

**2008 HUD ONAP Regional Summits
Southern Plains Region**



Track One – Innovative Solutions to Indian Housing Challenges

Creating the Vision & Sharing Success	Identifying Barriers & Impediments	Strategies & Action Plans
<p>Build New Low-Maintenance & Energy Efficient Homes With Landscaping</p>	<ul style="list-style-type: none"> -Political Issues -Money -Lack of information about resources -NIMBY not in my back yard -Available suitable land -Infrastructure -Bureau of Indian Affairs -Lack of knowledge on Tribal issues by other agencies 	<ul style="list-style-type: none"> -Seek Tribal leaders with vision/unity -VA - \$48,000 Disability Grant -HUD <ul style="list-style-type: none"> Section 184 ICDBG Title VI 202/811 -Federal home bank loan -USDA -Fannie Mae -Okla. Housing Finance Agency(OHFA) <ul style="list-style-type: none"> Housing trust fund Rural housing linked deposit HOME Tax credits Energy tax credits -Resources to consider <ul style="list-style-type: none"> Dept. of Energy Energy Efficiency Engineers Institute Uniform resource web link from HUD -Make yourself part of the community for NIMBY -Continue to educate the community -Know your area for identify suitable land <ul style="list-style-type: none"> Research Knowledge of land development Communicate with City for fill-in lots -To create infrastructure consider using IHBG funds

**2008 HUD ONAP Regional Summits
Southern Plains Region**



Track One – Innovative Solutions to Indian Housing Challenges

Creating the Vision & Sharing Success	Identifying Barriers & Impediments	Strategies & Action Plans
		<ul style="list-style-type: none"> BIA roads Army Corp of Engineers Tax Credits -Dissolve BIA -Allow Tribes to have their own title plant -Demand other agencies to educate themselves -Tribes hold summit and invite all agencies to discuss Tribal needs.
<p>Rehab Housing For Energy Efficiency, Lower Maintenance And To Upgrade Appearance Of Neighborhoods To Include Handicap Accessibility</p>	<ul style="list-style-type: none"> -Lack of elbow grease -Money -Increased cost of rehab -Relocation cost/availability -Regulations Useful Life Environmental requirements 	<ul style="list-style-type: none"> -Low rent unties – low income housing tax credit program -Donations Partnering with other non-profits Habitat for Humanity Native American Housing Services Gifts in kind -Use low rent units for relocation costs -Use vacant units for same -Good planning for rehab -Environmental regulations need standardization across agencies -Need a uniform NEPA policy

**2008 HUD ONAP Regional Summits
Southern Plains Region**



Track One – Innovative Solutions to Indian Housing Challenges

Creating the Vision & Sharing Success	Identifying Barriers & Impediments	Strategies & Action Plans
<p>Education – Homebuyer; Financial; Operation & Maintenance Of Home For All People (Tribal Members, Tribal Leaders, Participants, Employees, Etc.)</p>	<ul style="list-style-type: none"> -Politics -Time and interest -Capacity -Lack of knowledge -Commitments <ul style="list-style-type: none"> Family Tribal leaders 	<ul style="list-style-type: none"> -HUD to take role to facilitate a meeting between Housing Authority and Tribe for education and understanding regulations and consequence for not complying with regulations -Develop an education plan <ul style="list-style-type: none"> Day Care Location Meal (partner with local companies) -Develop plan with staff -Partner with 3rd party companies <ul style="list-style-type: none"> Consumer credit counseling services CAP agencies
<p>Elderly Housing (Elderly Campuses With Youth To Facilitate Cultural Education And Diversity And Independent And Assisted Living)</p>	<ul style="list-style-type: none"> -Money -Fear of change -Availability of services -Regulations of assisted living 	<ul style="list-style-type: none"> -Open house to invite elders to view property -Counseling from a peer rather than housing staff -Create a resource list <ul style="list-style-type: none"> Include faith based initiatives Local amenities Title VI program information -Work with elected national officials to change and streamline regulations

