

Consolidated Report of the Regional Summits



Catching the Dream **“Expanding Options for** **Affordable Housing:** **Local Issues, Local Solutions”**



U.S. Department of Housing and Urban Development
Office of Public and Indian Housing
Office of Native American Programs



Acknowledgements

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A list of persons and sponsors contributing to each Regional Summit is presented in Attachment 1.



Disclaimer

The contents of this document represent the combined recorded results of the six ONAP Regional Summits based on transcripts produced by court reporters, presentations made by Track Teams, and photographs taken at the Summits. The document is a summary of participant issues, ideas, and discussions and does not represent the official policy or position of the U.S. Department of Housing and Urban Development (HUD).



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Users Guide

This section provides a quick reference guide to the contents of the report based on the interests of the reader. By scanning this guide, the reader can access specific sections without a “cover-to-cover” review.

| IF YOU ARE INTERESTED IN . . . | SEE . . . |
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| 12. Strategy and action initiatives with HUD/ONAP as the lead | Page 28, Section 3.2, Table 9 |
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| 14. Where to go for additional information | <i>CodeTalk</i> (www.hud.gov/codetalk) |



Executive Summary

This report describes the planning, activities, and accomplishments of the six Regional Summits on safe and affordable housing in Indian Country sponsored by the U.S. Department of Housing and Urban Development's Office of Native American Programs (ONAP) in 2004. The report describes 1) the participatory approach used in planning and conducting the Summits, 2) the critical issues and barriers identified and prioritized by the participants, 3) the strategies and action plans developed to address the issues and barriers, 4) the level of participation in and evaluation of the Summits by the participants, and 5) the progress achieved to date and on-going activities.

Regional Summit Process. The Regional Summits were organized around the principle that much of the wisdom pertaining to housing issues, barriers, and solutions in Indian Country resides in the people actively doing the work. The Regional Summits were designed to provide settings that facilitate the articulation, discussion, and recording of this wisdom. Each Summit was planned and conducted with active participation of tribes, Tribally Designated Housing Entities (TDHEs), Indian Housing Authorities (IHAs), and other stakeholders working with ONAP Headquarters and Area Office staff. As part of the planning process, meetings were held at each ONAP Area with staff from ONAP, TDHEs, and other stakeholders to identify and refine tracks to be addressed at the Summits, the locations of the Summits, and persons to facilitate Track Team discussions. While there was some variation across ONAP Areas, each Regional Summit addressed four tracks.

Summit Tracks. At each Regional Summit, each participant selected the track of greatest interest to him or her, and formed a team with other participants who selected the same track. Over the 2-day Summits, Track Teams worked on three tasks: 1) identification of problems and barriers pertaining to the track, 2) prioritization of these problems and barriers, and 3) development of strategies and action plans to overcome or minimize the problems/barriers accorded the highest priority. On completion of each of the three tasks, one or more representatives of the Track Team reported the Team's accomplishments in a plenary session so that all Summit participants were informed of the accomplishments of each team. In addition, prominent speakers addressed the participants at a working lunch on one or both days of each Summit.

While each Regional Summit shared the focus of meeting the housing needs of the tribes in that region, each Summit was unique. Each had four tracks, but not necessarily the same tracks. Thus, across the six Regional Summits, five tracks or dominant themes emerged: 1) *funding and financing*—obtaining and leveraging financial and other resources needed for housing and economic development; 2) *strategic planning*—developing short-, intermediate- and long-term plans to address housing and other tribal needs, circumstances, and resources; 3) *developing human capacity*—enhancing the knowledge, experience, and capabilities of TDHE/IHA staff, tribal members, and tribal leaders; 4) *housing development*—improving the efficiency of housing construction, rehabilitation, and associated issues; and 5) *institutional development*—developing and organizing institutions and programs in ways that efficiently promote housing and economic development.

Participation. A total of 867 persons attended the six Regional Summits conducted between April and August 2004. This figure exceeded the expected number of participants by 30 percent.

The number of participants ranged from 101 in the Alaska Region to 209 in the Southwest Region. Almost half of participants were affiliated with TDHEs/IHAs, and 13 percent of the participants were elected tribal officials or program managers.

Progress Achieved and On-going Activities. Across the six Regional Summits, participants developed 160 strategies and 202 action plans designed to address 50 of the highest priority problems/barriers pertaining to construction and maintenance of safe, affordable housing in Indian Country. Each action plan assigned specific tasks or responsibilities to key stakeholders (e.g., tribes, tribal consortia, tribal program offices, TDHEs, regional housing associations, ONAP, other federal departments and agencies) as well as a timeframe and anticipated results. Key aspects of these strategies and action plans for each of the five Summit Tracks are presented below.

