

2008 HUD ONAP Regional Summits Northern Plains



Track One-Financing & Leveraging

Creating the Vision & Sharing Success	Identifying Barriers & Impediments	Strategies and Action Plans
Education	<ul style="list-style-type: none"> -Inadequate incentives, resources and funding to promote widespread appropriate financial education -Inadequate training and/or participation in lender education opportunities (i.e. doing business in Indian Country) 	<p>Take advantage of NeighborhoodWorks and other existing training opportunities</p>
Financial Resources	<ul style="list-style-type: none"> -Lack of Indian Country real estate professionals -Lack of knowledge of funding programs 	<p>Establish in-house real estate services capacity, such as closers, contracted brokers or agents, or mortgage consultants/counselors. This can be done in a variety of ways, such as through a non-profit, a partnership, or an association. Utilize tribal colleges for training.</p> <p>Partner w/HUD FHA to increase FHA appraiser certification training to expand appraiser pool knowledgeable in trust land issues.</p> <p>Partner with and utilize NCAI initiative and HUD – funded intermediaries (RCAC & Enterprise Found.) training on how to establish a real estate office)</p> <p>Create a national interactive clearinghouse</p>

2008 HUD ONAP Regional Summits Northern Plains



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Financial Resources continued	<p>and how they can be effectively leveraged.</p> <p>- Lack of coordination and sometimes conflicting requirements/processes around federal agency funding programs</p>	<p>of “structuring the deal” comprehensive case studies, searchable by funding program(s), that will give guidance on using multiple sources (requirements-funding cycles-timeframes)</p> <p>Revisit interagency MOU to ensure agency processes comply with NAHASDA, and encourage standard processes between agency regions (i.e., IHS inconsistencies)</p>
Tribal Legal Infrastructure	<p>-Lack of reasonably uniform Tribal secured transactions laws (UCCs)</p> <p>-Ineffective or inconsistent enforcement of tribal codes and policies</p> <p>-Political interference in judicial and administrative processes and decisions</p>	<p>www.nccusl.org, Consider Model Tribal Secured Transactions Act – expand outreach (Federal Reserve).</p> <p>Other sources codes include adapting state UCCs, National Indian Law library website, law schools</p> <p><u>Consider:</u> De-politicizing the housing authority or THDE (i.e., reorganizing the TDHE under a new charter, constitutional revision or reform to create independent judicial branch, improved administrative procedures, adoption of ethics codes, employment protections</p>

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Process Issues	<ul style="list-style-type: none"> -Insufficient planning and coordination between Tribal agencies and departments -TSR report delays by BIA 	<ul style="list-style-type: none"> -Establish in-house title plants (638)
Capacity Building	<ul style="list-style-type: none"> -Time and resource constraints to train staff and elected officials to develop broader institutional knowledge and consistency -Lack of well-defined and documented processes 	<ul style="list-style-type: none"> -Encourage cross-training (inter-office) -Conduct an in-house assessment of staff capacity -Encourage teamwork -Suggest creative ways to address concerns -Educate leadership

2008 HUD ONAP Regional Summits Northern Plains



Track Two-Energy Efficiency/Green Building

Creating the Vision & Sharing Success	Identifying Barriers & Impediments	Strategies and Action Plans
Maintenance	<ul style="list-style-type: none"> -Need more money and staff. To run maintenance like a business. -Empower clients to take more responsibility for taking care of unit. -Educating maintenance staff on energy efficient replacements. -Lack of implementing a comprehensive asset management plan, including maintenance. -How can we challenge ourselves and our boards to think about Green Build and Energy Efficiency, including cultural differences? 	<p>Reeducate the maintenance staffs from bottom up with emphasize on Green Build. Implement energy efficiency and Green Build on staff homes first. Reorganize staff for more efficient production. Involve young people in training. Educate the client on cost effectiveness and utility savings related to energy efficiency. Client incentives for proper care of unit. Solicit incentives from local vendors. Conduct resident workshops on energy efficiency and Green Build. Implement a comprehensive asset management plan. Educate the housing board and council on the benefits of energy efficiency and Green build. Send staff and boards to workshops. Ideas from the bottom up to influence decision makers. Lead by example. Show financial impact and benefits. Focus on cultural implications. Seek state organizations. Involve local businesses. Buy in bulk at local housing offices and resell at discount to community.</p>

