

INDIAN HOUSING PLAN

This form is for use by Tribes/TDHEs to identify the location of the required elements of the Indian Housing Plan

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INDIAN HOUSING PLAN

General Information:

Name of Tribe: Nez Perce Tribe

Tribal Chair: **First Name:** McCoy **Last Name:** Oatman

Telephone Number With Area Code: 208-843-2253

Tribal Street Address: P.O. Box 365

Tribal City: Lapwai

Tribal State: ID

Tribal Zip: 83540

Tribal Fax # (if applicable): 208-843-7354

Tribal e-mail: userid@domain name

Name of TDHE (if applicable): Nez Perce Housing Authority
(Tribally Designated Housing Entity)

TDHE Contact Person: **First Name:** Laurie Ann **Last Name:** Smith

TDHE Phone Number With Area Code: 208-843-2229

TDHE Street Address: P.O. Box 188

TDHE City: Lapwai

TDHE State: ID

TDHE Zip: 83540

TDHE Fax # (if applicable): 208-843-2973

Other Information:

Federal Fiscal Year: 2011

Recipient Fiscal Year End Date: 12/31/2011 (MM/DD/YYYY)

Grant Number: 11IH1607880 Estimated Grant Amount: \$1,081,488
Actual Grant Amount: \$00.00

5-YEAR INDIAN HOUSING PLAN

The 5-Year Plan section of the Indian Housing Plan must contain, with respect to the 5-year period beginning with the fiscal year for which the plan is submitted, the following information:

1. MISSION STATEMENT - A general statement of the mission of the Indian tribe to serve the needs of the low-income families in the jurisdiction of the Indian tribe, and outside the jurisdiction where tribal needs require consideration, during the 5-year period.

Please enter your Mission Statement here:

The mission of *NPTHA* 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; and promoting self-sufficiency and improving the quality of life.



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2. GOALS AND OBJECTIVES - A statement of the goals and objectives of the Indian tribe to enable the tribe to serve the needs identified in the mission statement.

Please enter your Goals and Objectives here:

DEVELOPMENT

1. *TO ALLEVIATE THE ACUTE SHORTAGE OF DECENT, SAFE, AND SANITARY DWELLINGS FOR FAMILIES OF LOW-INCOME.*

- Increase the number of safe and sanitary housing through housing rehabilitation activities.
- Decrease shortage of housing stock in the Indian area through new construction activities.
- Plan and develop infrastructure necessary for existing and projected housing.
- Plan and develop special needs housing or nursing home facility.

OPERATIONS

2. *TO INCREASE THE CAPACITY OF THE NPTHA TO MAXIMIZE AFFORDABLE AND SUPPORTIVE HOUSING OPPORTUNITIES AND TO MANAGE AND DELIVER EXISTING RESOURCES AND PROGRAMS.*

- Plan, develop and assess housing needs and resources.
- Develop and implement management improvements designed to improve accountability and day-to-day operations of the NPTHA.
- Develop the legal and administrative structure for *NPTHA* to provide coordinated development, financing, and management activities.
- Expand affordable homeownership opportunities.
- Provide ongoing monitoring of programs and services.

HOUSING MANAGEMENT

3. *DEVELOP AND IMPLEMENT HOUSING MANAGEMENT STRATEGIES TO IMPROVE SERVICES TO APPLICANTS AND RESIDENTS.*

- Provide comprehensive housing management services through, BUT NOT LIMITED TO, ongoing maintenance, tenant recertifications, work orders, loan servicing, unit inspections, tenant accounting services, and other activities associated with property management.
- Provide collection activities to ensure a maximum delinquency rate of 12%.

HOUSING SERVICES (EDUCATION)

4. TO PROVIDE COMPREHENSIVE HOUSING SERVICES TO THE ENROLLED MEMBER OF THE NEZ PERCE TRIBE.

- Increase educational and counseling services.
- Establish collaborating relationships with private and public partners who will assist in the delivery of housing assistance.
- Increase the number of homeownership opportunities for enrolled Nez Perce members.
- Partner with and support Tribal, local government and other agencies to improve self-sufficiency programs.

CRIME PREVENTION & SAFETY

5. DESIGN STRATEGIES TO REDUCE CRIME AND SUBSTANCE ABUSE AND TO INCREASE SAFETY IN NPTHA HOUSING PROJECTS.

- Network with existing departments to implement strategies to prevent crime and substance abuse.
- Identify and provide physical enhancements needed to prevent crime.



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3. **ACTIVITIES PLAN** - An overview of the activities planned during the period including an analysis of the manner in which the activities will enable the tribe to meet its mission, goals, and objectives.

Please enter your Activities Plan here:

- Regularly inspect and evaluate rental units to determine maintenance needs and provide maintenance according to implementation schedule.
- Regularly inspect and evaluate existing homeownership units to determine maintenance or modernization needs and address needs in accordance with homebuyer agreements and *NPTHA* policies.
- Regularly review policies and procedures and modify accordingly.
- Conduct regular housing counseling activities for enrolled members.
- Apply quality control procedures to ensure accountability and optimal job performance.
- Respond organizationally to new regulations, work requirements, program issues, and community issues.
- Explore development of programs to assist Nez Perce low-income families subsidize housing costs.
- Develop and market a homeownership opportunity program to assist Nez Perce families in applying, qualifying for, and closing loans to purchase or construct houses through use of available loan guarantee programs such as Section 184.
- Provide information and advocacy assistance on other housing programs for which Nez Perce members may be eligible.
- Provide *NPTHA* personnel with training and educational opportunities to foster professional development within the organization and enable the *NPTHA* to operate in a more efficient and business-like manner.
- Maintain an adequate staffing structure to enable the *NPTHA* to attain its stated goals and objectives while efficiently managing and administering daily operations.
- Acquire, process, or purchase necessary equipment, materials, and supplies to enable the *NPTHA* to administer its programs and carry out its mission.
- Explore home/land purchase opportunities.
- Coordinate planning and development services with the Tribe, BIA, IHS, and other agencies.
- Continue to provide employment opportunities on the Reservation through the management of housing and the construction, reconstruction, improvement, extension, alteration, or repair and operation of low-income dwellings.
- Encourage the expansion of housing opportunities through both public and private means.
- Maintain the assets of the *NPTHA* in a standard condition to the greatest extent feasible.



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1-YEAR INDIAN HOUSING PLAN

The 1-Year Plan section of the Indian Housing Plan must contain information, relating to the upcoming fiscal year for which assistance is to be made available, including the following:

1. GOALS AND OBJECTIVES - A statement of the goals and objectives to be accomplished during the period that are measurable as determined by the Tribe/TDHE.

Please enter your Goals and Objectives here:

OPERATIONS

GOAL 1: Develop and implement management improvements designed to improve accountability and day-to-day operations of the NPTHA.

Objective 1.1	Continue to provide ongoing BOC and staff development training activities as needed.
Objective 1.2	Continue identifying alternative funding sources and prepare applications accordingly.
Objective 1.3	Continue monitoring and reporting all grant activities, programs and services through various means and make modifications accordingly.
Objective 1.4	Maintain networking system with Nez Perce Tribal Programs.
Objective 1.5	The Board of Commissioners will meet with NPTEC regularly on a quarterly basis and as needed for special meetings.
Objective 1.6	Continue to maintain efforts to enforce the collections policy and quality loan servicing.
Objective 1.7	Continue to network with local, regional, and national organizations and task force groups.
Objective 1.8	Maintain existing rental units and NPTHA owned common areas.
Objective 1.9	Purchase necessary equipment to effectively operate housing programs.

DEVELOPMENT

GOAL 2: Alleviate the acute shortage of decent, safe and sanitary dwellings through new construction and housing rehabilitation activities.

Objective 2.1	Assist Homebuyers with individual construction of homes on Sundown Heights Lots and /or fee simple, allotted trust, or Tribal Trust land.
Objective 2.2	Promote Homebuyer education in conjunction with Starter Home, Mutual Help Rehab and/or Refinance projects.
Objective 2.3	Promote Homebuyer Education to assist families in becoming mortgage ready.
Objective 2.4	Provide Mortgage Finance Assistance or buy down assistance to qualified families.
Objective 2.5	Promote home repairs through education and IDA matching program incentives.
Objective 2.6	Conduct regular physical needs assessment and plan replacement or improvements.
Objective 2.7	Continue to identify alternative funding sources for development of construction activities and provide appropriate matching funds as needed.