1. Finance and Funding. This track was of interest to the greatest number of participants at each Regional Summit. Teams working on this track developed strategies and action plans to: 1) expand access to capital for housing construction and maintenance and economic development; 2) improve planning and coordination among federal agencies, tribal program offices, tribes and regional associations, and private sector lenders and investors; 3) enhance training and education in financial literacy for housing program staff as well as for tribal members; and 4) improve the cost efficiency and effectiveness of housing construction. Examples of progress achieved and on-going activities include collaboration among tribal program offices, regional housing associations, ONAP, and other stakeholders to 1) help tribal credit programs to become approved lenders and brokers for Section 184 loans; 2) identify and work with financial intermediaries; and 3) develop plans to leverage IHBG funds. In addition, ONAP is working with USDA Rural Development Offices to improve program coordination.

2. Strategic Planning. Each Regional Summit addressed the strategic planning track. Teams working on this track developed strategies and action plans to: 1) develop holistic strategic plans for economic development, public health and safety, education, and land use as well as housing; 2) improve documentation of existing and needed infrastructure to support housing construction and maintenance; 3) improve coordination among federal agencies to facilitate the development of strategic housing plans by tribes; 4) identify and disseminate reliable, valid, and timely data needed to develop strategic housing plans; and 5) develop or update building codes, zoning ordinances, and policies needed for land use planning, and housing construction and maintenance. Examples of progress achieved and on-going activities include: 1) expansion of the Memorandum of Understanding (MOU) among HUD, BIA, and USDA to coordinate funding, reporting, and environmental issues pertaining to housing in Indian Country; 2) improve coordination with the BIA to expedite issuance of Title Status Reports (TSRs), and regulatory changes to residential land leases, thereby reducing barriers to Section 184 loans; 3) ONAP outreach to lenders to increase the availability of Section 184 loans; and 4) ONAP collaboration with tribes to promote the sale of Section 184 loans to the secondary market to increase capital available for home construction, maintenance, and rehabilitation.

3. Housing Development. Teams working on this track addressed ways to increase housing stocks to meet the current and projected needs of tribal members. Participants developed strategies and action plans to: 1) increase the resources needed to promote economic development and to provide safe, affordable housing; 2) obtain training, education, and the technical support needed to improve the operation of tribal housing programs; 3) maintain and enhance tribal sovereignty in the face of pressure from other political entities; and 4) overcome

barriers associated with realty such as the issuance of TSRs. Examples of progress achieved and on-going activities include collaboration of tribal program offices, regional housing associations, and ONAP to 1) provide to lenders tribal contacts for Section 184 loans, environmental issues, TSRs, and homebuyer education; 2) conduct housing fairs to disseminate a broad range of information to tribal programs, lenders, vendors, and potential homebuyers; 3) conduct homebuyer education programs in reservation communities in cooperation with mortgage lenders; 4) conduct workshops on linking housing with economic development, and construction project management with quality control; and 5) update the Tribal Codes Project, which provides examples of building, land use, and other codes relevant to housing.

4. Institutional Development. Teams working on this track addressed ways to improve the effectiveness and efficiency of tribal housing programs. Participants developed strategies and action plans to: 1) improve the coordination and collaboration among federal departments and agencies with respect to Indian housing, economic development, and other programs; 2) improve coordination and collaboration between tribal housing and other tribal programs (e.g., economic development, courts, education, health, welfare, public safety), as well as with the tribal government; and 3) increase the involvement of tribal members and their families in the maintenance and improvement of their homes and communities. Examples of progress achieved and on-going activities include collaboration of tribal program offices, the National American Indian Housing Council (NAIHC), and ONAP to: 1) identify and disseminate model tribal housing policies and practices; 2) provide technical assistance to tribes and tribal housing programs; 3) review and revision of the Indian Housing Plan (IHP) requirements; and 4) plan meetings of tribal judges and attorneys with tribal housing program staff to improve coordination and collaboration.

5. Human Capacity Development. Teams working on this track addressed ways to improve the capabilities of housing program staff and to enable more tribal members to get better jobs, qualify for home mortgages, purchase a home, and improve the quality of life in their communities. Participants developed strategies and action plans to: 1) provide the assistance needed by tribal members to become homeowners; 2) provide information and technical assistance needed to encourage more lenders to become active and compete for business in Indian Country; and 3) improve the knowledge, skills, capabilities and effectiveness of tribal housing program staff, staff of other tribal programs, and officials of the tribal government. Examples of progress achieved and on-going activities include: 1) collaboration between ONAP and the Federal Reserve Bank to encourage more banks to participate in the Section 184 Loan program; 2) collaboration among ONAP, tribes, NAIHC, and lenders to develop and distribute training materials, and to provide training and support to potential homebuyers at tribal housing fairs and other venues; and 3) collaboration among tribes, ONAP, and banks to develop financial planning training and establish saving programs to finance homes and higher education.