2008 HUD ONAP Regional Summits Northern Plains



Track Two-Energy Efficiency/Green Building

Creating the Vision & Sharing Success	Identifying Barriers & Impediments	Strategies and Action Plans
Knowledge, Education, and Training	<ul style="list-style-type: none"> -Selecting from multiple products for any given use. -Get clients to attend educational functions. -Financial literacy not accepted by culture. -Not enough incentives for learning about financial literacy, energy efficiency, and Green Build. -Lack of education at an early age (being able to gain the youths attention) and dealing with a generation difference. -Lack of local knowledge and qualified trainers in energy efficiency and Green Build. 	<p>Don't create a bigger problem with a solution. Seek input from the community. Offer food, raffles, and entertainment to attend energy efficiency Green Build Training. Provide information with orientation at move in on the benefits of energy efficiency. Knowing audience and customize program. Educate residents on financial literacy and future benefits. Tailor programs to the local culture. Understanding poverty vs. Indian culture/mentality. Research the mindset of both Indian and non-Indian. Seek out appropriate financial literacy training tailored for Indian Country. Team up with business to provide incentives for training. Partnership with schools. Start early. Educational models/hands on for kids. Solicit nonprofit opportunities for training kids. Use the website, federal agencies, and housing fairs.</p>
Planning, Present and Future	<ul style="list-style-type: none"> -Lack of identifying energy codes or adopt/design local energy standards. -Lack of implementation of a written plan. 	<p>Meet energy star home or local standards if adopted. Build Tribal capacity to enforce standards. Develop a written plan with</p>

2008 HUD ONAP Regional Summits Northern Plains



Track Two-Energy Efficiency/Green Building

Creating the Vision & Sharing Success	Identifying Barriers & Impediments	Strategies and Action Plans
Planning, Present and Future can't	<ul style="list-style-type: none"> -New technologies using proper contract language. -Not including all parties to be involved to all facets of planning. -Lack of addressing cultural beliefs on entire site orientate to energy efficient design 	critical path and flow chart. Plan has to be supported by the community with regular updates. Develop contracts that fit your needs and with ownership of documents. Keep all parties informed and involved in your development programs. Maximize site planning including cultural beliefs and site orientation/analysis. Building design with community input which includes cultural beliefs and space usage.
Indian Country Applicable	<ul style="list-style-type: none"> -Not having a clearinghouse for new technologies. -Not learning from the experiences of others. -Lack of using resource information at a regional level. -Lack of identifying prototype building. -Lack of industry and national practices to account for Indian Country. 	Find methods and means to educate on a local, regional, and national level the <u>energy and green community/industry</u> about the unique issues regarding applying their ideas to Indian Housing. In dealing with energy and green advocates, experts, and providers, question and adopt their ideas so that they are practical and appropriate for Indian Country and your reservation. Partnering with Tribal Colleges and establishing clearing house of success stories. Bring the industry to the next summit.
Leverage Resources	<ul style="list-style-type: none"> -Lack of identifying and implementing incentives. -Lack of establishing the cost effectiveness 	USDA 504 and 515 Rural development/renovation monies are available. Identifying other groups that

2008 HUD ONAP Regional Summits Northern Plains



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Leverage Resources can't	<p>of energy conservation.</p> <ul style="list-style-type: none"> -Lack of finding ways or understand what is available for up front money. -Failure to access information and all funding alternative through the internet. 	<p>have funding available. Self help programs. Department of Energy weatherization services for homeownership and low income families. 184 design build for energy efficiency and green build. Research Federal Tax Credits for green building as well as lenders, utilities, and insurance companies. Establish the tribal housing program as the model/clearinghouse for green build and energy efficiency. Go to the internet of information on tax credits for energy efficiency.</p>
Alternative Energy	<ul style="list-style-type: none"> -Lack of adequate staff to pursue energy alternatives. -Lack of awareness of the phantom loads and storing energy. 	<p>Visit the Tribal Energy website under U.S. Department of Energy and others. Learning what "phantom loads" are. Be an advocate for energy alternatives.</p>