**2008 HUD ONAP Regional Summits
Southern Plains Region**



Track One – Innovative Solutions to Indian Housing Challenges

Creating the Vision & Sharing Success	Identifying Barriers & Impediments	Strategies & Action Plans
<p>One Stop Shop - For All Income And All Areas, All Needs Including Deeper Subsidies</p>	<ul style="list-style-type: none"> -Money -Duplication of services -Tribe vs. Housing Authority – identify roles and responsibilities -Lack of information about resources -Organizational structure and conflict 	<ul style="list-style-type: none"> -Funding avenues <ul style="list-style-type: none"> Rural housing economic development CDFI Oweesta -Define and communicate responsibilities of each entities role (Tribe vs. Housing Authority) -Repeat education

**2008 HUD ONAP Regional Summits
Southern Plains Region**



Track Two – Subsidy Options for Family Housing

Creating the Vision & Sharing Success	Identifying Barriers & Impediments	Strategies & Action Plans
<p>Subsidize capital for mortgage finance and/or development of homeownership</p>	<p>Internal Issues: -Organizational Capacity: limited capacity of staff/personnel to implement program rules and regulations, ability to originate loans -Balance between subsidizing and self-sufficiency -Credit worthiness and payment history of tenant/applicant -Clear and consistent communication channel at all organizational levels compounded by departmentalization/specialization</p> <p>External Issues: -Identifying market and partners (lenders, eligibility of participants, process of borrowing money, etc.) -Leaders that supersede policies in place -Challenge of development, i.e., finding suitable real estate to develop, training and education of participants, credit history, BIA and Trust property issues, problems with secondary market</p>	<p>-Designate staff to be trained on mortgage subsidies to determine if this option is viable for the Tribe/TDHE</p> <p>-Develop a series of trainings to explain the importance of good credit, homeownership classes and the mortgage process</p> <p>-Case Management Services for credit repair</p> <p>-Explore lending opportunities for tribal members with lending institutions</p>

**2008 HUD ONAP Regional Summits
Southern Plains Region**



Track Two – Subsidy Options for Family Housing

Creating the Vision & Sharing Success	Identifying Barriers & Impediments	Strategies & Action Plans
<p>Helping to teach tribal members and low income tenants financial readiness and self-sufficiency</p>	<ul style="list-style-type: none"> -Eligibility of the customers -Undeveloped or lack of counseling/orientation programs -Training to educate our tribal members -Awareness and accessibility of programs available -Building trust with clients 	<ul style="list-style-type: none"> -Second chance – work with tenant – address problem, revisit policy to allow for flexibility -Require credit counseling (homebuyers, financial education) -Retention of trained employees -Trained/certified counselor -Develop an orientation program for clients -Outside source partner -Earned Income Tax Credits – Can be Advanced Refundable credit -Lunch and learn -Monthly meeting with tenants discussing issues and demonstration of how to do typical repairs -Newsletter – update on current events and use as an education tool for maintenance -Home Fair -OHFA Resource Book -USDA Rural Development -Community Action Programs -REI -ROSS Grant (IDA) -Youth education -Get to know family

**2008 HUD ONAP Regional Summits
Southern Plains Region**



Track Two – Subsidy Options for Family Housing

Creating the Vision & Sharing Success	Identifying Barriers & Impediments	Strategies & Action Plans
<p>Develop an effective Preventative Maintenance program/plan</p>	<ul style="list-style-type: none"> -Balance between subsidizing and self sufficiency -Funding -Enforcement of Routine Inspections -Disincentive to take care of home -Cooperation between Tribes 	<ul style="list-style-type: none"> -Funding: internal & external use of funds -Policies and implementation -Contact person who has the knowledge of the resources and community partnerships. -Recommend resident service person -Internal: <ul style="list-style-type: none"> LIHEAP Social Services Tax Funding w/Tribe -External: <ul style="list-style-type: none"> 504 loan/Grant USDA Community Action Programs (weatherization, stove and refrigeration) OHFA -Enforce Inspection on Mutual Help/Lease purchase -Stagger inspections: 1st year – 8, then 2 x a year, then annually -Yard of the month -Reward with Products (donation partnerships, casino, Tribe) -Community meeting to educate and inform of expectations -Compile contacts for resources -Designate one person to be responsible for developing a partnership with other tribes