Implications of the Regional Summits. The six Regional Summits achieved a momentum in defining local and regional barriers to safe, affordable housing. The ONAP Area Offices have provided information on progress made in carrying out the action plans. It is critical to keep the momentum and spirit of the Summits alive, and move forward with the action plans to increase the availability of safe, affordable housing in Indian Country. It is anticipated that, as circumstances change and progress is achieved, there may be changes in the nature and priority of barriers to safe, affordable housing and in the strategies and action plans needed to overcome them.

CONSOLIDATED REPORT OF THE REGIONAL SUMMITS

1.0 Introduction

1.1. Purpose and Objectives of this Report

This report describes the planning, activities and processes, and accomplishments of the six Regional Summits sponsored by the U.S. Department of Housing and Urban Development's Office of Native American Programs (ONAP) in 2004:

- Alaska – May 11-12
- Eastern/Woodlands – April 6-7
- Northern Plains – May 26-27
- Northwest – April 21-22
- Southern Plains – July 20-22
- Southwest – August 18-19

This report presents comprehensive information about the six Regional Summits, their accomplishments, and follow-up activities to date. The report describes 1) the participatory approach used in planning and conducting the Summits, 2) the critical issues and problems identified and prioritized by the participants, 3) the strategies and action plans developed to address the issues, problems and barriers identified, 4) the level of participation in and evaluation of the Summits by the participants, and 5) the progress achieved in implementing the action plans and on-going activities.

The Regional Summits were conducted with the goal of obtaining input and guidance from tribes, Tribally Designated Housing Entities (TDHEs), Indian Housing Authorities (IHAs), regional housing associations, and other stakeholders in each ONAP Area—Alaska (Summit held in Anchorage), Eastern/Woodlands (Summit held in Tampa, Florida), Northern Plains (Summit held in Estes Park, Colorado), Northwest (Summit held in Worley, Idaho), Southern Plains (Summit held in Tulsa, Oklahoma), and Southwest (Summit held in Reno, Nevada)—see Figure 1. This input and guidance will be used to form ONAP policy, planning, and program operation.

A proceedings report summarizing the issues and barriers, prioritized strategies, and action plans developed by the participants was prepared for each Regional Summit. These reports are posted on the *CodeTalk* website (www.hud.gov/codetalk), and were distributed to each participant. All six Regional Reports and this consolidated report will be distributed in portable document format (PDF) on CDs to every participant at the six Regional Summits.

1.2. Summit Approach

The Regional Summits were organized around the principle that much of the wisdom pertaining to housing issues, problems, and solutions in Indian Country resides in the people actively doing the work.¹ The Regional Summits were designed to provide settings that

¹ In this report, “Indian Country” refers to all tribal lands and the States of Oklahoma and Alaska. For the sake of brevity, “Indian” refers to American Indians and Alaska Natives, and “tribe” refers to American Indian tribes and Alaska Native villages.

facilitate the articulation, discussion, and recording of this wisdom. Each Summit was planned and conducted with active participation of the tribes, regional housing associations, TDHEs, IHAs, and other stakeholders working with Headquarters and Area ONAP staff. Planning meetings were held at each Area Office with ONAP staff, TDHEs, and tribal housing staff to identify and refine the four tracks to be addressed at the Summit, select a meeting site and persons to serve as facilitators for Track Teams. Figure 2 presents the framework for guiding the selection of tracks for each Regional Summit.