HOUSING MANAGEMENT

GOAL 3: Provide comprehensive housing management services through, but not limited to, ongoing maintenance, tenant recertification's, work orders, loan servicing, unit inspections, tenant accounting services, and other activities associated with property management.

Objective 3.1	Plan and coordinate 3 community clean-up activities.
Objective 3.2	Conduct regular inspections of existing housing stock at least annually but as often as necessary to ensure protection of NPTHA assets.
Objective 3.3	Conduct annual recertifications of all units, except those MH that are paying the maximum, and reverification of tenant information in response to income changes as required by lease agreements and Section 8 Income Regulations.
Objective 3.4	Perform application intake and processing for all NPTHA programs.
Objective 3.5	Provide advocacy for applicants and residents seeking additional housing resources.
Objective 3.6	Maintain case management approach to working with residents through networking with all other departments, regular meetings with senior residents of the senior citizen complexes, referral, tenant contact reporting, and meetings as required.
Objective 3.7	Provide resident counseling and training in areas of need including but not limited to resident's responsibilities, maintenance, budgeting, and lease compliance.
Objective 3.8	Coordinate community access to chimney cleaning services for homebuyers and homeowners.

HOUSING SERVICES

GOAL 4: Implement programs designed to maximize housing opportunities for all Nez Perce enrolled members. NO MORE THAN 10% of NAHASDA FUNDS WILL BE UTILIZED TO SERVE MODERATE INCOME FAMILIES.

Objective 4.1	Continue to provide mortgage financing assistance for at least five families per year.
Objective 4.2	Conduct at least 150 housing counseling sessions for families who are seeking rehab, homeownership, or rental assistance or who are existing residents.
Objective 4.3	Disseminate at least 4 housing newsletters.
Objective 4.4	Continue working with Tribal, local government and other agency programs to address the housing needs of low income, disadvantaged, or veteran families.
Objective 4.5	Conduct Annual Home Fair.
Objective 4.6	Organize and coordinate monthly HBE classes and at least 4 events regarding personal finances, homeownership and/or financial literacy.
Objective 4.7	Conduct at least 7 Senior Citizens meeting.
Objective 4.8	Conduct at least 3 public meetings with the community.
Objective 4.9	Conduct at least 2 credit & budgeting sessions for youth.
Objective 4.10	Assist a minimum of five families with IDA program for down payment.
Objective 4.11	Assist a minimum of five families with IDA Program for essential home repair.
Objective 4.12	Continue providing Senior Rehab grants.
Objective 4.13	Continue initiative on importance of homeowner's insurance and provide guidance for protecting assets.
Objective 4.14	Support Nez Perce Tribe Homeless Task Force efforts.
Objective 4.15	To adequately fund rent subsidies necessary to maintain LIHTC Program.

CRIME/SAFETY PREVENTION

GOAL 5: Design strategies to reduce crime and substance abuse and to increase safety in NPTHA housing projects.

Objective 5.1	Continue to work with Nez Perce Law Enforcement for support services for NPTHA property.
Objective 5.2	Conduct quarterly safety meetings and fire drills for senior complexes.
Objective 5.3	Enforce lease agreements promoting Safe Neighborhoods.

PLANNING & ADMINISTRATION

GOAL 6: Implement the legal and administrative structure for *NPTHA* to provide coordinated development, financing, and management activities of *NPTHA*.

Objective 6.1	Conduct routine service area surveys to determine housing needs and priorities.	
Objective 6.2	Acquire technical assistance to assist in program development, evaluation, leasehold mortgage financing documents, one-stop development, non-profit organization benefits, and capacity bldg.	
Objective 6.3	Upgrade software and computers.	
Objective 6.4	Acquire technical assistance to develop strategies to promote green building and renovations.	

CARRYOVER OBJECTIVES – 2007 IHBG FUNDS

Objective 4.12	Continue providing Senior Rehab Grants	\$45,000
Objective 5.1	Continue to work with Nez Perce Law Enforcement for support services for <i>NPTHA</i> property.	\$36,000

2008 IHBG FUNDS

Objective 2.4	Provide Mortgage Finance Assistance or buy down assistance to qualified families.	\$ 5,000
Objective 2.5	Complete construction of additional LIHTC rental units.	\$25,000
Objective 4.10	Assist five families with IDA program for down payment.	\$ 5,000
Objective 4.11	Assist five families with IDA program for essential home repair.	\$ 5,000
Objective 2.6	Leverage funds for new affordable housing construction.	194,800

2009 IHBG FUNDS

Objective 2.6	Conduct regular physical needs assessment and plan replacement or improvements.	\$25,000
Objective 4.15	To adequately fund rent subsidies necessary to maintain LIHTC Program.	\$10,000
Objective 6.4	Acquire technical assistance to develop strategies to promote green building and renovations.	\$15,000
Objective 2.7	Leverage funds for new affordable housing construction.	\$78,113



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2. STATEMENT OF NEEDS - A statement of the housing needs of the low-income Indian families residing in the jurisdiction of the Indian tribe, and outside the jurisdiction where tribal needs require consideration, and the means by which such needs will be addressed during the 1-year period, including a description of:

a. the estimated housing needs and the need for assistance for the low-income Indian families in the jurisdiction, and outside the jurisdiction where tribal needs require consideration, including a description of the manner in which the geographical distribution of assistance is consistent with the geographical needs and needs for various categories of housing assistance; and

Please enter your Low-income Housing Needs here:

Table 1-The Statement of Needs provides a breakdown of the housing needs on the Reservation and indicates that there is a substantial need for new construction and individual home repairs. In preparation of the 2006 Housing Needs Assessment, the Tribe's mailing list included 2,312 adult members in which 1,189 lived on the reservation and approximately 187 living near the reservation and included in our service area. The Tribal enrollment in 2010 is 3,338 and using the adult percentage living on or near the reservation of 60% would represent at least 2,002 Tribal members living within our service area. Further, Tribal families include members of other tribes as well as non-Indian household members, substantiating a minimum of 774 families. According to the 2006 Housing Needs Assessment, out of the number of responses received 55% were homeowners; 30.8 % were renters and 14% were being housed otherwise. 65 % of the families responding were considered low income and 54% claim structural deficiencies in their dwellings.

According to the 2001 Nez Perce Tribe – Tribal Demographics Summary, there were 1503 Nez Perce Tribal members on the Reservation, of which there are 210 Nez Perce Owner-occupied Elderly Indian Families. Approximately 42% of these elder families were low-income and are without adequate housing due to substandard housing conditions or over-crowdedness.

Based on the 2003 Nez Perce Tribal Data Resources Demographics Survey, of the 1350 dwellings surveyed, structural deficiencies were listed as 75%-Standard, 11%-Minor, 7%-Serious, 3%-Dilapidated, and 4%-Unknown. Also, in the dilapidated structures, households living in units with severe structural deficiencies have income levels as follows: 14 low-income renters and 21 low-income owners. There are 81 Low and Very low-income renter occupied units currently experiencing structural deficiencies which is 33.2% of all deficient units surveyed. 52 units are currently experiencing moderate structural deficiencies and 29 are experiencing serious structural deficiencies. For the owner-occupied units there are 44 Low and very low-income families which are experiencing serious structural deficiencies.

The NPTHA conducts annual needs survey to continue monitoring the needs and desires of the membership. The annual surveys along with the routine assessments noted above continue to demonstrate the substantial needs for adequate housing whether it be new construction or home rehabilitation. Although the Nez Perce Tribe along with the NPTHA have made great efforts to assist low income families with essential home repairs, most homes cannot be brought to standard conditions with the limited funding available.

The Nez Perce Tribe faces two very severe problems: a shortage of housing and a high rate of substandard housing conditions for low-income families. Problems complicating the housing shortage, include the lack of accessible water and sewer facilities and access roads. Urban services and facilities, particularly water and sewer, have been difficult to provide economically because of the low density of the population in some areas, the topography, and the long distances between the nucleus of the Reservation and urban areas.