2008 HUD ONAP Regional Summits Northern Plains



Track Three-Indian Housing as Economic Development

Creating the Vision & Sharing Success	Identifying Barriers & Impediments	Strategies and Action Plans
Identify capital and available resources education and marketing of leveraging concepts	<ul style="list-style-type: none"> -Limited knowledge -Time constraints in accessing available resources -Lack of outreach by funding agencies unfamiliar with Tribes 	<ul style="list-style-type: none"> -Promote successful stories via website -Promote awareness of barriers to success
Share success stories/collaboration	<ul style="list-style-type: none"> -Individual tribal issues -Differences in capacity -Fear of not succeeding/failing -Breakdown in communications -Territorial issues -Cultural upbringing – how to shine the light on our successes -Lack of a forum 	<ul style="list-style-type: none"> -Peer to peer mentoring and counseling -Use technology/listserve (broadcast email) to relay successes and impediments
Recycling capital	<ul style="list-style-type: none"> -Lack of Tribal small businesses which contributes to limited competition -Financing -Need to educate folks on equity and how to build equity in property (restrictions of homeowner's equity) -Business leverage-when purchasing supplies off the reservation, how does it come back to reservation 	<ul style="list-style-type: none"> -Secure transaction code/with recording -Small business incubation Centers -Small business loan programs -Attract/establish banks
Housing as economic development	<ul style="list-style-type: none"> -Lack of small business development -Cultural considerations -Land use issues -Financing/not having a bank 	<ul style="list-style-type: none"> -Small business incubation -Identify resources/ROSS/USDA SBA funded development corporation -ROSS for childcare

2008 HUD ONAP Regional Summits Northern Plains



Track Three-Indian Housing as Economic Development

Creating the Vision & Sharing Success	Identifying Barriers & Impediments	Strategies and Action Plans
Housing as economic development can't	<ul style="list-style-type: none"> -Lack of Federal funding/restrictions on funding -Not having a profit motive -Individual interest versus tribal efficiency 	<ul style="list-style-type: none"> -Subsidize business leasing -Comprehensive support from government -Chamber of Commerce -Education to qualify for loans -Plan to foster individual Entrepreneurship -Access resources -NCAIED for funding/resources -Funding for infrastructure needs -Combining program funds -Sharing business development models -Loan guarantee assistance (TERO co-sign for loans) -Land use planning/zoning -Infrastructure development -Business district (main street) -NA owned private bank/state bank charter -Competitive banking services -Mentoring/apprenticeship
Separate politics from business	<ul style="list-style-type: none"> -Conflicting ideas of government -Lack of knowledge -Misunderstanding of roles -Lack of a vision 	<ul style="list-style-type: none"> -Guiding documents -Good policies/governing documents/ordinances/resolutions -Training -Strong Leadership/Planning -Accountability -Ethics policies

2008 HUD ONAP Regional Summits Northern Plains



Track Four-Tribal College Partnerships

Creating the Vision & Sharing Success	Identifying Barriers & Impediments	Strategies and Action Plans
Partner with Tribal Colleges and High Schools	<ul style="list-style-type: none"> -Lack of communication. -Reluctance to think outside the box. -Apprehension to approach other entities. -Locked into old mind set. 	<ul style="list-style-type: none"> -Get leaders together to share ideas. <ul style="list-style-type: none"> • Contact the appropriate people. • Consistent follow up. • Find common interest to start conversation. -All inclusive community summit. <ul style="list-style-type: none"> • Get student participation and leadership. • Use an outside facilitator to bring out ideas. • Identify Advocates “What If” Agenda. • Policy review and update.
Implement education programs	<ul style="list-style-type: none"> -Rigid -Curriculum/Accreditation Standards. -Most tribal colleges are two year programs. -Unavailability of cultural design college programs. 	<ul style="list-style-type: none"> -Review curriculum to develop and integrate housing responsibilities and requirements into High School and college curriculum. -Partner with 4 year colleges and universities to provide grant writers and do research projects. For example, United Tribes Technical College has construction courses and wants to work with HA and Tribes and Chief Dull Knife College partnership with University of Pennsylvania. -Utilize distance learning.

2008 HUD ONAP Regional Summits Northern Plains



Track Four-Tribal College Partnerships

Creating the Vision & Sharing Success	Identifying Barriers & Impediments	Strategies and Action Plans
Partner/collaborate for funding resources.	<ul style="list-style-type: none"> -Lack of time and staff. -Lack of teachers/instructors in the construction trade. 	<ul style="list-style-type: none"> -Engage outside grant writers to find sources of funds. -Create a volunteer mentor program. -Seek out volunteer organizations, e.g., faith-based, Job Corp, Habitat for Humanity.
Implement culturally appropriate designs and infrastructure.	-Lack of financial support, initial investment and other entities budgets.	SAME AS GOAL 2
Identify/seek resources for faculty and student family housing.	<ul style="list-style-type: none"> -Agency and Program Requirements. -Restrictive income limits. -Lack of long term planning and a model for workforce housing. 	<ul style="list-style-type: none"> -Seek out programs that have less restrictive agency and program requirements, e.g., Sec 184. -Use successful programs as a model, e.g., Youthbuild, TERO, Tax Credit, Tenant-based assistance. -Ask for special funding appropriation. -Ask for casino funds. -Create model for workforce housing by developing policies and procedures to manage new program.