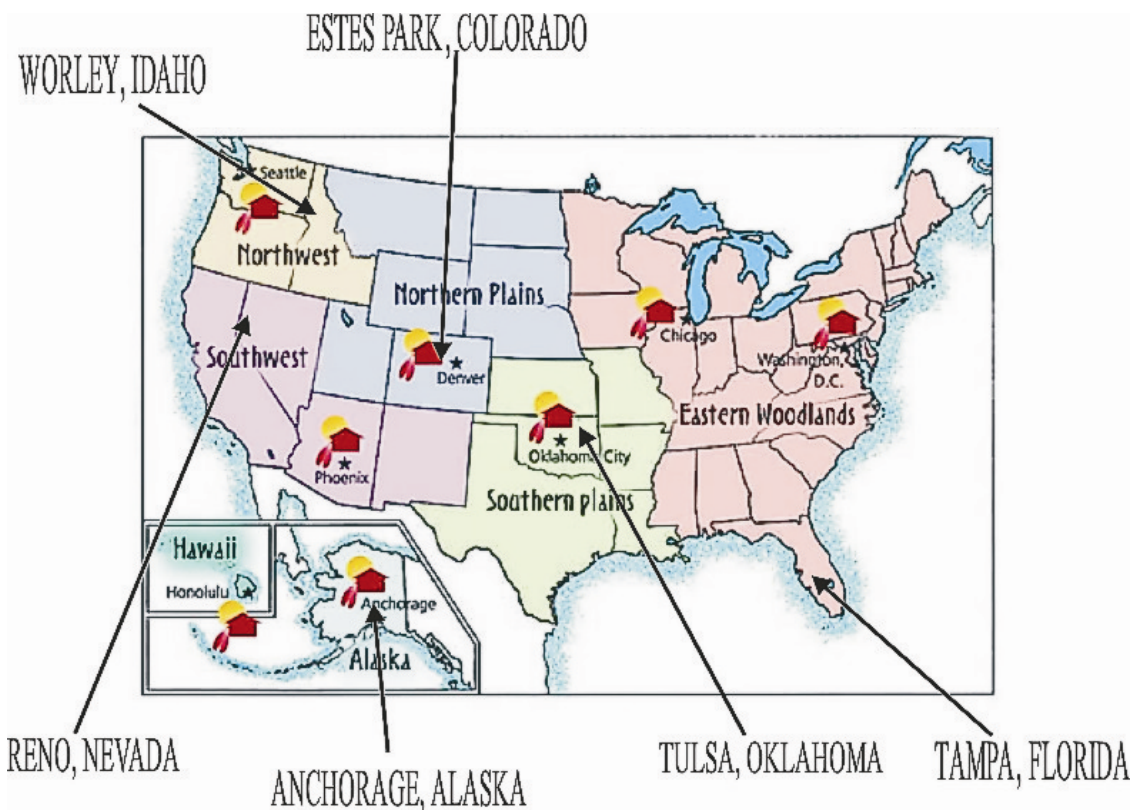


Figure 1. Location of the ONAP Regional Summits

During the Regional Summits, participants selected the track of greatest interest, and met as a team over two days to perform three tasks: 1) identify issues, problems, and barriers pertaining to the track, 2) organize and prioritize these issues, and 3) develop strategies and action plans to overcome or minimize the highest priority issues. Facilitators ensured that each participant had the opportunity to speak, and a “recorder” wrote the key issues, barriers, strategies, and action plans on flipcharts during the sessions. On completion of each of the three tasks, one or more representatives of each Track Team reported the Team’s accomplishments in a plenary session so that all Summit participants were informed of the accomplishments of each of the four Track Teams. In addition, prominent speakers addressed the participants at a working lunch on one or both days of each Summit. Court reporters created a verbatim transcript of the Track Team presentations in plenary sessions as well as speeches by invited speakers--tribal leaders and experts in housing and economic development.

While each Regional Summit shared the focus of meeting the housing needs of the tribes in the region, each Summit was unique. Each Summit had four tracks, but not necessarily the same tracks. In addition, the titles given some of the tracks were similar but not identical across the Regional Summits. For example, the Eastern/Woodlands Summit included a track entitled “The Big Picture” and the Southern Plains Summit had a similar track entitled, “Improving Systems for Planning and Accountability.” Other Regional Summits had a “Strategic Planning” track. In this report, these closely related tracks are combined under the title “strategic planning.” Analysis of the prioritized issues, strategies and action plans developed at the Regional Summits indicated that the tracks could be reasonably viewed as examples of a “Strategic Planning Track.” Combining similar tracks with different titles, across the six Regional Summits, five tracks are defined (see Figure 2):

1. **Funding and financing**—obtaining and leveraging financial and other resources needed for housing and economic development;
2. **Strategic planning**—developing short-, intermediate- and long-term plans to address housing and other tribal needs, circumstances, and resources;
3. **Developing human capacity**—enhancing the knowledge, experience, and capabilities of TDHE/IHA staff, tribal members, and tribal leaders;
4. **Housing development**—improving the efficiency of housing construction, rehabilitation, and associated issues; and
5. **Institutional development**—developing and organizing institutions and programs in ways to efficiently promote housing and economic development.

The Track Teams produced a rich mix of results that was captured on flipcharts as well as through transcripts of team presentations at plenary sessions (see Table 1). A total of 25 Track Team sessions were held across the six Regional Summits. The participants spent most (90%) of their time in Track Teams identifying 500 issues, barriers, and problems—selecting the 50 having the highest priority. The Track Teams devised 160 strategies to address the highest priority issues/problems/barriers and developed 202 action plans to implement the strategies developed.

