION		0
Net Income/(Loss)	(45,200)	(84,748)

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.	\$ 895,292

Little Village Development

Update on the Little Village revitalization project

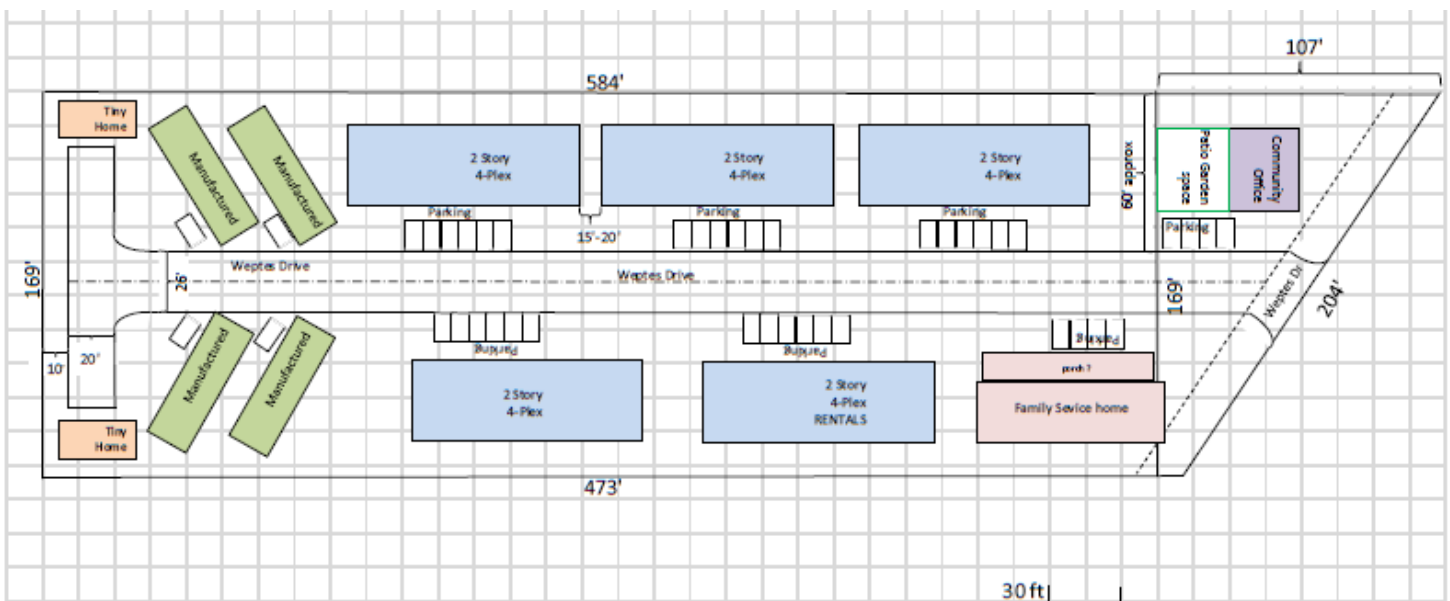
After the purchase of the Little Village Trailer Court in 2019, we have been making slow but sure progress in our revitalization plan. Construction is expected to begin in 2022. We have demolished most of the trailers and buildings and we have cleared the site for new housing. The first building that 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.



Grant Updates

NEW Emergency Rental Assistance Program (ERAP)

Funded by the
U.S. Treasury

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 began in March serving the 1855 reservation boundaries. In October, we updated the ERAP policy to expand the service area for Nez Perce tribal members to nationwide. If you or anyone you know is struggling to pay their rent or utilities (renters only) please have them complete an application.

2021	Served *	Rents	Utilities	Other**	Total
1st quarter	14	\$ 20,458	\$ 12,780	\$ 590	\$ 33,828
2nd quarter	105	\$ 217,446	\$ 98,450	\$ 3,669	\$ 319,565
3rd quarter	89	\$ 167,303	\$ 46,917	\$ 4,529	\$ 218,749
	208	\$ 405,207	\$ 158,147	\$ 8,788	\$ 572,142

* Includes 37 re-apply

** deposits & late fees



Coming Soon Homeowners Assistance Fund

Funded by the
U.S. Treasury

The HAF is a new program funded by the U.S. Treasury to assist low income families who have been affected by the Covid-19 pandemic. If you or anyone you know is struggling to pay their mortgage, mortgage insurance, associations fees, property taxes or utilities and other measures to prevent home owners displacement (homeowners only) please contact housing. Please see our website for the full policy and to provide any comments.



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. Some activities have been limited due to Covid-19 however we have had great turn-out for most of our classes. Below are the classes and activities conducted since May 2021.

Classes	Home Fair	June 3	Lapwai	375 people
	Youth Money Basics	June 14 & 15	Kamiah and Lapwai	23 youth
	Box Fan Filter Class	July 13	Lapwai	10 people
	Homebuyer Education Class	July 20-22	Lapwai	15 Participants
	Pet Vaccine Clinic	August 6	Lapwai	100+ Pets
	University of Idaho Budget & Credit Class	Oct 13, 18 and Nov 15th	Moscow	14 students
	Homebuyer Education Class	October 26-28	Lapwai	13 Participants



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 June 2021.



Starter Home & Individualized Development Accounts

Louis Wheeler

Individualized Development Accounts

Nigele Williamson



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.