Low and very low-income families represent a disproportionate share of the inhabitants of inadequate housing on the Nez Perce Indian Reservation. Presumably, most low-income families live in substandard dwelling units because they cannot afford better housing. Low-income families are defined as those families whose income is at or less than 80% of median income for the area as defined by HUD.

Because of the age of many of the homes on the Reservation, substandard housing conditions are a serious problem. Other than the HUD assisted housing, many of the Nez Perce members' homes were "do it yourself" projects which provided basic shelter without standard features. As people's income permitted, basic Band-Aid type repairs were made which never quite brought the homes to standard condition. The NPTHA has utilized various funding resources to construct homeownership and rental housing units over the past few years, however, this has had little impact in alleviating the substandard housing conditions as family populations grow on a steady basis.

One of the largest factors driving Nez Perce housing needs is the insufficient housing stock. The *NPTHA* does not have enough housing to satisfy the needs on the Reservation. Most of these clients had decent paying jobs but had to leave the area because they could not find housing either through *NPTHA* or through the Idaho Housing Finance Association (IHFA) programs. Furthermore, those Nez Perce clients had all indicated a preference to live on the Reservation near the Tribal facilities.

The lack of money has been a persistent obstacle to meeting the housing needs of the Nez Perce Tribe. The *NPTHA's* income represents approximately 1/3 of its expenses. Even with the addition of NAHASDA funds, the need to build additional units and to provide the rehab necessary to bring units to standard condition could not be met in a 60 year period.

Consequently, financing for new housing construction and/or housing rehab and modernization have been targeted over the 5-year plan. The NPTHA continues to provide housing and financial counseling and education classes to Tribal members in order to improve opportunities available in meeting their housing needs.



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- b. the estimated housing needs for all Indian families in the jurisdiction.

Please enter your Overall Housing Needs here:

As noted, many other tribally enrolled families live in households within our service area. Based on housing needs of Nez Perce and other Indian families, our Indian Housing Plans have focused on new construction of rental and homeownership units. Due to limited funding, it requires leveraging with other sources and reserving amounts from annual IHBG allocations. We continue to update community needs through various surveys and program evaluation instruments. We have a growing need for major repairs to existing homes and homeowner maintenance training, however funds are not sufficient to assist non-Nez Perce homeowners.

Compounding the "traditional" barriers to decent, affordable housing common to most tribes is the lack of alternative financing needed to fill the gap. Over the last ten years, great efforts have been expended to bring private financing and private lenders to the Nez Perce Reservation. To overcome the lack of financing assistance due to the pervasiveness of low-incomes, the federal trust status of Indian land, the mistrust of tribal judicial systems, and the scarcity of financial institutions on reservations, the NPTH A has purchased new homes and provided the following to increase housing opportunities for low-income families:

1. Established a comprehensive homebuyer education program.
2. Implemented one-on-one housing counseling.
3. Construction of a subdivision for residential purposes.
4. Established lender partnerships for financing.
6. Acquired equity through other programs.

These efforts will continue through the 2011 FY with funding providing for technical assistance in packaging and capacity building.

The largest challenge the NPTH A has faced, has been locating funds to build homes. Where previous NAHASDA funds helped enrolled members acquire or assume the mortgage necessary to own a home in Lewiston or the surrounding areas, the current IHP's will use funds to assist homebuyers to live near the headquarters of the Nez Perce Reservation. In 2003 the completion of the 20 individual loan applications to Washington Mutual to obtain approximately 1.7 million in Section 184 Loan Guarantees to construct homes in the Sundown Heights Subdivision was the FY 2005 conclusion to a 5-year development effort. The initial 20 homes were completed for the first 20 applicants who are able to satisfy the lender's requirements. This has proved to be a challenging goal for families to accomplish becoming mortgage ready over a three year process.



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3. FINANCIAL RESOURCES- An operating budget for the recipient, in a form prescribed by the Secretary, including:

a. an identification and a description of the financial resources reasonably available to the recipient to carry out the purposes of NAHASDA, including an explanation of the manner in which amounts made available will leverage additional resources; and

Please enter your Identification and Description here:

Fiscal Year 2011 funds include the following funds:

- NAHASDA funds in the amount of \$ 1,081,488.00 ;
- 37 Act revenue in the anticipated amount of \$ 291,022



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b. the uses to which such resources will be committed, including eligible and required affordable housing activities under title II of NAHASDA and administrative expenses.

Please enter the Uses of Such Resources here:

Activities include the continuation of previously planned development work, revolving loan program funds for urgent needs and tenant damage, mortgage financing assistance program, homebuyer education, continuation of assistance for low income and moderate and above income families in acquiring financing, and repair work on NPTHA facilities.

Fiscal Year 2011 funds will be used to address the following:	
<ul style="list-style-type: none"> ▪ NAHASDA funds in the amount of \$ <u>1,081,488.00</u> and program income anticipated in the amount of <u>\$293,300.00</u> will be used in accordance with the budget distribution as shown in Part II of Table 2 of this grant submission and further described below. This budget supports the costs associated with our goals and objectives listed in our one-year plan. Please note, some objectives accomplish more than one goal, however, will only be expensed under one area. Example, under our Development goal, assisting and promoting homeownership to individual tribal members is an activity that is funded under Housing Services but also meets the Development goal. Also note, funding from previous IHBG will also be utilized to fulfill these activities. ▪ OPERATIONS <ul style="list-style-type: none"> General operation of the NPTHA including board of commissioner Costs/general wages/EBC/travel/staff development/legal/auditing/ Utilities/office equipment/insurance/general and 1937 Housing Act maintenance. \$1,072,688 ▪ DEVELOPMENT <ul style="list-style-type: none"> Existing Low Rent repairs & improvements \$ 1,000 Mortgage Finance Asst. \$ 1,000 IDA program for down payment \$ 1,000 IDA program for home repairs \$ 1,000 Rehab homeownership units 10 @ \$4,500 each \$ 20,000 ▪ HOUSING MANAGEMENT <ul style="list-style-type: none"> Housing management program including wages/EBC/training & travel costs/ counseling activities. \$ 164,810 ▪ HOUSING SERVICES: <ul style="list-style-type: none"> Homebuyer Counselor wages/EBC/training/travel \$ 105,790 LIHTC rent subsidy \$ 1,000 ▪ CRIME/SAFETY PREVENTION <ul style="list-style-type: none"> Safety education, fire drills, activities \$ 4,000 ▪ PLANNING/ADMINISTRATION <ul style="list-style-type: none"> Conducting routine housing surveys/technical assistance for Program development or modification/upgrade software and Computer equipment/TA for promoting green building. \$ 2,500 	



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4. AFFORDABLE HOUSING RESOURCES- A statement of the affordable housing resources currently available and to be made available during the period, including a description of:

- a. the significant characteristics of the housing market in the jurisdiction, including the availability of housing from other public sources, private market housing, and the manner in which such characteristics influence the decision of the recipient to use grant amounts to be provided under this Act for rental assistance, production of new units, acquisition of existing units, or rehabilitation of units;

Please enter the characteristics of the housing market here:

The housing market for the Nez Perce Reservation is unlike the local off-reservation market. The primary reason for this difference is the lack of substantial private investment in housing on the Reservation, particularly in the tribal population centers.

The most obvious deficiency is in the area of investment in rental housing in the Tribal population centers. The inventory of rentals consists of the units managed by the *NPTHA* and other privately owned rental houses, of which there is a meager supply. The *NPTHA* rental units are kept up to “Standard” as required by HUD regulations; however, many of the privately owned rentals are not. According to the Nez Perce Tribal Housing Needs Assessment approximately 40% were considered to be substandard due to their dilapidated condition, or inadequate plumbing, heating, or electrical systems. There are few apartment-style rentals within the Reservation area. Rental housing on the Nez Perce Reservation portion of the market area primarily consists of several single-family units, two LIHTC communities, HUD low-rent duplexes and Senior-restricted HUD low-rent project. According to a rental housing unit survey conducted by Prior & Associates, 21% of the Lewiston area apartments have one bedroom, 56% two, 20% three and 3% have four bedrooms. The result of this is a severe shortage of rental housing for Indian families. Because of these market conditions Tribal people either rent from the *NPTHA*, rent from private individuals, live with friends or relatives (usually in overcrowded or otherwise substandard conditions), or seek off-Reservation housing, which is culturally undesirable.