Table 1. Productivity of Regional Summit Track Teams

| | |
|--|-----|
| Number of Track Team Sessions across all 6 Summits | 25 |
| Percentage of time spent in breakout sessions and team presentations | 90% |
| Number of safe, affordable housing issues identified | 500 |
| Number of issues identified as high priority | 50 |
| Number of strategies developed to address key issues | 160 |
| Number of action plans developed | 202 |

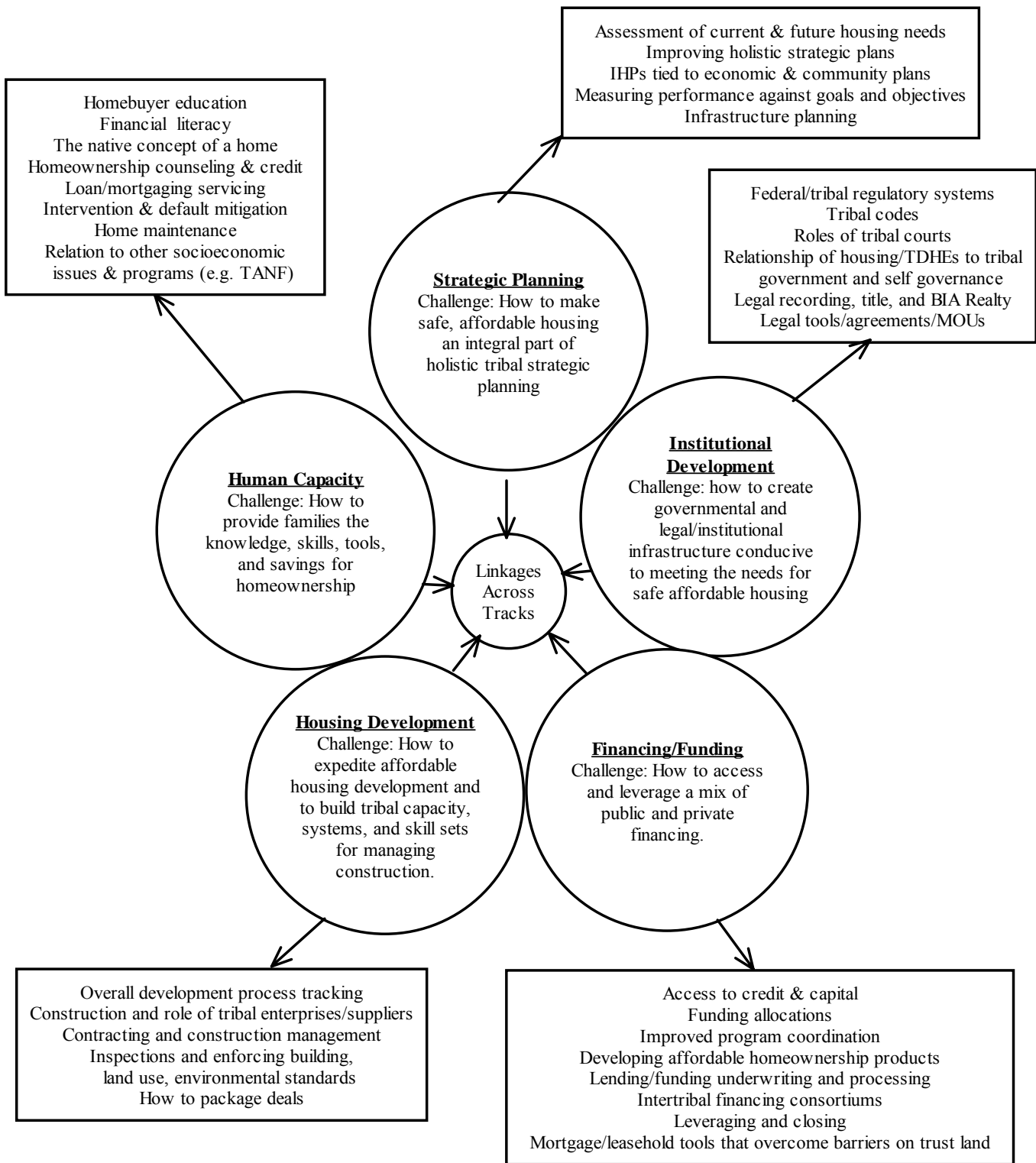


Figure 2. Regional Summit Tracks and Issues

Figure 3 below illustrates the steps followed in planning and conducting the Regional Summits and the process leading to a National Summit.

