



ONAP National Best Practice Webinar

Featuring Blackfeet Housing

MARCH 4, 2020

DIAL-IN: 888-251-2949 OR 215-861-0694

ACCESS CODE: 9008325#

OFFICE OF NATIVE AMERICAN PROGRAMS (ONAP)



Heidi J. Frechette

Deputy Assistant Secretary

Office of Native American Programs

Department of Housing and Urban Development

Office of Native American Programs

homepage: www.hud.gov/codetalk

Mailbox: Codetalk@hud.gov

Tribal HUD-VASH Overview

- Tribal Housing and Urban Development-Veterans Affairs Supportive Housing (Tribal HUD-VASH) program
- Combines rental assistance from HUD with case management from VA specifically for Native American Veterans who are homeless or at risk of homelessness
- Since 2015, HUD has awarded \$12.6 million to the 26 Tribes and tribally designated housing entities (TDHEs) participating in the program.
- HUD expects to announce a Notice of Funding Availability (NOFA) this summer that will allow other Tribes and TDHEs to participate in the program.



Today's Featured Guests

Blackfeet Housing

Marnie Vaile

HUD-VASH/Voucher Coordinator

Joe Gervais

Executive Director, Blackfeet Housing

NACDC Financial Services, Inc.

Angie Main

Executive Director



Blackfeet Housing – Tribal HUD-VASH and homeownership development

Blackfeet Housing developed 40 single-family homes with Title VI. They dedicated 18 of those homes and a duplex to housing Native Veterans. The Tribal HUD-VASH subsidy pays a portion of the Title VI loan.

Blackfeet Nation Reservation



Blackfeet Nation



- The Blackfeet Indian Reservation is located in northwest Montana, bordered by Glacier National Park to the west and Canada to the north
- One of the 10 largest tribes in the United States
- Rural agricultural area, with more than 1.5 million acres
- Tribal enrollment is more than 17,000 members. About half of members live on the reservation

Blackfeet Housing

- Staff: Approximately 80
 - New Executive Director Joe Gervais
- Annual IHBG: \$6.5 million
- Housing Inventory:
 - 649 rental units
 - 48 Mutual Help units
 - 143 Low-Income Housing Tax Credit (LIHTC) units
 - Six developments with 143 single family homes
 - Two of the six (55 units) are reaching 15-year milestone



Blackfeet Housing Programs

- Rental Housing
- Mutual Help
- Low Income Housing Tax Credit
- Tribal HUD-VASH
- Elderly Emergency Rehab Funds
- Rental Voucher programs
- Blackfeet Affordable Housing Program



Challenges



Recent administrative change

Overcrowding

Homelessness

Safety and crime issues

Rehab costs

Wind and storms

Opportunities

- In-house expertise creates cost effectiveness
 - Force Account Crew
 - Spray foam insulation unit – trained on spray foam application, owns truck and machine
 - Facility for creating metal roofing systems.
 - Meth testing and remediation – trained and certified in testing, cleaning, and remediation
- Spray foam and metal roofing as economic development.
- Extensive history of developing and operating LIHTC developments
 - First of six developments in 2001



