



Nez Perce Tribal Housing Authority

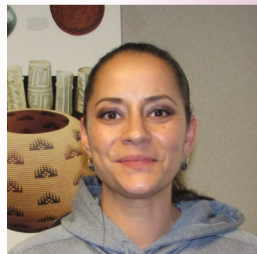
NPTHA Board of Commissioners



Loretta Spaulding
Chair



Fawn Scott
Vice-Chair



Stacey Kash Kash
Secretary/Treasurer



Richard J. Arthur
Member



Taricia Moliga
Member

Mission

The mission of the Nez Perce Tribal Housing Authority is to create opportunities to meet the housing needs of enrolled members of the Nez Perce Tribe by maximizing the utilization of available resources to ensure services are provided in an efficient, professional, economical and timely manner; forming and enhancing partnerships between the NPTHA and tribal, state, local, and private entities; promoting self sufficiency and improving the quality of life.

NPTHA Employees

Laurie Ann Cloud-*Executive Director*
Angela 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

ADVERTISED - *Finance/Operations Manager*
Roxanne Axtell-*Receptionist/Accts. Clerk*
Will Allen- *Account Tech./ 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*
Ben Snype-*Maintenance*
E.J. Kip - *Maintenance/Custodian*
Lori Johnson-*Maintenance Clerk*
ADVERTISED- *Kamiah Maintenance*

Temporary Employees

Charlie James-*Groundskeeper Lapwai*

Introduction

The Nez Perce Tribal Housing Authority's (NPTHA) primary responsibility is developing and operating affordable housing programs for Native Americans, giving priority to Nez Perce Tribal members. Our primary funding is the Indian Housing Block Grant (IHBG) which is provided by the U. S. Dept. of Housing and Urban Development (HUD) under the Native American Housing Assistance and Self Determination Act (NAHASDA). Our annual funding has been limited for many years which requires the NPTHA to pursue other funding sources to maintain housing services and develop new housing. 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 and at the end of the year we must provide an Annual Performance Report (APR). Both of these reports are posted annually 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 2023 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

2023 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 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. LIHTC projects are directly charged for operating costs and prorated for occupancy management costs.

*Occupancy management includes application intake, processing for eligibility, maintaining waiting lists, vacancy management, recertification, compliance with lease agreements, program rules & regulations, conducting homebuyer inspections, tenant accounting, collections and file maintenance.

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

*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. The NPTHA utilizes ROSS funds to compliment this program.

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. The NPTHA utilizes ROSS funds to compliment this program.

Senior Rehab: NPTHA 4

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

2023 Indian Housing Plan

Mortgage Finance Assistance: NPTHA 5

Mortgage finance assistance for down payment and closing costs.

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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 Re-hab: NPTHA 7

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 in prior years. Other construction match \$552,846 from program income (which may be offset from other resources pending approval) along with the ICDBG grant in the amount of \$750,000 for an estimated cost during FY2023 \$1,302,846.

2021 IHBG Comp: NPTHA 10

The 2021 IHBG Comp Grant is for new construction of 16 rental units consisting of four apartment buildings. The IHBG Comp Grant is \$4,798,703 plus match includes administrative costs from IHBG \$79,576; construction costs from program income reserves \$157,692; Nez Perce Tribe SRBA grant for infrastructure \$173,308 and tribal land value at \$185,000 for a total estimated project cost of \$5,393,279. This project is located in Lapwai, Idaho.



Financials

For the Month Ending March 2023

2023 Indian Housing Block Grant

Revenue	Budget	YTD	Balance	% Used
Dwelling Rent	238,704	62,497	176,207	26%
Interest on general fund	15,000	2,292	12,708	15%
Other Income	29,000	14,317	14,683	49%
IHBG Funding	1,559,981	643,629	916,352	41%
Prior Year Reserves	-	-	-	
Total Revenue	1,842,685	722,736	1,119,949	39%
Expenditures				
1937 Housing Act Management	1,003,869	215,168	788,701	21%
Housing Management	186,983	41,707	145,276	22%
Housing Services	75,148	14,205	60,943	19%
Administration/General/BOC	267,243	38,224	229,019	14%
Crime Prevention & Safety	250	821	(571)	329%
ICDBG Match	79,576	776	78,800	1%
Development/Construction/Rehab	115,840	36,446	79,394	31%
Reserve for development	113,776			
Total Expenditures	1,842,685	347,347	1,495,338	19%
Net Operating Income/(Loss)	-	375,388	(375,388)	

