

General Council Report

September 22-24 2022

Nez Perce Tribal Housing Authority
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Nez Perce Tribal Housing Authority

NPTHA Board of Commissioners



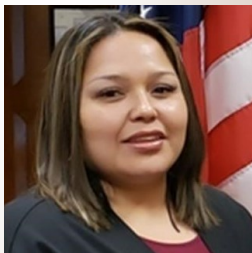
Richard J. Arthur
Chair



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*

Housing Management

Anna Lawrence-*Housing Manager*
Sonya Samuels-Allen-*Homebuyer Educator*
Jenny Arthur-*Housing Counselor*
Mary Johnson-*Housing Counselor*
Kylie St. Paul-*HAF Grants Coordinator*
Blanca Canady-*Grants Coordinator Assistant*

Finance & Operations

Angie Jacobs - *Finance/Operations Manager*
Roxanne Axtell-*Receptionist/Accts. Clerk*
Will Allen-*Collections*
Kathleen "Kat" Payne-*Accounts Payable/Payroll*

Maintenance

Caleb Carter-*Maintenance Manager*
Randolph Brown - *Assistant Maintenance Manager*
Darryl Reuben - *Home Repair Project Coordinator*
Manual Greene-*Maintenance*
Navarro "Sun" Herrera-*Maintenance*
Elijah Webb-*Maintenance*
Taylor Thurlow-*Maintenance*
E.J. Kip - *Maintenance/Custodian*
K. Quannah Picard - *Maintenance*
Lori Johnson-*Maintenance Clerk*

Temporary Employees

Charlie James-*Groundskeeper Lapwai*
Bonnie Oatman-*Seasonal Groundskeeper Kamiah*
Robert Parrish-*Maintenance*

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 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

Program description summary only, see website for full version.

Management of 1937 Housing Act Properties: NPTHA 1

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 of 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.

Housing Management Service: NPTHA 2

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.

Homebuyer Education and Tenant Counseling: NPTHA 3

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 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.

* Tenant counseling includes a comprehensive Tenant Rights & Responsibilities class, financial literacy & 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.

2022 Indian Housing Plan

Senior Rehab: NPTHA 4

This program provides essential home repair grants for low-income elder families.

Mortgage Finance Assistance: NPTHA 5

Mortgage finance assistance for down payment and closing costs.

Individual Development Accounts Down Payment: NPTHA 6

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.

Individual Development Accounts Rehab: NPTHA 7

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.

Crime Prevention: NPTHA 8

* 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.

2020 ICDBG Match New LR Construction: NPTHA 9

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).

2021 IHBG Comp: NPTHA 10

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

For the Month Ending July, 2022

2022 Indian Housing Block Grant

Revenue	Budget	YTD	Balance	% Used
Dwelling Rent	219,600	113,822	105,778	52%
Interest on general fund	15,000	8,022	6,978	53%
Other Income	29,000	14,022	14,978	48%
IHBG Funding	1,439,417	370,588	1,068,829	26%
Prior Year Reserves	-	-	-	
Total Revenue	1,703,017	506,454	1,196,563	30%
Expenditures				
1937 Housing Act Management	997,532	537,961	459,571	54%
Housing Management	166,457	104,676	61,781	63%
Housing Services	71,803	35,300	36,503	49%
Administration/General/BOC	174,455	94,204	80,251	54%
Crime Prevention & Safety	250	416	(166)	166%
ICDBG Match	79,576	147	79,429	0%
Development/Construction/Rehab	143,000	53,033	89,967	37%
Total Expenditures	1,633,073	825,737	807,336	51%
Net Operating Income/(Loss)	69,944	(319,283)	389,227	

Tax Credit #1 Rental Program	Budget	YTD	Balance	% Used
Revenues	168,496	102,173	66,323	61%
Expenses	132,163	81,969	50,194	62%
Net Operations:	36,333	20,204	16,129	
Tax Credit #2 Rental Program				
Revenues	62,082	36,143	25,939	58%
Expenses	58,483	23,029	35,454	39%
Net Operations:	3,599	13,114	(9,515)	
Tax Credit #3 Rental Program				
Revenues	94,487	56,080	38,407	59%
Expenses	65,080	26,684	38,396	41%
Net Operations:	29,407	29,396	11	

GRANTS:	Budget	YTD	Balance	% Used
ROSS	79,750	43,689	36,061	55%
Bonneville Power Administration	50,000	20,278	29,722	41%
Treasury-ERAP	1,371,571	892,315	479,256	65%
Treasury-HAF	895,292	125,227	770,065	14%
IHBG-CARES	270,898	52,562	218,336	19%
IHBG-RESCUE	881,053	-	881,053	0%
ICDBG-20	750,000	-	750,000	0%
IHBG-COMP	4,798,703	-	4,798,703	0%
ICDBG-21	750,000	-	750,000	0%
AVISTA	293,176	-	293,176	0%
BIA-HIP/ARP	132,630	582	132,048	0%

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. Below is a brief description of each grant.