The homeownership market is very similar to the rental market in that there is very little investment in new housing construction (particularly by Tribal people), other than that made by the *NPTHA*. Owner-occupied dwellings comprise 76% of the market area's housing stock. There are very few existing homes for sale in and around the Tribal population centers, and as a result, most Tribal members' homeownership opportunities are limited to HUD subsidized housing programs administered by the *NPTHA* the few existing homes for sale are not usually in standard condition and require substantial renovations before being able to occupy the home. Other housing opportunities such as the purchase of mobile homes or existing houses do exist; however, because of limited past bank financing of homes, credit issues, and income, these opportunities have been also limited.



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b. the structure, coordination, and means of cooperation between the recipient and any other governmental entities in the development, submission, or implementation of housing plans, including a description of the involvement of private, public, and nonprofit organizations and institutions, and the use of loan guarantees under section 184 of the Housing and Community Development Act of 1992, and other housing assistance provided by the Federal Government for Indian tribes, including loans, grants, and mortgage insurance;

Please enter the structure/coordination/cooperation with other entities here:

Policies: There are several Tribal policies that directly affect the development, maintenance, or improvement of housing. The NPTHA has transitioned from the Uniform Building Code, adopted by the Tribe, to the International Building Code and is used to govern the construction and rehabilitation of Indian houses. Also, the Energy Star program provides incentives and guidelines to construct energy efficient homes. Although there are no Tribal zoning ordinances, growth limits, fees, charges, or other housing development regulations, the Tribe is in the process of preparing and developing a land use plan which seeks to ensure orderly development and the best and highest use of Tribal lands. Recently, the tribe adopted covenants for the Sundown Heights Subdivision. As of March 2003, the *NPTHA* turned over the as-builts and the maintenance and operations manual, for all of the housing development roads for incorporation into the BIA roads inventory to provide for and assure the proper and efficient maintenance of roads and storm drainage to the Nez Perce Tribe.

Other Entities: Because NAHASDA funding is inadequate and can not be used to maintain NAHASDA funded structures, the *NPTHA* coordinates and cooperates with the various branches of the Tribal organization as necessary. These Tribal branches include: the Nez Perce Tribal Executive Committee's Land Commission, which oversees and maintains the Tribal land base; the Nez Perce Tribe Social Services program; the Nez Perce Tribe Planning Department; the Bureau of Indian Affairs; the Indian Health Service; the Nez Perce Tribal Employment Rights Program, and the Water Resources Department. The City of Lapwai and the Tribe have entered into a joint venture to construct a new wastewater treatment facility to serve the Lapwai Valley.

Additional coordination with State service agencies, the Idaho Housing and Finance Agency and other non-profit agencies have been established to provide financial and housing service support to our clients.

The primary source of funding to carry out this IHP will be the Indian Housing Block Grant. The very-low and low-income families in need of housing are the largest segment of the population served by the IHP and also represent those with the most immediate housing need. *NPTHA* has been the primary housing source for this segment and that is not expected to change in the near future. *NPTHA* will be the primary provider of the low-income housing structures called for in the Nez Perce Housing Plan.

The Rural Development, Veterans Administration, and other Federal housing financing agencies are also available and contribute to the IHP by providing financing for the construction of new homes and purchase of existing homes for Tribal members. Some Tribal members have

obtained financing from these agencies in the past, and it is the intent of the IHP to increase the homebuyer education and housing counseling efforts to enable more families to access housing opportunities.

The Nez Perce Tribe is also a great resource for providing land, infrastructure, and investment for the housing needs identified in this plan. The Tribe has provided land for past *NPTHA* housing development projects and can be reasonably expected to continue to do so in the future. It is hoped that the Tribe through its gaming allocations may also become a source of investment capital for developing housing and infrastructure for housing.

The Indian Health Service and the U.S. Environmental Protection Agency are resources for providing housing infrastructure such as water, sewer and sanitation service. These agencies have been involved in providing these services for Indian housing in the past and can be reasonably expected to continue to do so.



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c. the manner in which the plan will address the needs identified pursuant to the Statement of Needs Section in paragraph 2;

Please enter the manner in which housing needs will be addressed here:

The activities chosen by the *NPTHA* to carry out and help achieve the stated objectives are directly related to the needs identified in the statement of needs.

Overall, the NPTHA has been implementing and improving our programs to better address the housing needs of our community. The programs listed in paragraph (e) of this section demonstrates the wide variety of barriers we try to overcome. Generally, our services are provided in a case-management type system. Each family comes with their own barriers they must overcome to meet their housing needs. We strive to encourage families to learn what their potential housing opportunities are and to create plans to achieve the ones they desire. This is a long, arduous process and requires consistent follow up and innovative problem solving. The NPTHA further strives to seek funding resources for housing needs that we are not able to meet with IHBG funding.

In addition, we consistently market our available programs and have recently opened a Housing Resource Library in two of our communities. These libraries will be improved upon based on client needs and use.



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d. the manner in which the recipient will protect and maintain the viability of housing owned and operated by the recipient that was developed under a contract between the Secretary and an Indian housing authority pursuant to the United States Housing Act of 1937;

Please enter the manner in which 1937 Act housing will be protected/maintained here:

The *NPTHA* will insure the viability of housing previously developed and currently under management through a systematic process consisting of at least annual inspections and other inspections as needed, an automated work order system; follow-up and counseling; and strict enforcement of lease and contract obligations. The *NPTHA* employs a maintenance staff to carry out the process including performance of routine maintenance work. Larger, more complex maintenance projects will be contracted out in accordance with the *NPTHA*'s procurement policy. The *NPTHA* will strictly enforce the obligations and clauses of the homebuyer agreements and contracts that require the homebuyer to provide for all maintenance. A revolving loan policy governs the type of assistance available to mutual help and low-rent participants who have extreme emergency needs requiring repair or tenant damage but are unable to obtain credit or pay directly for the service.



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e. any existing and anticipated homeownership programs and rental programs to be carried out during the period, and the requirements and assistance available under such programs;

Please enter your Existing/anticipated homeownership/rental programs here:

Tribal Housing Programs - *NPTHA* will maintain its past housing assistance programs and will plan and implement a variety of housing assistance programs, including mortgage financing. All the existing programs and planned programs are described below.

Low Rent Housing: HUD provided funding for the construction and management of *NPTHA* low-rent housing units. *NPTHA* manages a total of 59 rental units that are located in Lapwai and Kamiah. Only low-income and very low-income families are eligible to apply. Applicants are placed on a waiting list for the next available suitable unit.

Mortgage Financing Assistance: Enables families who are low-income and meet other eligibility criteria to obtain a conditional grant for down payment and/or closing costs assistance for a home financed through a private lender. The family must meet all the lender's requirements associated with obtaining a mortgage (i.e., creditworthiness, total debt (can not exceed 40% of gross income, including house payment). The maximum amount of funds a qualified low-income borrower can borrow is \$5,000. The amount of funds to be awarded per individual family will be based on the applicant's affordability analysis, the income of the applicant, and the lender's requirements. Other HUD requirements apply for moderate-income families.

NPTHA Starter Home Lease/Purchase (NPTHA SH L/P): - *NPTHA* will continue to provide the Starter Home lease with an option to purchase program for homes that were built with 1937 Housing Act funds. This program will be for Nez Perce families who have workable problems such as short-term high debt, credit issues, borderline income qualifications, etc. In these cases, the *NPTHA* owns the home and rents to a family on a month-to-month basis while the family becomes mortgage ready, but only for a term not to exceed 5 years. While the property is under the rental agreement, the participant is required to comply with a Client Action Plan, mandating participation in homebuyer counseling and education to reduce debt, stabilize employment, and/or correct or repair credit in order to qualify for a loan with a private lender. Participants who qualify will receive as a down payment credit for the first five years of renting towards the purchase price established at the time of move-in.