**2008 HUD ONAP Regional Summits
Southern Plains Region**



Track Three – Sustainable Housing/Green Building

Creating the Vision & Sharing Success	Identifying Barriers & Impediments	Strategies & Action Plans
Income Guidelines for Eligibility	<ul style="list-style-type: none"> -Lender’s lack of knowledge on Native American programs -Lender’s lack of knowledge on low to income applicants financial situations -HUD income limits are too low -184 Loans are too strict 	<ul style="list-style-type: none"> -Change 184 lenders guidelines to waive collections unless they can become a lien against the property -Invite local lenders to meetings to educate them on -Work with Department of Comptrollers of Currency (DOCC) and other regulatory agencies to assure loan data complies with Community Reinvestment Act (CRA) -Report accurate statistics on loans made to Native Americans -Encourage HUD to reanalyze income limits in low income areas.
Compare Additional Costs To Benefits And Savings Of Green Building	<ul style="list-style-type: none"> Lack of knowledge on green building Lack of guidelines Cost of green building exceeds HUD TDC/DC&E 	<ul style="list-style-type: none"> Grants: <ul style="list-style-type: none"> -USDA – 502 are currently available -OHFA - 2009 tax credit applications through OHFA will give additional points to tax credit projects containing green design as a component of the project -Return on investment (ROI) exceeds 7 years then it is not cost effective -Investigate and determine funding sources for green building: <ul style="list-style-type: none"> Grants have 100% return Analyze if loan is worth the R.O.I.

**2008 HUD ONAP Regional Summits
Southern Plains Region**



Track Three – Sustainable Housing/Green Building

Creating the Vision & Sharing Success	Identifying Barriers & Impediments	Strategies & Action Plans
<p>Define Green Building</p>	<p>-Lack of working definition of green design and building.</p> <p>Lack of working information on green building</p>	<p>-Sustainable Design is: Safe and Affordable design that will last for years: A resource you are not depleting A resource that will last a long time Anything that reduces emission of carbon dioxide Anything that reduces use of energy</p> <p>-Leadership Energy And Environmental Design (LEAD) -LEAD Certification -State Requirements for LEAD Certification -Solar – Hot water panels -Wind turbans - Cost of wind turbans is usually not cost effective in most States -Enterprise Foundation out of Maryland provides grants up to \$60,000.00 without leverage funds -Xeriscape pronounced “Zero- Scape” Landscaping – almost no water needed -Gray water capture systems - Very expensive and take longer to fill your bath tub etc. -Insulation – Recycled insulation is more expensive -Recycled flooring is only slightly more expensive -Structure insulated panels (SIP)</p>

**2008 HUD ONAP Regional Summits
Southern Plains Region**



Track Four – Successful Agency Models

Creating the Vision & Sharing Success	Identifying Barriers & Impediments	Strategies & Action Plans
Delivery of Seamless Services	<ul style="list-style-type: none"> -Power struggle and blaming each other -Ineffective communication -Decision makers unaware of the programs and the requirements 	<ul style="list-style-type: none"> -Develop a unified purpose -Schedule regular meetings to share information with a consistent message -Be proactive and positive. Attend all opportunities to speak and communicate in a positive way -Distribute printed material detailing all programs and requirements -Hold public meetings and leadership meetings to explain services and requirements
Define A Successful Model For Delivering Services	<ul style="list-style-type: none"> -Difference in size and structure among the tribes -Agreement of roles and responsibilities of the board, the tribe and the housing staff -Frequent turnover -Tribal inexperience with housing -Lack of support and cooperation from decision makers 	<ul style="list-style-type: none"> -Roundtable meeting of all involved to come to a consensus on roles and responsibilities -Development of MOA -Develop desk guide for all positions. -Pay Comparability study -Leveraging of funds to increase admin for staff -Establish mentorship with impartial entity -Define approach for gaining cooperation -Hold retreat with an effective facilitator

**2008 HUD ONAP Regional Summits
Southern Plains Region**



Track Four – Successful Agency Models

Creating the Vision & Sharing Success	Identifying Barriers & Impediments	Strategies & Action Plans
<p>Implement Education Of Decision Makers Involved In The Housing Program</p>	<ul style="list-style-type: none"> -Don't take advantage of training opportunities -Large volume of information that they need to know (no reinforcement). housing is complicated. -Lack of consistent and accurate information -Time, funding and technology 	<ul style="list-style-type: none"> -Mandatory BOC training in first year. (Bylaw or policy change) -Incentive for staff and BOC (Pay raise for attending and passing test). -Furnish commissioner packets with useful, basic information. -Orientation of all involved in housing. -All materials furnished should be standard for all decision makers. -Good record keeping. -Advanced planning -Budgeting