Glacier Heights Expansion Title VI Housing Development

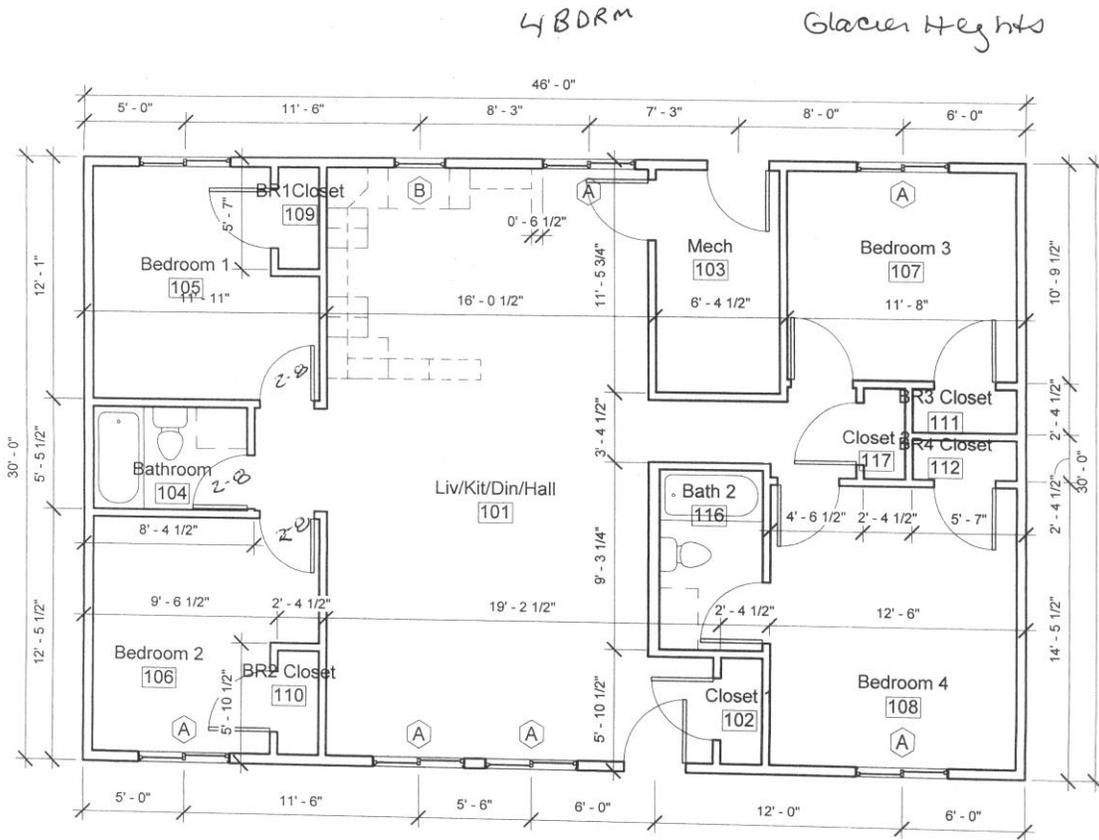


Glacier Heights Expansion



- Construction 2016 – 2018
- Modified an existing design plan
- Looks to the residents' future: Larger doorframes, hallways, makes it easy to convert to ADA
- Spray foam Insulation: walls R21.5 and ceiling R38 (includes some fiberglass too)
- Energy Star features
- Metal siding band – innovation to decrease deterioration of wood that gets moisture.
- Roads and landscaping to come!

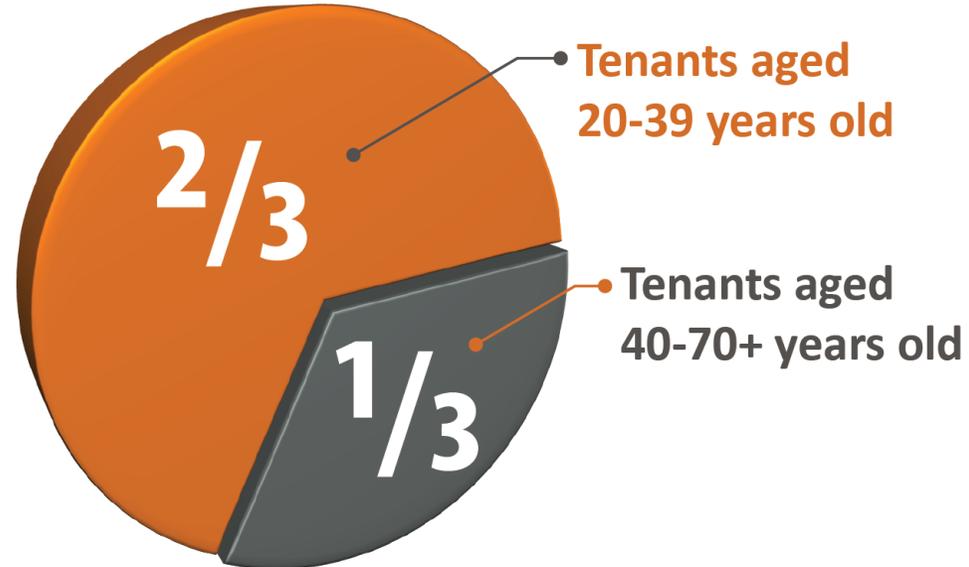
Glacier Heights Expansion



- 40 single family homes
 - 18 project-based units for homeless Veterans
 - 22 homeownership units
- All 3- and 4-bedroom units
 - Larger families
 - Also recognizes that with overcrowding families are likely to take in other family members