2008 HUD ONAP Regional Summits Northern Plains



Track Five- Back to Basics

Creating the Vision & Sharing Success	Identifying Barriers & Impediments	Strategies and Action Plans
How to assess the need for rental subsidy	<ul style="list-style-type: none"> -Hard to quantify need for rental housing because waiting list are so long families don't apply -Severity of our housing shortages creates a lot of mobility between homes and communities making it difficult to count families. -Even data on unsafe/unsanitary is tough to get private housing how do you get data on this -Wariness of clients/families with non-community members makes assessment difficult. 	<ul style="list-style-type: none"> -IHS data -Partner with Tribal College survey -Tribal Enrollment -Improve census data numbers up/or your own tribal data -HUD work with tribes on census data/develop work group right now (prior to 2010) -Tribal vital statistics
How to access the resources	<ul style="list-style-type: none"> -Our economies are a barrier to rental units because 30% of income won't sustain rental unit operations. -There are limited resources for subsidizing rental units operations -Conflicting regulation between programs limit availability of rental subsidy -Need to acknowledge that TDHE's <u>primary</u> purpose is to serve and meet HR needs of our low-income clients who have a need for rental housing -High cost of maintaining rental units 	<ul style="list-style-type: none"> -Community meetings with comments -Inter Agency work groups with Tribes -NAIHC training on information on available resources – partner (Not about redoing the Formula) -Screen rental waiting list -NAIHC – survey need for rental
How to develop and follow policies	<ul style="list-style-type: none"> -Lack of education and communication -Community consensus -Relevancy of policy incorporating lessons learned and instilling personal responsibility -Establish sense of ethics understand 	<ul style="list-style-type: none"> -Tenant education for rental payments, financial education basic information, educate employees on policies, and give families an incentive to attend the training -Why policies – explain the policies –

2008 HUD ONAP Regional Summits Northern Plains



Track Five- Back to Basics

Creating the Vision & Sharing Success	Identifying Barriers & Impediments	Strategies and Action Plans
How to develop and follow policies can't	<ul style="list-style-type: none"> consequences -Customization to real needs -Creating and enduring institution and one that produces quality product 	<ul style="list-style-type: none"> protect you and housing -Planning process -Posting of the policies
Run housing as a business	<ul style="list-style-type: none"> -Tribal member mentality <ul style="list-style-type: none"> -Accountability -Buy in by members -Economic Resources <ul style="list-style-type: none"> -TDHE -Members -Profitability for Reinvest <ul style="list-style-type: none"> -Definitions of Profit Regulations/Policies/Procedures <ul style="list-style-type: none"> -Restrictions -Strategic Planning – Lack 	<ul style="list-style-type: none"> -Develop a business plan based on successful Native models -To build the business plan around the foundation that your families are your greatest access and resource -Use visuals such as graphs, sight plans, model homes to relate your business plan to your community and clients -Adopt the customer service plan to improve the service to the families -Our tenants are our greatest resources/tenants relationships/clients build policies
Development of homeownership	<ul style="list-style-type: none"> -Lack of financial Education -Lack of Opportunity -Lack of Capital/down payment system -Creditory/predatory lending -Fear of foreclosure 	<ul style="list-style-type: none"> -Educate youth and adults (high school) basic financial information -Earned income tax - educate families, develop tribal law in predatory lending (Models), and enforce existing tribal laws such as TERO -Develop alternative to predatory lenders, Oweesta – help communities CDFIS www.oweesta.org, and look for other

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Development of homeownership, con't		resources -Tribal housing created for moderate income-educate/assist in re-establish credit. Pathways home -Open Indian owned bank – Turtle Mountain -Credit Union – Cheyenne River
Collaboration between Tribal Council and Housing Authorities	-Politics -Lack of Understanding (Council does not understand, Board members do not understand housing) -Lack of interest -No accountability (HUD, FEDS, /tribe everybody) -No communication	-Communications is the Key. -One on One with Tribal Council/Business Council; Remind them of rules, responsibilities -Retreat with TC/BC once a year/ Written reports to TC/BC -Invite state/county agencies to meetings -Tenant appreciation/Community award