Grant:	Title and Description:	Amount:
ROSS 2021	ROSS Coordinator Grant	\$239,250
2021-2023	Three-year grant specifically for wages, taxes, benefits, training and office supplies/equipment for a ROSS Coordinator. June 2021-May 2024 Status: Specific annual allocation expended according to schedule.	
BPA-2021	Bonneville Power Administration: Weatherization	\$50,000
2022	Annual funding for weatherization and energy efficient appliances for home owners utilizing Clearwater Power Company Status: 41% expended, pending CAP Weatherization costs.	
US Treasury	Emergency Rental Assistance Program	\$2,505,409
2020-2022	New program providing up to 12 months of rent and utility assistance for low income families affected by covid-19. Status: Expended original grant, received \$1m in additional funds to be spent by 12/31/2022. Expended at 65%.	
US Treasury	Home Owner Assistance for Mortgage and Utilities	\$895,292
2022-2023	These are new funds available to Tribes to assist low & moderate income families affected by covid-19 with mortgage and utilities costs. Two-year funding. Status: Approximately \$155,000 provided for mortgage/utilities assistance	
IHBG-CARES	Cares Act Funding in Response to Covid-19 Pandemic	\$360,785
2020-2022	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. Status: 41% expended, still need to complete temporary shelter/tiny home project	
IHBG-Rescue	Rescue funds allocated for Housing Services	\$881,053
	These funds are a continuation of the IHBG CARES Act funding to address the effects and prevention of the Covid-19 pandemic. Includes upgrades to ventilations systems, adding living space to overcrowded homes, public sanitation station, playground restrooms, homeless sheds/shelter and office renovations. Status: Working on project plans and specifications.	
ICDBG-20	Indian Community Block Grant	\$750,000
2021-2022	Two year grant for the construction of the first four-plex located at the Little Village in Lapwai. Will request extension of funds due to covid delays.	
	Matching funds:	\$593,826
	Total project cost:	\$1,343,826
	Status: Site engineering completed, RFP Architect & Engineering Closed 9/2/2022. Goal is spring construction.	

Financial Blessings cont.

Grant:	Title and Description:	Amount:
<u>IHBG-Comp</u>	<u>2020 IHBG Competitive Grant</u>	\$4,798,703
2021-2022	Two-year grant for the construction of four four-plex apartment buildings in the Little Village, Lapwai. Will request extension of funds due to covid delays. Matching funds: Total project cost: Status: Site engineering completed, RFP Architect & Engineering Closed 9/2/2022. Goal is for spring constuction.	 \$594,576 \$5,393,279
<u>ICDBG-21</u>	<u>Indian Community Block Grant</u>	\$750,000
2022-2023	Two year grant for renovations to rental units and essential repairs for homeowners. Also public service activity to expand the B & G Club program to Kamiah. Matching funds: Total project cost: Status: Processing homeowner repair applications and assessing rental unit projects.	 \$95,000 \$845,000
<u>AVISTA</u>	<u>AVISTA Energy Efficiency Assistance Fund Grant (EEAF)</u>	\$293,176
2022-2023	Energy conservation home repairs up to \$12,000 for low-income families who are Avista customers. Status: Processing application w/home repair programs. Projects underway.	
<u>BIA-HIP ARP</u>	<u>Housing Improvement Plan/ARP Allocation</u>	\$132,630
	These funds are available to Tribes to assist in essential home repairs up to \$12,000 and have certain waivers from the regular HIP guidelines. Status: Waiting for funding allocation from BIA HIP. No change since March 2022.	



Home Repair Programs!

Since we have opened our home repair programs earlier this year, we have had an overwhelming response. We currently have over 90 homeowner applications on our waiting list. Each application has to be reviewed for eligibility for each of the six grant programs we have.

We appreciate everyone's patience while we tackle each project one-by-one. We have hired additional staff to assist with this process, but it is still a lengthy process until we are able to better streamline contractors and our own work force. Our goal is to serve the urgent cases first.

During this past couple months, we have been able to secure several contractors and completed four roofs, four electrical systems, one woodstove, and replaced a failed heating system. We have three more roofs under contract and seeking bids for a number of new projects.

Survey Results

The Nez Perce Tribal Housing Authority collects data to update current services and prioritize future planning. We greatly appreciate your input regarding housing needs and desires for families on the Nez Perce Reservation. Below are highlights from our last survey. We had a total of 113 responses.