Tribal HUD-VASH Households

Tribal HUD-VASH households are younger



Glacier Heights Tribal HUD-VASH



Awarded Tribal HUD-VASH funds:

- March 2016 - \$229,171
- September 2019 - \$162,814
- Grant award includes rental subsidy and admin fee

Glacier Heights Tribal HUD-VASH



Roles

- VA social worker
 - Based in Helena, worked out of Blackfeet Housing 3 days a month
 - Verifies eligibility – homelessness and honorable discharge status
 - Conducts case management
 - Assists new residents with furniture or household supplies

Glacier Heights Tribal HUD-VASH



Roles

- Blackfeet Housing
 - Determines income and Native status eligibility
 - Conducts sex offender registry review
 - Implements lease and conducts inspections
 - Reports with 50058
 - Provides services for family members who are not veterans
- Veteran family
 - Abide by lease
 - Participate in case management
 - Participate in recertification and inspections

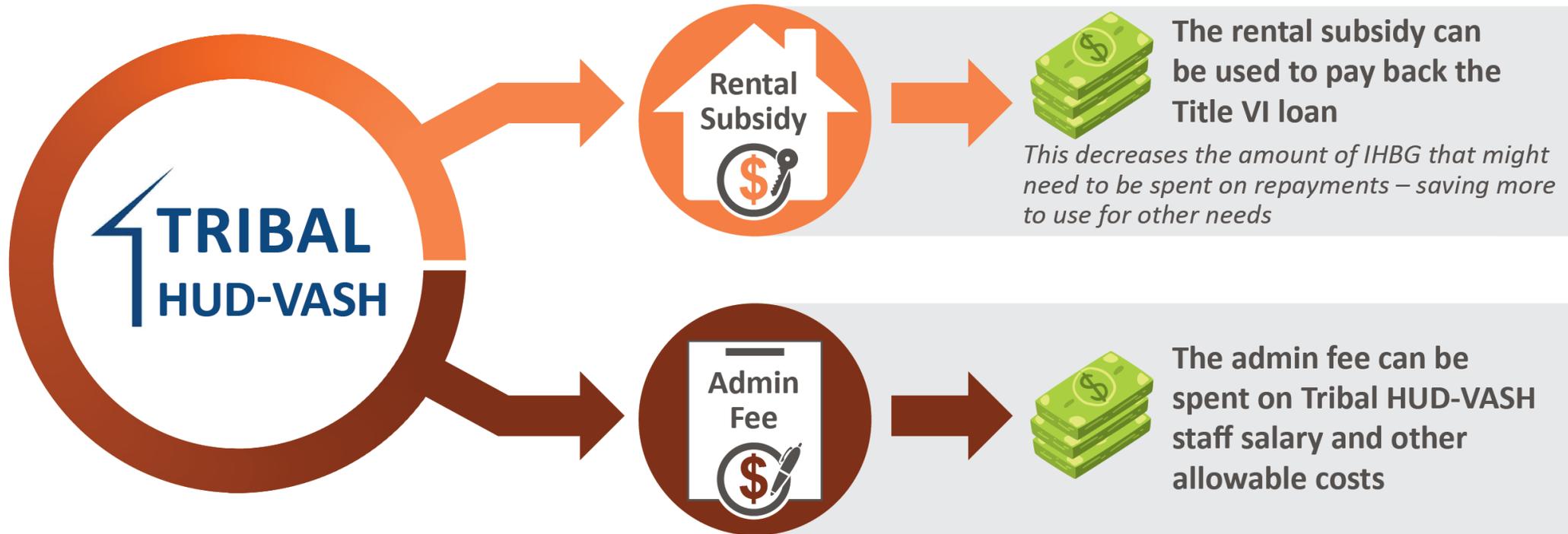
Sources Of Funds

Sources	Amount
Indian Health Service	\$1,185,134
Blackfeet Tribe	\$1,348,184
Blackfeet Housing General Funds	\$400,000
IHBG Funds (multiple years)	\$3,000,000
Title VI loan	\$4,000,000