Tax Credit #1 Rental Program

	Budget	YTD	Balance	% Used
Revenues	175,000	43,191	131,809	25%
Expenses	175,000	53,152	121,848	30%
Net Operations:	-	(9,961)	9,961	

Tax Credit #2 Rental Program

	Budget	YTD	Balance	% Used
Revenues	66,620	16,247	50,373	24%
Expenses	66,620	12,280	54,340	18%
Net Operations:	-	3,967	(3,967)	

Tax Credit #3 Rental Program

	Budget	YTD	Balance	% Used
Revenues	95,600	23,132	72,468	24%
Expenses	95,600	27,504	68,096	29%
Net Operations:	-	(4,372)	4,372	

GRANTS:

	Budget	YTD	Balance	% Used
ROSS	80,681	22,702	57,979	28%
Bonneville Power Administration	-	-	-	0%
Treasury-HAF	643,082	62,058	581,024	10%
IHBG-CARES	207,454	788	206,666	0%
IHBG-RESCUE	880,471	-	880,471	0%
ICDBG-20	575,431	124,791	450,640	22%
IHBG-COMP	4,798,703	-	4,798,703	0%
ICDBG-21	750,000	-	750,000	0%
AVISTA	174,155	42,318	131,837	24%
BIA-HIP/ARP	132,630	-	132,630	0%

Project Tidbits

Tiny Homes



Under our IHBG-ARP grant, we were scheduled to acquire mobile tiny homes for use during the Covid pandemic. This project was delayed for a number of reasons but just recently, we finally closed on the purchase of two residential lots in the City of Lapwai. This land was purchased from the descendants of Adeline Andrews. Our goal is to develop 4 tiny home sites on this location. We are also excited that we would like to use this project for apprentice training for both adult and youth to build these units on-site.

CLGC FIRE

On Monday, January 30, 2023, a fire broke out at the Chief Looking Glass Complex in Kamiah. The fire began in an apartment on the west side of the building. The fire was contained to a single apartment and west hallway. Adjacent apartments had smoke and water damage and the entire building had smoke damage. All residents were safely evacuated and there were no injuries.

According to the fire investigator, the fire started from an over heated Compact Fluorescent Light (CFL) bulb. Although there is no recall or warning notices regarding these specific type of lightbulbs, the investigator explained these bulbs get very hot at the base and leak flaming material. We encourage people to check all of your light fixtures in your home and replace any of the spiral shaped CFL bulbs.



**Recommendation:
DO NOT USE THESE
CFL BULBS**

Little Village Rental Project



This long awaited project to build 20 new rental units is slowly moving forward. This project will be 5 four-plex buildings. We have hired architects, Womer & Associates from Spokane to assist with the completion of this project. The architects are working on the final building designs and construction documents as well as completing final engineering reports necessary to replace the existing water and sewer lines.

A public announcement and groundbreaking will be scheduled soon!

Home Repairs for Tribal Members

Since 2020, inflation has nearly doubled in the housing market for buying homes as well as construction and maintenance costs. These high costs have really put a damper on our home repair program as we have had to combine grants to complete most of the projects. We initially focused on critical and urgent repair needs, which included several roofs that were starting to cave in. Below is a summary of the home repairs completed during 2022:

Roof replacement/structure repair	12	Repair/replace kitchen sink/floor	1
Electrical repairs	5	Replace exterior doors/locks	2
Handicap ramps/repair/replace	6	Replace windows	1
Replace/repair furnace/heat	2	Replace water heater	1
Replace/repair woodstove	1	Replace foundation	1



Homeowner's Maintenance Class

The NPTHA has updated their Home Owner's Maintenance Class and will offer this 2-hour class on a quarterly basis. This class is now open to anyone who wants to learn tips on maintaining your home. The one lesson we learn the hard way is that ***any type of water leak***, whether it is from a drip under the sink to a broken pipe under the house and especially a leaking roof, ***can and will eventually cause major and expensive damage to your home, if it is not repaired.***

Our class will provide sample checklists you can use to spot check your home for needed repairs and a schedule of preventative maintenance items that help keep your home in tip top shape.