Guaranteed Loan for Indian Housing Programs: Funds are used to guarantee loans made to Indian families or Indian housing authorities to construct, acquire, or rehabilitate a home that is a standard dwelling and is located on trust land. Loans must be made by HUD approved lenders. As of March 26, 2002, the NPTEC approved the Nez Perce Leasehold Ordinance, which enables the use of the Section 184 Loan Guarantee. *NPTHA* will assist families in making application for this program.

Programs for Moderate- & Above-Income Families: HUD programs available for families whose income exceeds the low-income limits include the HUD Section 184 Guaranteed Loan

Program. In certain circumstances, the *NPTHA* can provide assistance to moderate-income families.

Senior Rehab Programs: A maximum grant of \$4,500 is made available to low-income senior citizens who own their own home. Subject to the availability of funds, this program addresses only essential repairs. This program is well received, however, only partially address the repair needs of each home.

Idaho Weatherization: Two years ago, the *NPTHA* concluded its administration of the Idaho Community Action Agency Weatherization Program. The *NPTHA* solidifies and assists potential clients with applications for assistance and submits them to the Idaho Community Action Agency. Under this program each qualified household program received up to \$2,500 of weatherization improvements as determined by an energy efficiency expert provided by the Idaho Community Action Agency. Beginning in 2009, the *NPTHA* has contracted with Bonneville Power Administration to provide a tribal weatherization program. The *NPTHA* continues to receive funding under this program and contracts with the local Community Action Program to execute the services.

Low-Income Housing Tax Credit (LIHTC): The IHFA provides the Low-Income Housing Tax Credit program. This program offers developers a federal tax incentive to build or substantially rehabilitate rental housing for low-income families. During FY 2000, the *NPTHA* applied for tax credits to rehab its rental project. The *NPTHA* renovated 30 units in the Whitebird development. The project was completed in August 2003. This represents the first time a tribal housing authority in Idaho used the LIHTC program for affordable housing on a tribal reservation. Since IRS requirements must be met, interested applicants are required to participate in intense maintenance and budget counseling. In 2005, the *NPTHA* completed the construction of 12 new low-income three bedroom single-family houses in Sundown Heights with our second award of LIHTC. In 2009, the *NPTHA* completed the construction of 15 more LIHTC units. The *NPTHA* administers the LIHTC programs under the Internal Revenue Service guidelines. The Idaho Housing Finance Agency (IHFA) monitors compliance

Option to Purchase Program (OP Program): The *NPTHA* completed the construction of 20 homeownership units in September 2005. The OP Program is a rental program with an option to purchase. The *NPTHA* built these 3 and 4 bedroom homes through a mortgage under the HUD Section 184 Loan Guarantee Program. Eligible participants must be enrolled members of the Nez Perce Tribe, must be able to meet mortgage financing qualifications immediately or within 36 months, afford the minimum rental payment, and meet all the maintenance obligations of the home. Down payment and buy down assistance will be provided, based on an affordability analysis, enabling participants to assume the mortgage from the *NPTHA*. Participants who enter the program but do not comply with the terms of the OP Program will be required to vacate and enter into a rental program.

Banks – Various HUD approved lending institutions, offer the following programs for which we will assist Nez Perce families in preparing applications as requested.

Conventional Loan Program for Individual Trust Land (Allotment):

Existing, new construction or remodel

- 1-4 units or manufactured homes
- First & Second mortgages
- Fixed or adjustable interest rates
- For purchase or refinance
- Flexible guidelines
- Owner-occupied & second homes

Manufactured Home Loans:

- Home only loans on Tribal Trust Lands or Individual Trust Land (Allotment)
- Home & land financing for Individual Trust Lands (Allotment)
- Minimum down payments & long-term financing for affordable payments
- For purchase or refinance
- Flexible guidelines
- Choice of financing options

Additionally, the NPTHA completes the prequalifying of applicants for any 184 lending institutions.



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f. any existing and anticipated housing rehabilitation programs necessary to ensure the long-term viability of the housing to be carried out during the period, and the requirements and assistance available under such programs;

Please enter your Existing/anticipated housing rehabilitation programs here:

The *NPTHA* will provide the necessary maintenance and modernization to existing rental units to ensure long-term viability. Assistance to repair tenant damage will only be available as a last resort on a loan basis and when no other resources are available. Participants in the Mutual Help program will be expected to be in compliance with their MHOA and accept responsibility for maintaining their units. Due to the scarcity of funds, grants from equity will no longer be permitted. Mutual Help participants will be allowed to borrow funds for emergent needs when no other resources are available as documented. Credit checks will be required and possibly housing counseling to ensure that participants become informed and responsible consumers. The *NPTHA* Housing Rehabilitation Policy and Section 5 of the Revolving Loan Policy will govern assistance.

In 2009, the *NPTHA* was awarded ARRA funding to assist with low-income homeowners essential repairs. Through this program, homeowners will be required to attend basic homeownership classes which will provide information and encourage pro-active homeowner responsibilities.

The *NPTHA* will assist homebuyers/homeowners in making major, essential repairs to their units with financing from the 184 Loan Guarantee Program.



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g. all other existing or anticipated housing assistance provided by the recipient during the period, including transitional housing, homeless housing, college housing, supportive services housing, and the requirements and assistance available under such programs;

Please enter other existing/anticipated housing assistance here:

College Housing - The NEZ PERCE HOUSING NEEDS ASSESSMENT indicated that a college housing program was not a comparatively significant need. Consequently, the *NPTHA* has not included assistance for college housing at this time. However, college housing is an item *NPTHA* would like to assess in the future.

Homelessness: The NPTHA participates on the Nez Perce Tribe's Homeless Task Force which completed the renovation of an older three-bedroom home to utilize a temporary homeless shelter. A survey was conducted during the 2006 Fall General Council in which we received 52 responses. With those responses there were a great number of individuals who would volunteer their time, materials and/or a monetary donations to support a homeless service.

Assisted Living – The NPTHA continues to seek planning and coordinating with the Nez Perce Tribe for the appropriate assisted living accommodations for the elderly population. Limited operating and subsistence funding prevents the creating of this proposed need.



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h. any housing to be demolished or disposed of, a timetable for such demolition or disposition, and any other information required by the Secretary with respect to such demolition or disposition;

Please enter the Housing to be demolished or disposed of here:

NONE



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- i. the manner in which the recipient will coordinate with tribal and State welfare agencies to ensure that residents of such housing will be provided with access to resources to assist in obtaining employment and achieving self-sufficiency;

Please enter your Coordination with tribal and State welfare agencies here:

The *NPTHA* coordinates on a regular basis with the Tribe's Social Service Department as well as the State's TAFI/welfare office and other local non-profit agencies to promote maximum services to families in need of housing related services. The *NPTHA* continues to partner with the Tribe's TANF program to provide financial literacy and budgeting classes to TANF clients. The *NPTHA* will also regularly confer with these various agencies to identify ways in which mutual clients can be effectively assisted. The *NPTHA* currently promotes work experience for clients completing TANF job training along with Indian Preference policies of the Nez Perce Tribe.



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j. the requirements established by the recipient to promote the safety of residents of such housing, facilitate the undertaking of crime prevention measures, allow resident input and involvement, including the establishment of resident organizations, and allow for the coordination of crime prevention activities between the recipient and tribal and local law enforcement officials; and

Please enter the manner in which safety and resident involvement will be promoted here:

All *NPTHA* residents will be required to abide by established Policies regarding Rules of Occupancy. The *NPTHA* will aggressively enforce all requirements/clauses/obligations of the respective lease/homebuyer agreements. The *NPTHA* works closely with all local law enforcement agencies and NPTEC to provide a safe living environment for all *NPTHA* units.

The *NPTHA* also conducts Senior Citizens meetings for both of the complexes that includes safety information and participation of law enforcement officers. There are at least 20 participants in each session and it is held on a monthly basis.

Additional community gatherings are organized and sponsored by the *NPTHA*. These events typically include participation of law enforcement officers. These gatherings are conducted to provide information about the housing assistance program and services and to gather information from residents about concerns. The Board of Commissioners and Tribal officials are always invited to attend these meetings. Informational meetings are also held throughout the year in Orofino and Kamiah.