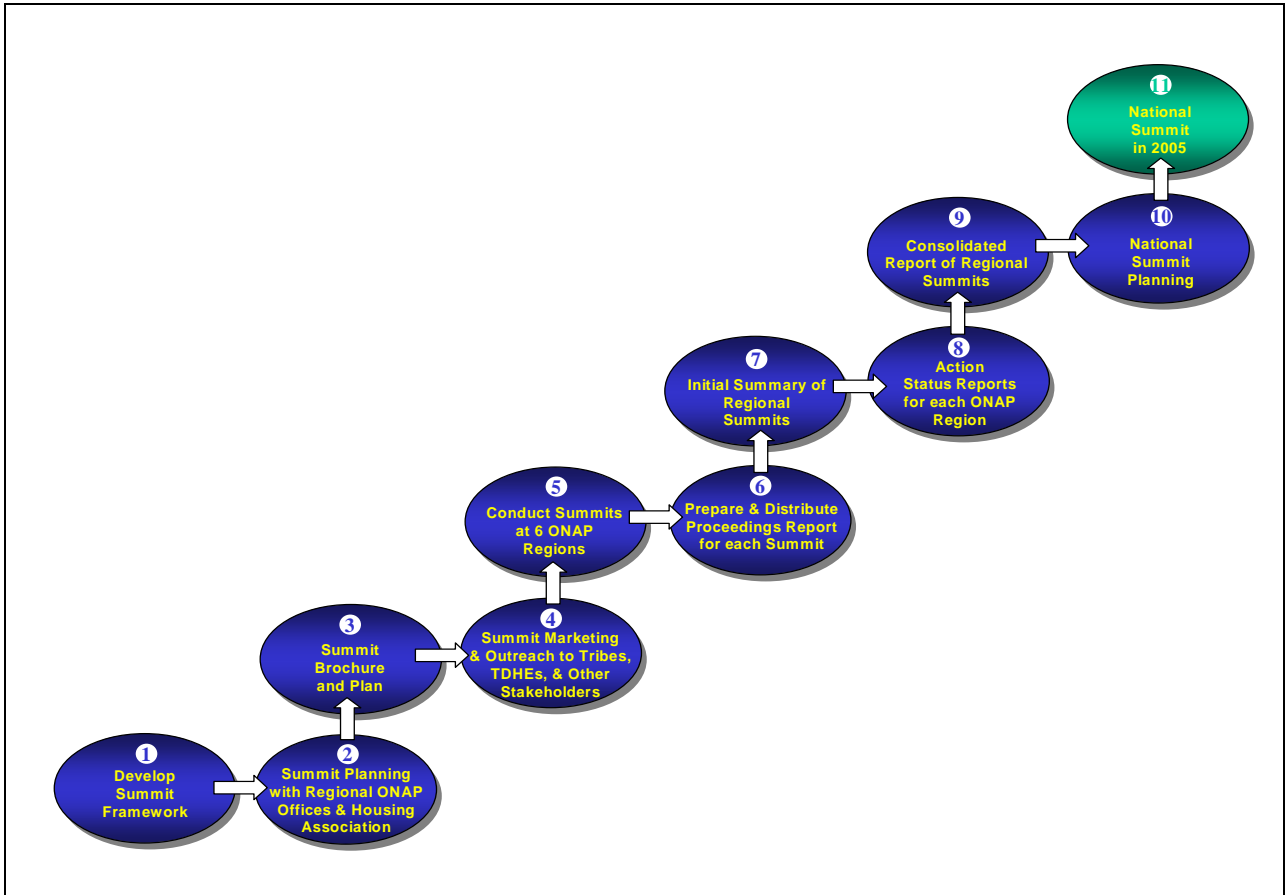


Figure 3: Flow Chart of Regional and National Summit Planning and Execution

1.3. Summit Participation and Highlights

Overall Summit attendance exceeded projections by over 30 percent. A total of 867 persons attended the six Regional Summits conducted between April and August 2004. The number of participants ranged from 101 in the Alaska Region to 209 in the Southwest Region. Almost half (48%) of the participants were affiliated with TDHEs/IHAs, and 13 percent of the participants were elected tribal officials or program managers (see Table 2).

1.4. Summit Participant Feedback

Participant feedback was obtained in two ways at each Regional Summit—through statements made at plenary sessions (recorded verbatim by court reporters) and by evaluation forms completed by participants. Examples of the statements made by participants at plenary sessions are presented in text boxes in the next section (3.0) of the report. The evaluation data are presented below.

Participants completed evaluation forms that included open-ended questions and 5-point rating scales assessing the level of participant satisfaction on eight distinct aspects of the Summits (e.g., overall rating, results achieved, materials provided, etc.). The 5-point rating scales ranged from 1 (excellent) to 5 (poor). Participants evaluated both the plenary and Track Team sessions. In general, the participant ratings were very favorable across each of the eight aspects of the Summits rated, with a plurality of the participants endorsing the most favorable category (excellent).