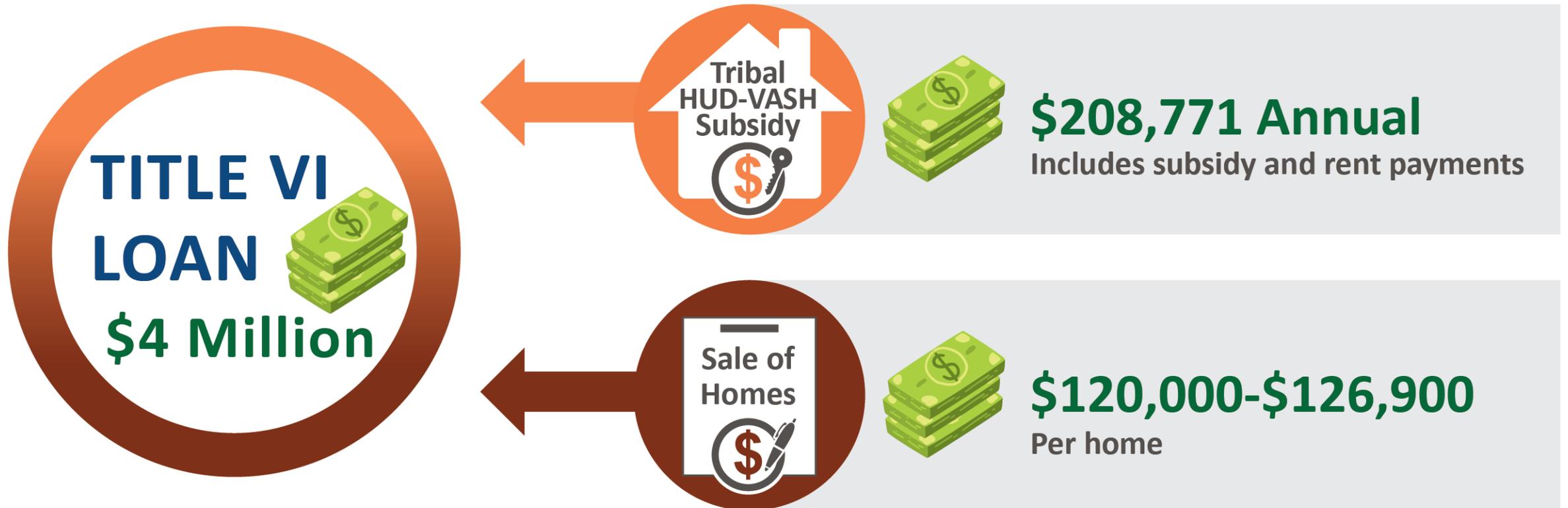
PROPOSED TOTAL

\$9,983,318

Tribal HUD-VASH Grant Components



Title VI Repayments



Title VI Homeownership

- Sale of 22 homes in Glacier Heights Expansion will assist in pay-off of Title VI loan
- Four homes are sold
 - \$126,900 for 4-bedroom
 - \$120,00 for 3-bedroom
 - Pricing includes a \$7,500 gift in down payment/closing costs



Homeownership Strategy

- Blackfeet Housing Affordable Homeownership Program
 - Begun in 2016
 - Initially funded through Resident Opportunities and Self-Sufficiency (ROSS) grant
 - Open to any enrolled/non-enrolled member
 - Program had 160 applicants in its first year
- Four-Step Process
 - Application
 - 8-hour homebuyer education class in partnership with Neighborworks and Montana Board of Housing
 - Repair any negative activity on credit report with credit coaching sessions
 - Pre-approval and lender process

Applicants must be able to obtain a mortgage

Negative activity includes collections, payments more than 30 days late, judgments and liens



Results

- 20 HUD-VASH homes leased up between 2017-2019 and remained filled
- Four of the homeownership houses sold outright
- One Veteran family has qualified for a mortgage
- A recent meeting on homeownership brought in more than 70 people
- Project led to networking relationship with NACDC



Lessons Learned

- **PLANNING IS THE WORK OF MANY, NOT THE FEW.** It is important to have staff in on the planning process. They know how the housing will function in the community and how residents will use the housing.
- **RIGHTSIZE YOUR WORKLOAD.** The need for housing can feel overwhelming. But developing two construction programs at one time was more than Housing staff or force account crew was comfortable with.
- **DON'T STOP.** The Tribal HUD-VASH subsidy got families into stable housing situation, but Veterans have access to a range of funding. If the family is ready for homeownership and qualifies for mortgage, the voucher can serve another family.