In 2004, the Nez Perce Tribe enacted a pet ordinance. The *NPTHA* will provide support in this endeavor by sending out letters, responding to complaints, and reporting incidences to the police. This support applies only to *NPTHA* owned housing.



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k. the entity that will carry out the activities under the plan, including the organizational capacity and key personnel of the entity.

Please enter your Organizational capacity & key personnel that will carry out IHP activities here:

The Nez Perce Tribal Housing Authority will be responsible for all operations associated with administering NAHASDA funds. The ***NPTHA*** operates under the direction of the Board of Commissioners, elected by General Council with concurrence by NPTEC. An Executive Director, hired by the Board, is responsible for administration of ***NPTHA***'s day-to-day business, planning and development, and the formulation and implementation of procedures designed to carry out Board established policies.

The Board of Commissioners provides a full range of opinions on a problem or proposed plan in a forum that is nonpartisan, allows for thorough education of the participants, detailed discussion of issues, and informal dialogue rather than official positions of interest groups. They are charged with the following responsibilities:

- Ensure that a management system is in place which will be carried out in an efficient, professional, and timely manner;
- Advise the NPTEC and the COMMUNITY on matters within their area of expertise.
- Help focus attention on specific issues and problems within their scope of responsibilities and develop policies to implement a course of action.
- Serve as a communication link between Tribal government and the tribal community in the area of housing development and management.
- Reconcile contradictory viewpoints and provide direction toward achievement of Tribal wide housing goals and objectives.
- Balance Tribal community needs with program responsibilities and resources and ***NPTHA***'s responsibility to manage its resources according to sound business practices.
- Act as a hearing board for people who wish to pursue a grievance.

When a specific situation requires more extensive short term study and/or evaluation, the Executive Director is responsible for gathering information or documents for a formulation of a response and recommendations to the Board of Commissioners regarding a possible appeal decision. The Board of Commissioners is expected to follow procedures for conducting meetings in a businesslike manner.

NPTHA maintains a centralized organizational framework supporting three distinct areas: Finance, Housing Management and Development/Services.

Office of the Executive Director. The Executive Director's Office is responsible for the overall planning, development, and management of ***NPTHA***'s resources. In consultation with the Board of Commissioners, the Executive Director's Office is responsible for managing growth through the development and evaluation of short and long range plans. The Executive Director establishes procedures to ensure that all operations are in compliance with Board approved

policies. This office is responsible for establishing and maintaining systems which ensure sound and flexible organization development. The Executive Director's Office includes support staff responsible for assisting in planning and program development, compliance, and general office management, public relations, periodic assessments, and coordinating and assessing training for Board and staff.

The ***Office of Finance*** is charged with the responsibility for the accounting and record keeping of all revenue and expenses for the Authority in accordance with generally accepted accounting principals. This department is headed by a by a Financial Manager and supported by 2 additional accounting staff. Additionally, the Authority contracts with an independent CPA firm to provide annual auditing services to ensure the integrity of expenditures and accounting of its funds.

Programs administered by the ***Housing Management Department*** focus on the day-to-day property management needs of operating approximately 178 units. Essential services include maintenance of rental units and grounds, applicant intake and counseling, lease compliance, and tenant and resident counseling. Staff includes a Housing Manager and two Resident Services Coordinators who assist in the operations and administration of all property management functions. All staff participate in team teaching homebuyer education classes for existing and new participants.

The ***Housing Counseling Services Department*** focuses on planning and implementing activities designed to increase knowledge about the homebuyer process, maintenance counseling, budget/credit counseling and debt management. Staff includes two Homebuyer Education Counselors who plan, organize and conduct homebuyer education classes for the community; provide prequalifying assistance, budgeting, credit counseling, and loan application assistance.

The ***Development/Services Department*** is responsible for coordinating all activities needed to carry out all work order requests and all associated construction and rehab functions. Inventory and acquisition of materials, labor, and technical assistance needed to complete new construction and to assess and to perform physical improvements are implemented by this department. Management and advocacy for all special rehab projects which may be awarded to the ***NPTHA*** each year, such as the Elder Home Repair program, the ***NPTHA*** Senior Rehab, and other agency construction related programs are functions performed by this department. All construction activity, conventional bidding or force account, labor compliance, environmental reviews, and land leasing are administered through this department. Staff includes a Maintenance Manager, Assistant Maintenance Manager and a full-time construction labor/maintenance crew.



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5. **PERFORMANCE OBJECTIVES** In accordance with 24 CFR 100.504, performance objectives are to be developed by each recipient and included in this 1-year plan. Performance objectives are criteria by which the recipient will monitor and evaluate its performance; provide quantitative measurements by which the recipient will gauge its performance; and determine the impact and benefit the grant beneficiary derives from the accomplishments obtained under the plan. For example, if in the IHP, the recipient indicates it will build new houses, the performance objective may be the completion of the homes within a certain time period and within a certain budgeted amount, and measure the number of tribal members and families served.

Please enter your Performance Objectives here:

GOAL 1: Develop and implement management improvements designed to improve accountability and day-to-day operations of the NPTHA.

Objective 1.1	Continue to provide ongoing BOC and staff development training activities as needed.
Objective 1.2	Continue identifying alternative funding sources and prepare applications accordingly.
Objective 1.3	Prepare monthly reports to the BOC, the Annual Performance Report and 2 presentations for General Council and NPTEC.
Objective 1.4	Coordinate onsite training sessions for Nez Perce Tribe Program Managers and NPTEC to improve coordination of services between NPTEC and NPTHA.
Objective 1.5	The Board of Commissioners will meet with NPTEC at least 4 times by the end of the FY.
Objective 1.6	Prepare monthly collection reports and maintain 12% delinquent rate.
Objective 1.7	Participate in the HUD Summits, NAIHC conferences, NWIHA quarterly meetings, local housing task force and HBE Task Force.
Objective 1.8	Provide maintenance and preventive maintenance of NPTHA rental units, rental grounds, and the NPTHA office building.
Objective 1.9	Purchase necessary equipment to effectively operate housing programs.

GOAL 2: Decrease shortage of housing stock in the Indian area through new construction activities

Objective 2.1	Assist Homebuyers with individual construction of homes on Sundown Heights Lots and /or fee simple, allotted trust, or Tribal Trust land.
Objective 2.2	Provide and require Homebuyer Education courses for all NPTHA homeownership type programs.
Objective 2.3	Continue monitoring lease option programs for adherence to their mortgage ready plan. Market Homebuyer Education and mortgage opportunities to the general public.
Objective 2.4	Qualify at least five families for down payment or buy down assistance.
Objective 2.5	Qualify at least five families for the IDA for home repair program.
Objective 2.6	Complete regular physical needs assessment and prepare implementation plan for replacement and necessary improvements.
Objective 2.7	Research and apply for available grant or program opportunities for the development of new construction or rehab of existing units. Allocate appropriate IHBG funding to complete construction activities.

GOAL 3: Provide comprehensive housing management services through, but not limited to, ongoing maintenance, tenant recertifications, work orders, loan servicing, unit inspections, tenant accounting services, and other activities associated with property management.

Objective 3.1	Complete a community clean-up activity in the Spring, Summer, and Fall.
Objective 3.2	Conduct regular inspections of existing housing stock at least annually but as often as necessary to ensure protection of NPTHA assets.

Objective 3.3	Conduct annual recertifications of all units, except those MH that are paying the maximum, and reverification of tenant information in response to income or occupancy changes as required by lease agreements and the HUD Handbook 4350.3 Rev. 1.
Objective 3.4	Perform application intake and processing for all NPTHA programs.
Objective 3.5	Provide advocacy for applicants and residents seeking additional housing resources.
Objective 3.6	Maintain case management approach to working with residents through networking with all other departments, regular meetings with senior residents of the senior citizen complexes referral implementation, tenant contact reporting, and regular public meetings (Kamiah, Lapwai, & Orofino).
Objective 3.7	Provide resident counseling and training in areas of need including but not limited to resident's responsibilities, maintenance, budgeting, and lease compliance.
Objective 3.8	Assist at least 20 families in finding a contractor to provide chimney cleaning services.