Table 2. Participation in the Six Regional Summits

| Participant Category | ONAP Area | | | | | | |
|---|------------|------------|------------|------------|------------|------------|------------|
| | E/W | NW | AK | NP | SP | SW | Total |
| Total Participants | 137 | 109 | 101 | 137 | 174 | 209 | 867 |
| TDHE/IHA | 43% | 38% | 50% | 45% | 51% | 55% | 48% |
| Tribal Leaders | 19% | 11% | 12% | 12% | 7% | 17% | 13% |
| Lenders | 8% | 9% | 5% | 2% | 6% | 3% | 5% |
| HUD Staff | 6% | 13% | 12% | 11% | 10% | 6% | 9% |
| Federal, State and/or Local Partners | 3% | 6% | 7% | 7% | 2% | 0% | 4% |
| Other (Indian and Alaska Native Organizations, and Non-Indian Organizations) | 26% | 30% | 25% | 26% | 23% | 21% | 25% |
| Percentage Totals:* | 105% | 107% | 113% | 103% | 99% | 102% | 104% |
| *Totals exceed 100% because some participants checked more than one category on the registration form. E/W=Eastern/Woodlands; NW=Northwest; AK=Alaska; NP=Northern Plains; SP=Southern Plains; SW=Southwest. | | | | | | | |

Among the highest rated aspects of the Regional Summits domains were the lead facilitator (rated as excellent by 42% of the participants), and the level of participation (rated as “excellent” by 34% of the participants)—see Table 3.

Table 3. General Session Summit Participant Evaluation

| QUESTION | Excellent-1 | 2 | 3 | 4 | Poor-5 |
|--|--------------------------|----------|----------|----------|---------------------------|
| Overall Summit Rating | 29% | 35% | 19% | 3% | 1% |
| Level of Participation | 34% | 33% | 13% | 2% | 1% |
| Results Achieved | 23% | 29% | 25% | 4% | 1% |
| Length of Summit | 23% | 29% | 19% | 7% | 0% |
| Materials Provided | 30% | 25% | 23% | 4% | 1% |
| Adequacy of Facilities | | | | | |
| • Overall | 39% | 21% | 15% | 4% | 2% |
| • Location | 38% | 21% | 13% | 4% | 3% |
| • Meeting Rooms | 35% | 21% | 15% | 5% | 3% |
| Lead Facilitator | 42% | 28% | 7% | 2% | 2% |
| Would you prefer interactive/participatory workshops or more presentations by experts? | Interactive Style | 2 | 3 | 4 | Presentation Style |
| | 35% | 15% | 17% | 4% | 8% |

Fewer than 4 percent of the participants endorsed the most unfavorable category “poor” in rating any aspect of the Summits. The rare negative comments were about 1) the “length of the summit”-- some participants felt the Summit should be a day longer, and 2) the “meeting room.” While the meeting sites were selected by participants at the Summit planning meetings, some participants felt the meeting rooms were too small, reflecting, in part, the larger than expected attendance at the Regional Summits.



2.0 Summit Tracks

2.1. Introduction

As part of the planning process, staff and representatives from each ONAP Area selected four tracks for their Regional Summit. While there was variation in all aspects of the Regional Summits (including track titles), each breakout team addressed one of the following tracks: 1) Finance and Funding (all 6 Summits), 2) Strategic Planning (5 Summits), 3) Housing Development (4 Summits), 4) Institutional Development (5 Summits), and 5) Human Capacity Development (4 Summits). The highest priority problems/barriers and associated strategies and action plans are summarized in the remainder of this section of the report. To the degree known, the status of the action plans as of the date of this report is presented in section 3.0 of this report. Selected participant quotes introduce each Track.

Readers who want to review detailed descriptions of the critical problems, barriers, strategies, and action plans (including specification of responsible parties, timeframes, and expected results) developed by each Track Team are referred to the Proceedings Reports for each Regional Summit available on CD and on *CodeTalk* (www.hud.gov/codetalk). Charts providing additional details are presented in Attachment 2.

In general, there was a sense of urgency, partnership, and a drive to achieve measurable results among the Summit participants:

- More than 80 percent of the action plans called for completion within 12-18 months and the majority called for completion by the end of 2005.
- More than 90 percent of the action plans specified some kind of multiple stakeholder activity/partnership (e.g., tribes, TDHEs, regional associations, ONAP, BIA, and other agencies, lenders), with ONAP playing a significant support or lead role.
- More than 95 percent of the action plans specified some kind of result or deliverable to expedite achievement of a Summit objective such as capacity building, increasing the availability of affordable housing, and promoting homeownership, etc.

The remainder of this section describes selected strategies and action plans developed for the five Summit Tracks. Tables listing the strategies developed for each track follow the Track descriptions. Some of the action plans are already underway and many can be orchestrated in the near term by joint efforts at ONAP, regional associations, tribes, lenders, and other stakeholders. The description begins with the Finance and Funding Track because of its central role in each Regional Summit.