Marnie's Tips For Success

- **RESOURCE RICH.** Change is easier when you know where to seek assistance. Marnie developed a resource guide when working in Occupancy that she is now tailoring to include support for Veteran families.
- **DRAW ON THE BEST.** This program has different goals and rules than traditional Indian Housing programs. Marnie is updating the policies with best practices gathered from other tribes who are implementing it. You have enough to do. Don't recreate the wheel.
- **DON'T BE AFRAID OF YOUR OWN VULNERABILITIES.** One of the reasons that Marnie feels she connects with the HUD-VASH tenants is because she is not afraid to share with them her own past experiences. Connect with whatever you have and don't be afraid of revealing mistakes.

Future Plans – Tribal HUD-VASH

- Hire own social worker to assist veterans.
- Assist additional HUD-VASH recipients to get mortgages as they are ready - makes vouchers available to new veteran families.
- Consider some 2-bedroom for elders to have live-in caretaker or in-home dialysis.
- Discover ways to provide greater handicapped accessibility.



Future Plans

- Work with USDA toward a \$3 million grant for agricultural worker housing.
- Explore development of former boarding school dormitories as single-room occupancy style housing for homeless youth or adults.
- Partnership with NACDC will bring more resources to homebuyers building their credit and who might not qualify for traditional mortgages.



Speaker:

Angie Main

Executive Director

NACDC Financial Services, Inc.

angiem@3rivers.net



NACDC Financial Services, Inc.

How we started:

- NACDC Financial Services, Inc. is a Native CDFI that was founded in 2010
- First loan in October 2011
- Certified by the US Department of Treasury in 2012
- Promotes economic sovereignty by removing the barriers that exists in Indian Country that prohibit the flow of capital and credit
- Addresses the critical needs in Native communities related to the growth of family assets and sustainable development



NACDC Financial Services, Inc.

Who we are:

- Target Market is the 7 Montana Reservations
- Loans in 5 States and 9 counties but maintain a local focus
- Financial literacy as integral part of access to capital and economic sovereignty



Loan Programs

Consumer

Ag

Small business

Credit Builder

Short term

Home

Native Artist Line of Credit

Consistent 0% Default rate



Working with You:

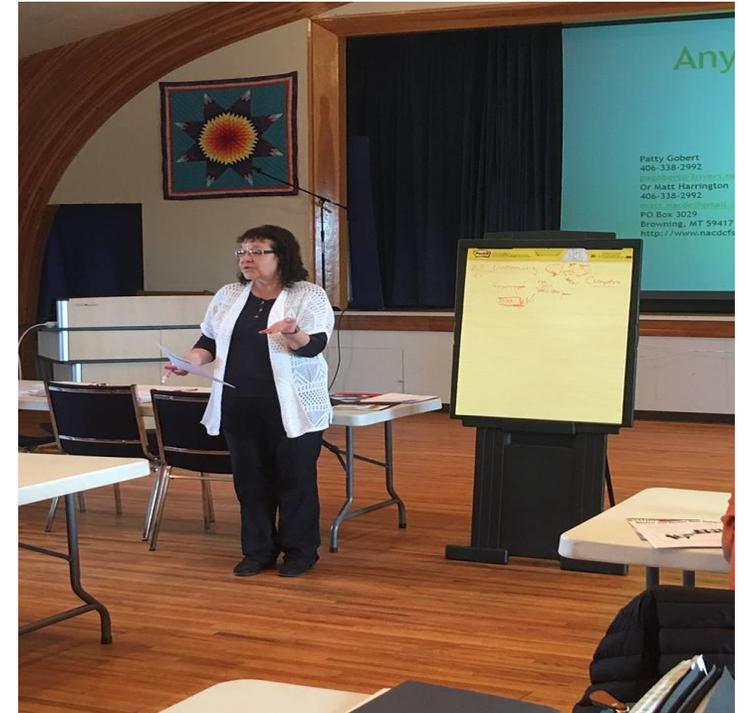
What we do:

- Ag outreach and Business of Indian Ag workshops
- Small business, consumer and credit builder training and technical assistance
- One-on-one credit counseling and financial literacy classes
- Business plan technical assistance - Indian Equity Fund
- Home loan counseling and TA
- Native Artist Professional Development
- Native Cash – One Stop Cash Service
- Youth Business Internship
- Mini banks
- Youth entrepreneurship class