Check our class schedules for the next Homeowner's Maintenance Class and bring a friend!

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 95 responses.

Survey Respondent	Age	
	18-40	16
	41-59	47
	60+	31
Total:		94

Current Housing Status	Renting	22
	Own/Buying	47
	Live w/relatives	13
	Other	9
	Total:	91

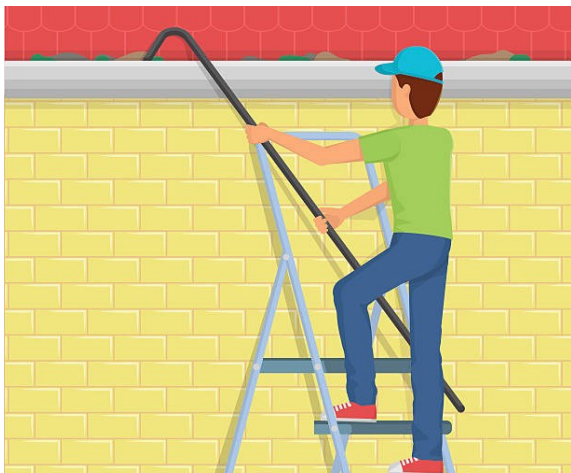
Current Residence	Lapwai	64
	Kamiah	7
	Culdesac	3
	Stites	2
	Off reservation	3
	Lewiston/Clarkston	8
	Other	4
	Total:	91

Inspected Home	Yes	47
	No	31
	N/A	17
	Total:	95

Type of Savings	Home Repairs	12
	Car Repairs	22
	Monthly Bills	26
	Vacation	15
	Retirement	22
	Appliances/ Furniture	9
	Christmas	13
	Emergency	31
	Other	13
	Total:	163

Home or Renters Insurance	Home	24
	Renters	11
	No	37
	N/A	11
	Total:	83

Preventative Maintenance Planned	Gutters	43
	Filters	30
	Hoses	31
	Smoke Alarm	31
	Doors	34
	Windows	26
	Exhaust Fans	18
	Chimney cleaning	26
	Insulate Pipes	10
	Total:	249



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 September 2022:

Classes	Budget	December 28	Lapwai	1 Participant
	Financial Literacy			
	U of I Budget/Credit	September 2022	Moscow	9 Participants
	Financial Literacy			
	ECDP Budget/Credit	March 2023	Lapwai	10 Participants
	Homebuyer Education Class	3 Workshops	Lapwai	16 Certificates
	Money Basics	February 2023	Lapwai	4 Certificates
	Amerind	November 2022	Lapwai	12 Participants
	Declutter Reorganize	January 2023	Lapwai	1 Participant
	Radon	November 2022	Lapwai	8 Participants
	Weatherization	October 2022	Lapwai	6 Participants



2023 Tax preparation at the NPTHA offices

The NPTHA participates as a Volunteer Income Tax Assistance (VITA) site. This is an IRS program that provides free tax return preparation for low and moderate income families. We are fortunate to have two tribal member volunteers or we would not be able to provide this valuable service..

Volunteers prepared over 260 federal tax returns along with 233 state tax returns

- Federal tax returns generated over \$ 544,704 in tax refunds
- Families are encouraged to file Idaho tax returns to claim the grocery credit of \$100- \$120 per person on your tax return, even if you are not required to file or your income is tax exempt.
- **It is always important to file your taxes each year to claim your refunds or to avoid penalties if you owe.**

This service is confidential and information provided to file your tax returns is not used for any other purpose. If you have any questions regarding this service, please contact our office.

We are seeking volunteers to prepare taxes for the 2024 tax season!

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 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 up to \$5,000 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 cont...

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 up to \$3,000 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.

***Home Improvement Program (HIP):** This program has a low-income waiver. The grant amount is a maximum of \$12,000 to complete essential repairs. We are still awaiting grant funds to implement this program.

***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.