GOAL 4: Implement programs designed to maximize housing opportunities for all Nez Perce enrolled members. NO MORE THAN 10% of NAHASDA FUNDS WILL BE UTILIZED TO SERVE MODERATE INCOME FAMILIES.

Objective 4.1	Continue to solicit available assistance under the Mortgage Financing Assistance Program.
Objective 4.2	Conduct at least 150 housing counseling sessions for families who are seeking either rehab, homeownership, or rental assistance or who are existing residents.
Objective 4.3	Disseminate at least 4 housing newsletters.
Objective 4.4	Maintain open communication with Nez Perce Tribe Programs and other agencies which serve low-income and disadvantaged families.
Objective 4.5	Conduct Annual Home Fair with various vendors.
Objective 4.6	Organize and coordinate monthly HBE classes and at least 4 events regarding personal finances, homeownership and/or financial literacy.
Objective 4.7	Conduct at least 7 Senior Citizens meeting.
Objective 4.8	Conduct at least 3 public meetings.
Objective 4.9	Conduct at least 2 credit & budgeting sessions for youth.
Objective 4.10	Set up at least 5 families in an IDA Program for down payment
Objective 4.11	Set up at least 5 families in an IDA Program for essential home repair.
Objective 4.12	Provide 10 Senior Rehab grants for essential repairs to Low Income Senior Citizens homeowners.
Objective 4.13	Promote importance of homeowner's insurance and provide guidance for protecting assets.
Objective 4.14	Participate in Nez Perce Tribe Homeless Task Force activities.
Objective 4.15	To calculate by the end of the fiscal year available rent subsidies and to adequately fund rent subsidies necessary to maintain LIHTC Program.

GOAL 5: Design strategies to reduce crime and substance abuse and to increase safety in NPTHA housing projects.

Objective 5.1	Invite Law Enforcement officials to participate in at least two NPTHA community functions. Maintain open communication with Law Enforcement regarding criminal activity in NPTHA projects.
Objective 5.2	Conduct quarterly safety meetings and fire drills for senior complexes.
Objective 5.3	Enforce lease compliance promoting Safe Neighborhoods.

GOAL 6: Implement the legal and administrative structure for NPTHA to provide coordinated development, financing, and management activities of NPTHA.

Objective 6.1	Conduct survey at each General Council and various functions to determine housing needs and priorities.
Objective 6.2	Acquire technical assistance to assist in program development, evaluation, leasehold mortgage financing documents, one-stop development, non-profit organization benefits, and capacity building.
Objective 6.3	Upgrade software and computers
Objective 6.4	Acquire technical assistance to develop strategies to promote green building and renovations.

CARRYOVER OBJECTIVES –

2008 IHBG FUNDS

Objective 2.5	Complete construction of additional LIHTC rental units.
Objective 4.10	Assist five families with IDA program for down payment.
Objective 4.11	Assist five families with IDA program for essential home repair.
Objective 4.12	Continue providing Senior Rehab grants.

2009 IHBG FUNDS

Objective 2.6	Conduct regular physical needs assessment and plan replacement or improvements.
Objective 4.10	Assist a minimum of five families with IDA program for down payment.
Objective 4.11	Assist a minimum of five families with IDA Program for essential home repair.
Objective 4.12	Continue providing Senior Rehab grants.
Objective 4.15	To adequately fund rent subsidies necessary to maintain LIHTC Program.
Objective 6.4	Acquire technical assistance to develop strategies to promote green building and renovations.



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**TABLE 1
STATEMENT OF NEEDS**

Name of Tribe: Nez Perce Tribe
 Name of TDHE (if applicable): Nez Perce Housing Authority
 Federal Fiscal Year: 2011

Tribal/TDHE Program Year: 2011
Indian Area Nez Perce Reservation



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PART I: INDIAN AREA/TRIBAL PROFILE					
Person and Family Categories	All Indians in the Indian Area				
	All Income Levels	Low-Income			
column a	column b	column c			
1. Total Indian Population	2046				
2. Number of Indian Families	1032	774			
3. Number of Elderly Indian Families	210	210			
4. Number of Near-Elderly Indian Families	122	108			
5. Number of Indian Families Living in Substandard Housing	100	100			
6. Number of Indian Families Living in Over-Crowded Conditions	70	69			
PART II: OTHER INDIAN AREA/TRIBAL PROFILE (OPTIONAL)					
Person and Family Categories	All Income Levels	Low-Income			
7.	a.				
	b.				
	c.				
	d.				

	e.				
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Table 1 Statement of Needs continued

PART III: CURRENT STATUS AND FUTURE NEEDS					
Type of Housing		Existing Housing	Unmet Needs for All Indian Families	Unmet Needs for Low-Income Indian Families	
column a		column b	column c	column d	
8. Rental Housing	a. Number of Units	282	161	161	
	b. Number of Units Needing Rehabilitation	77			
9. Homeowner Housing	a. Number of Units	510	279	279	
	b. Number of Units Needing Rehabilitation	152			
10. Supportive Service Housing (# of units)		3	0	0	
11. College Housing (# of units)		0	2	2	
12. Transitional Housing (# of units)		2	86	36	
13. Homeless Housing (# of beds)		3	2	2	
PART IV: OTHER CURRENT STATUS AND FUTURE NEEDS (OPTIONAL)					
14.	a.				
	b.				
	c.				
	d.				
	e.				

Data Source:

**TABLE 2
FINANCIAL RESOURCES**

Name of Tribe: Nez Perce Tribe
 Name of TDHE (if applicable): Nez Perce Housing Authority
 Federal Fiscal Year: 2010
 Tribal/TDHE Program Year: 2010



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PART I: SOURCES OF FUNDS FOR NAHASDA ACTIVITIES	
Sources of Funds	Planned Amount
column a	column b
1. HUD Resources	
a. NAHASDA Block Grant	\$1,081,488.00
b. NAHASDA Program Income	\$293,300.00
c. NAHASDA Title VI	
d. Section 184 Loan Guarantee	
e. Indian Community Development Block Grant	
f. Drug Elimination Grants and Drug Technical Assistance	
g. Prior Year Funds	
h. Other	
2. Existing Program Resources	
a. 1937 Housing Act Programs	
b. Other HUD Programs	
3. Other Federal or State Resources	
a. BIA Home Improvement Program	
b. Other	
4. Private Resources	
a. Tribal Contributions for affordable housing	
b. Financial Institution	
c. Other	
5. Other	
6. Total Resources	\$1,374,788.00

Table 2 Financial Resources Continued

PART II: ALLOCATION OF FUNDS FOR NAHASDA ACTIVITIES				
Activity		Planned		
		Budgeted Amount	Number of Units	Number of Families
column a		column b	column c	column d
7. Indian Housing Assistance				
a. Modernization (1937 Housing Act)			0	0
b. Operating (1937 Housing Act)		\$1,072,688.00	174	174
8. Development				
a. Rental	1. Construction of new units		0	0
	2. Acquisition		0	0
	3. Rehabilitation	\$1,000.00	30	30
b. Homeownership	1. Construction of new units		0	0
	2. Acquisition	\$3,000.00	2	2
	3. Rehabilitation	\$20,000.00	10	10
9. Housing Services		\$106,790.00		242
10. Housing Management Services		\$164,810.00		146
11. Crime Prevention and Safety		\$4,000.00		146
12. Model Activities (specify below)				
a.			0	0
13. Planning and Administration		\$2,500.00		
14. Reserves				
15. Other		\$0.00	0	0
16. Total		\$1,374,788.00		

**TABLE 3
HOUSING PROFILE**

Name of Tribe: Nez Perce Tribe
 Name of TDHE (if applicable): Nez Perce Housing Authority
 Federal Fiscal Year: 2010
 Tribal/TDHE Program Year: 2010