Credit Builder Loans

- Financial literacy class required before loan approval
- Loan application must be completed and \$25 application fee paid
- Loan amount is typically used to pay off high interest debts
- Loan is then paid back at lower interest rate
- Credit improves by an average of 140 points as loan is repaid
- \$5,000 loan can be re-used multiple times once it is paid off



Home Loan/Mortgage Program

EXPANDING SERVICES FOR LONG TERM SUSTAINABILITY

- Initiated in October 2018
- Collaborated with a Native CDFI colleague to establish policies
- First Loan with members of the Fort Belknap Tribe
- 11 loans totaling \$874,512



Loan Portfolio Growth 2014-2019

Year	# New Loans	Total Funds Disbursed (cumulative)
2014	46	\$ 150,323
2015	140	\$ 667,443
2016	176	\$ 906,998
2017	491	\$1,811,589
2018	660	\$4,020,249
2019	1537	\$5,632,471

Native Cash – One Stop Cash Service

VENTURE TO DEVELOP AN UNRESTRICTED FUND BASE

- Check Cashing
- ATM
- Western Union
- Money Orders
- 12% Short Term Loans



Celebration of Native Plains Artists

INCREASING THE VISIBILITY OF NATIVE ARTISTS

- Just hosted the 4th year in March 2019
- Grew from 8 participating artists to 25
- Partner with First Peoples Fund
- Held during Western Art Week which celebrates the work of Charles M. Russell
- March 19-22, 2020



Building Our Future

Blackfeet Mini Banks

- Real bank accounts, real responsibility
- Students develop banking skills early
- Deposit prizes, matches and other incentives

Youth Entrepreneurship Development

- 5-week class on creating business plan
- Pitch plan to local business leaders
- Receive grant funding for business idea

Montana Indian Youth Small Business Program

- 6-8 week internship with local business
- Real world small business experience
- Real pay



NACDC Financial Services, Inc.

PO Box 3029 • Browning, MT 59417 • (406)338-2099

Staff:

Angie Main - Executive Director

Bob Moore – Director of Operations

Patty Gobert – Loan Fund Administrator

Paula Crawford– Home Loan Specialist

Matt Harrington – Ag/Business Specialist, Mini Bank Coordinator

Kourtney Bull Child– Admin Assistant

Tracey Thomas - Native Cash Coordinator

James Crawford - Data Coordinator/
Cashier/IT

Tammi Trombley – Head Cashier

Joni Comes At Night – Short Term Loan Administrator

Board of Directors:

- Melanie Wall
- Jay Marcus
- Loretta Bell

- Roberta Harris
- Billie Jean Norgaard
- Yolanda GoodVoice
- Angie Main (*ex-officio*)

www.nacdcfinancialservices.com



“This is my home. I shouldn’t have to leave my home just to have a place to live.”

Blackfeet Tribal Member and
Veteran in Tribal HUD-VASH program

CONVERSATION WITH HEIDI

OFFICE OF NATIVE AMERICAN PROGRAMS CASE STUDY



Bering Straits Regional Housing Authority's Title VI Housing in Savoonga

Four energy-efficient single-family houses and one double unit, which were the first units BSRHA built through force account in Savoonga on St. Lawrence Island, Alaska.

OFFICE OF NATIVE AMERICAN PROGRAMS CASE STUDY



San Felipe Pueblo Housing Authority's Black Mesa View Subdivision

A 150-home development on the Pueblo of San Felipe in New Mexico constructed and managed by the San Felipe Pueblo Housing Authority.

QUESTIONS?

OFFICE OF NATIVE AMERICAN PROGRAMS CASE STUDY



Housing Authority of the Choctaw Nation of Oklahoma – Service Coordinators and EnVision Center

The Service Coordination and EnVision department links the Choctaw Nation's enrolled members to a full range of services.

OFFICE OF NATIVE AMERICAN PROGRAMS CASE STUDY



Lummi Nation Housing Authority's Sche'lang'en Village

45 housing units for Native American families seeking sobriety, to regain children from foster care, in a safe gated community offering wrap-around supportive services in Bellingham, Washington.

ONAP Best Practice Webinars and Materials
https://www.hud.gov/program_offices/public_indian_housing/ih/bp



ONAP National Best Practice Webinar

Featuring Blackfeet Housing

OFFICE OF NATIVE AMERICAN PROGRAMS

HOMEPAGE: WWW.HUD.GOV/CODETALK

MAILBOX: CODETALK@HUD.GOV