Single	69
Married	33
Other	10
Total:	112

Renting	28
Own/Buying	69
Live w/relatives	0
Other	5
Total:	102

Home Repair Needs:	
Minor Repairs	37
Major Repairs	51
Beyond Repair	13
Total:	101

How many bedrooms do you...

Size	Have	Need
1 bdrm	2	8
2 bdrm	23	18
3 bdrm	52	26
4 bdrm	25	22
5 bdrm	8	15
6+bdrm	3	4
Total:	113	93

Household Income:

Less than \$20,000	22
\$20,000-50,000	44
\$50,000-100,000	33
\$100,000-120,000	10
Over \$120,000	2
Total:	111

10 Year Goal if over age 50:

Stay in current home	47
Elder apartment	7
Elder apartment w/ nursing	4
Rent or purch smaller home	13
Renovate current home	22
Total:	93

How many bathrooms do you...

Bathrooms:	Have	Need
1	44	15
1.5	0	1
2	51	55
2.5	1	5
3	5	8
4	1	3
5	0	1
Total:	113	109

5 year Goals:

Find new rental	5
Consider buying	18
Purchase home	37
Repair home	59
No change	7
Other	6
Total:	132

Needs to prevent covid:

Supplies-masks, gloves	37
Sanitizer, cleaners	43
Room dividers	1
2nd bathroom	21
Washer/dryer hook-up	7
Other	10
Total:	119

How much rent or mortgage do you pay or willing to pay:

	Pay	Willing
\$0-500	60	39
\$500-800	26	31
\$800-1,200	11	23
Over \$1,200	6	5
Total:	103	98



Where do you...	Live	Prefer
Lapwai	73	72
Culdesac	2	2
Winchester	0	5
Orofino	0	3
Kamiah	12	10
Kooskia/Stites	1	2
Off reservation	9	3
Other	15	20
Total:	112	117



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 2022

Classes	Homebuyer Education Class	July 19-21	Lapwai	8 Certificates
	Financial Skills for Teens and Young Adults Class	June 28	Lapwai	9 Certificates
	Box Fan Filter by ERWM	July 13	Lapwai	8 Participants
	Money Basics	August 8	Lapwai	4 Certificates

Activities	21st Annual Home Fair	June 2, 2022	Lapwai	26 Vendors 375 participants
	Summer Clean-up Dumpsters	July 8-15	Lapwai, Kamiah & Orofino	

HAPPY RETIREMENT!



Verna "Ketta" Reuben retired July 1, 2022 after 31+ years of service in the Maintenance Department at the NPTHA.

In the 80's, Ketta had worked in a variety of seasonal positions before being hired full time in 1991.

Thereafter, she progressed in the maintenance field until reaching the Assistance Maintenance Manager.

We greatly appreciate all of her years of dedication and service!

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 Sun-down 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 down payment to purchase home*. The NPTHA will provide a \$2 match for every \$1 saved toward the purchase of a home.

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.

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.

NPTHA Programs

Home Repair Programs

The NPTHA Home Repair programs provide preference to Nez Perce Tribal Homeowners who reside in the home, and are located on the Nez Perce Reservation. The NPTHA will assist in compiling estimates and arranging completion of repairs.

***Individual Development Account (IDA):** This is a savings program designed to encourage low-income Nez Perce families *to save for home repairs/improvements*. The NPTHA will provide a \$1 for \$1 match for home repairs/improvements.

***Senior Rehab Program:** This program provides assistance to low-income senior citizens who own their own home. The grant amount is a maximum of \$6,000 to complete essential repairs. The NPTHA will assist in compiling estimates and arranging completion of repairs.

***Housing Improvement Plan (HIP):** This program has a low-income waiver. The grant amount is a maximum of \$12,000 to complete essential repairs.

***Indian Housing Block Grant (IHBG)- ARP:** This Emergency grant specifically to address the effects of Covid-19 including overcrowded conditions. Repairs/additions to prevent the spread of Covid-19. The grant amount is a maximum of \$12,000 to complete essential repairs.

***Homeowners Assistance Fund (HAF):** This Emergency grant assist Tribal Homeowners affected by Covid-19 with emergency home repairs that pose displacement, or health and safety risk. The program assists with mortgage and utility costs. The grant amount is a maximum of \$10,000.

***Avista Energy Efficiency Assistance Fund (EEAF):** This program provides assistance to Native American homeowners who are Avista customers who need energy conservation repairs. The grant amount is a maximum of \$12,000.

***Indian Community Development Block Grant (ICDBG) Program:** This program provides assistance to low-income tribal members who own their own home. The grant amount is a maximum of \$12,000 to complete essential repairs.

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.