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PART I: 1937 HOUSING ACT INVENTORY UNDER MANAGEMENT		
Housing Inventory	Number of Units (Subtotal)	Number of Units (Total)
column a	column b	column c
1. Mutual Help Units Under Management as of September 30	48	
2. Low Rent Units Under Management as of September 30	89	
3. Turnkey III Units Under Management as of September 30	0	
4. Total Beginning 1937 Housing Act Inventory		137
5. Units Planned to be Demolished or Disposed of During Plan Period	a. Mutual Help	0
	b. Low Rent	0
	c. Turnkey III	0
	d. Total	
6. Units Planned to be Conveyed During Plan Period	a. Mutual Help	7
	b. Low Rent	0
	c. Turnkey III	0
	d. Total	
7. Total Planned Ending 1937 Housing Act Inventory as of September 30		130
PART II: 1937 HOUSING ACT INVENTORY IN THE DEVELOPMENT PIPELINE		

8. Mutual Help Units in the Pipeline as of September 30	0	
9. Low Rent Units in the Pipeline as of September 30	0	
10. Total Units in Pipeline as of September 30		0
PART III: SECTION 8 VOUCHERS AND CERTIFICATES		
11. Section 8 Vouchers and Certificates as of September 30		0
PART IV: NAHASDA UNITS		
12. Total NAHASDA Units as of September 30	47	

OTHER SUBMISSIONS

Recipients of NAHASDA funds are required to prepare and submit the following information:

1. Useful Life

Sections 205(a)(2) and 209 of NAHASDA requires that housing remain affordable. Each recipient will determine the "useful life" period for its units. The useful life of each assisted housing unit in each development must be described. This information may be described here or in the affordable housing resources section of the 1-year plan.

Please enter your Useful Life Information:

20 years for housing units. Currently, the NPTHA administers a grant program to complete essential repairs up to \$4,500 for individual (low-income) homeowners. The purpose of the grant is not to bring the home up to code but to alleviate emergency and essential repairs. The home must be the applicant's primary residence and proposed to be for at least three years following the repair.

2. Model Housing Activities

Recipients are required to submit proposals to operate model housing activities or other housing programs as defined in NAHASDA sections 201(b)(2) and 202(6) for non low-income families. If a model housing activity is to be undertaken during the 1-year plan period, proposals may be included here, in the affordable housing resources section of the 1-year plan, or as a separate submission. All proposals must be approved by the Secretary prior to beginning any model housing activity.

Please enter your Model Housing Activities here:

None

3. Tribal and other Indian Preference

Section 201(b)(4) of NAHASDA allows preference for tribal members and other Indian families. If preference will be given to tribal members or other Indian families, the preference policy must be described. This information may be provided here or in the affordable housing resources section of the 1-year plan.

Please enter your preference policy here:

Enrolled members of the Nez Perce Tribe.

4. Planning and Administration

In accordance with the Final Rule, state the percentage of annual grant funds which will be used for planning and administrative purposes. If the amount is over 20 percent of the annual grant amount, HUD approval is required.

Please enter your planning and administration here:

The NPTHA will not exceed 20% of its NAHASDA funds on planning and administration.

5. Minimal Funding

As stated in the Final Rule, the first year of NAHASDA participation, a tribe whose allocation is less than \$50,000 under the need component of the formula shall have its need component of the grant adjusted to \$50,000. Certify here that there is a need for funding.

Please enter your minimal funding here:

N/A

6. Method of Payment

In accordance with the Final Rule, state the method of payment the tribe/THDE will use to request its grant funds.

Please enter your method of payment here:

LOCCS



(Double-Click button to return to top)

WAIVER REQUESTS

Please indicate here if you have met the regulatory requirements for a waiver of a section and request a waiver for that section.

Please enter your Waiver Request Comments here:

NA



(Double-Click button to return to top)

<u>Main Section</u>	<u>Sub-Section</u>	<u>Waiver Request?</u>
5-YEAR PLAN		
Mission Statement		No
Goals and Objectives		No
Activities Plan		No
1-YEAR PLAN		
Goals and Objectives		No
Statement of Needs		
	The estimated low-income family housing needs	No
	The estimated housing needs for all families	No
Financial Resources		
	Identification and description of financial resources	No
	Uses of such resources	No
Affordable Housing Resources:		
	The characteristics of the housing market	No
	The structure/coordination/cooperation with other entities	No
	The manner in which housing needs will be addressed	No
	The manner in which 1937 Act housing will be protected/maintained	No
	Existing/anticipated homeownership/rental programs	No
	Existing/anticipated housing rehabilitation programs	No
	All other existing/anticipated housing assistance	No
	Housing to be demolished or disposed of	No
	Coordination with tribal and State welfare agencies	No
	The manner in which safety and resident involvement will be promoted	No
	Organizational capacity & key personnel that will carry out IHP activities	No
Performance Objectives		No
Table 1 - Statement of Needs		No
Table 2 - Financial Resources		No
Table 3 - Housing Profile		No

NATIVE AMERICAN HOUSING ASSISTANCE AND SELF-DETERMINATION ACT
ENVIRONMENTAL REVIEW - EXPRESSION OF INTENT

To facilitate the completion of environmental review responsibilities under the Indian Housing Block Grant program, this Expression of Intent will provide HUD with information needed to assist the tribe in completion of these activities and to schedule resources needed to complete environmental review responsibilities. Environmental reviews are completed for individual activities included in the Indian Housing Plan. The tribe can choose to complete the environmental review for some or all activities and can decide at a later date to change its decision.

YES The tribe plans to assume the status of a Federal official under the National Environmental Policy Act of 1969 and the other provisions of law listed in 24 CFR 58.5 insofar as the provisions of the Act and such other provisions of law apply to the Indian tribe's proposed program pursuant to 24 CFR part 58.

NO The tribe plans to request HUD to fulfill environmental review responsibilities stated above pursuant to 24 CFR part 50.

NO The tribe plans to work with HUD and provide information and studies to HUD to allow HUD to fulfill environmental review responsibilities stated above pursuant to 24 CFR part 50.

No The tribe plans to assume the responsibilities stated above except for the following listed activities for which it will request HUD to fulfill the environmental review responsibilities.



NATIVE AMERICAN HOUSING ASSISTANCE AND SELF-DETERMINATION ACT
INDIAN HOUSING PLAN CERTIFICATION OF COMPLIANCE

This certification is for use with the Indian Housing Plan (IHP). If the IHP is prepared and submitted by a Tribally Designated Housing Entity on behalf of a tribe, it must be accompanied by a tribal certification from the recognized tribal government covered under the IHP. In accordance with the applicable statutes, the recipient certifies that:

In accordance with the applicable statutes, the recipient certifies that:

Yes (A) it will comply with title II of the Civil Rights Act of 1968 in carrying out this Act, to the extent that such title is applicable, and other applicable Federal statutes;

The following certifications will only apply where applicable based on program activities

Yes (B) it will maintain adequate insurance coverage for housing units that are owned and operated or assisted with grant amounts provided under the Native American Housing and Self-Determination Act of 1996 (the Act), in compliance with such requirements as may be established by the Secretary;

Yes (C) policies are in effect and are available for review by the Secretary and the public governing the eligibility, admission, and occupancy of families for housing assisted with grant amounts provided under the Act;

Yes (D) policies are in effect and are available for review by the Secretary and the public governing rents charged, including the methods by which such rents or homebuyer payments are determined, for housing assisted with grant amounts provided under the Act; and

Yes (E) policies are in effect and are available for review by the Secretary and the public governing the management and maintenance of housing assisted with grant amounts provided under the Act.

Yes Authorized Official Certification To Above Information
(MM/DD/YYYY)

Date: _____

Authorized Official's Title:

Laurie Ann Smith, NPTHA Executive Director



NATIVE AMERICAN HOUSING ASSISTANCE AND SELF-DETERMINATION ACT

INDIAN HOUSING PLAN TRIBAL CERTIFICATION

This certification is for use with the Indian Housing Plan (IHP) when a Tribally Designated Housing Entity (TDHE) prepares the IHP on behalf of an Indian tribe. This certification must be executed by the recognized tribal government covered under the IHP.

The recognized tribal government of the grant beneficiary certifies that:

Yes (1) it had an opportunity to review the IHP and has authorized the submission of the IHP by the housing entity; or

No (2) it has delegated to such TDHE the authority to submit an IHP and amendments on behalf of the tribe without prior review by the tribe.

Yes Authorized Official Certification To Above Information
(MM/DD/YYYY)

Date: _____

Authorized Official's Title:

McCoy Oatman, NPTEC Chairman