2.2. Five Summit Tracks

A. Finance and Funding Track

“I think Housing Authorities need to think about how we can develop our own economy to raise additional money for the Housing Authorities’ needs, and to create job opportunities for

people that live in [tribal] housing.” Eddy Edwards, Keeweenaw Bay, Presenter, Financing and Funding Team, Eastern/Woodlands Summit.

“... we’re at the state now where we have to leverage funds. We don’t have the money to build our homes, so we have to leverage and seek alternative funding. We have to find gap financing.” Jim Thorpe, Director of Yurok Indian Housing Authority.

Participants in the finance and funding track focused on improving access to capital needed for building and maintaining safe affordable housing in Indian Country. Participants indicated that tribes could increase funding for housing and economic development by generating or accessing revenue from sources other than NAHASDA and by developing ways to leverage funds from multiple sources. It was noted that tribes and tribal members can take advantage of the Section 184 Loan Guarantee Program and that tribes can take advantage of programs administered by federal agencies other than HUD (e.g., IHS, USDA, and Commerce). In addition, tribes can issue bonds or work with states that will issue bonds on their behalf. Most staff at tribal housing programs lack experience in using NAHASDA and other funds to leverage additional funds, and few staff have easy access to models or examples of successful approaches to such leveraging.

Problem/barrier 1. Expanded access to capital is needed for housing construction and maintenance and for economic development. Tribes need to expand access to capital by developing approaches to obtain funds from sources other than NAHASDA, such as other federal programs, private sector lenders and investors. A few tribes have been able to leverage NAHASDA funds to access debt and equity capital for home construction and rehabilitation. Nevertheless, Summit participants said that there are many barriers to accessing such debt or equity capital.



Finance and Funding Team Presentation

Strategies/Action Plans. Tribes are increasing funding available for mortgage loans by 1) establishing or working with existing and evolving community development financial institutions (CDFIs) and/or community development entities (CDEs) certified by the Treasury Department, 2) working with local and regional lenders to identify and overcome barriers to banks providing loans for housing construction and rehabilitation and home mortgages, and 3) expanding the number of lenders and homebuyers participating in the Section 184 loan program. Building on the experience of tribes that have successfully implemented such strategies, Summit participants plan to use NAHASDA funds as collateral for housing construction loans and as a guarantee needed to issue and sell bonds.

Problem/barrier 2. Lack of adequate planning and coordination among stakeholders impedes access to capital. Better planning and coordination are needed among key

stakeholders in housing finance such as 1) federal programs and agencies, 2) tribal entities or programs such as planning, housing, economic development, and the Tribal Council, 3) other tribes and regional associations, and 4) private sector lenders and investors.

Strategies/Action Plans. Tribal housing plans are being developed/updated to include needs assessments, prioritized goals and objectives, specification of resources needed to meet the goals and objectives, and to reflect tribal strategic plans. To facilitate construction planning, tribes are implementing or updating land use, housing, construction, and commercial codes and/or ordinances. To work toward improved coordination among federal agencies, tribes are working with the National Congress of American Indians (NCAI), Congress, and the agencies to 1) promote simplification of procurements, 2) expand use of block grant type funding for tribes, 3) coordinate Indian programs across federal agencies, and 4) remove regulatory and statutory barriers to capital access by simplifying and expanding federal tax credit programs for tribes.

Problem/barrier 3. Enhanced training and education are needed to improve access to capital for housing. Enhanced training and education are needed to 1) improve the capabilities and productivity of housing program staff and members of the Tribal Council, and 2) prepare tribal members for buying and maintaining a home.

Strategies/Action Plans. Tribal housing programs are: 1) developing or enhancing existing in-service training for their staff, 2) working with ONAP, NAIHC, and other stakeholders to identify and make available existing materials, best practices, and model program components, 3) working with their Tribal Councils to identify and use appropriate training and education materials, 4) providing education and training to tribal members in financial planning, especially pertaining to home buying and ownership, and 5) developing educational materials for students in elementary and secondary schools and in other venues.

Problem/barrier 4. Housing construction and rehabilitation need to become more cost-efficient. Tribal housing programs need to implement methods of housing construction, inspection, and maintenance that are more cost-efficient and that contribute to the economic development of the tribe. Participants in the Finance and Funding Track said that housing construction and rehabilitation are more expensive in much of Indian Country and that this problem is especially critical in Alaska. These high costs represent a major barrier to building enough safe, affordable housing to meet current and projected needs of most of Indian Country.

Strategies/Action Plans. Tribal housing programs are forming partnerships and consortia with other tribes and stakeholders to achieve economies of scale, including the development of tribally owned housing manufacturing facilities. To increase cost-efficiency, housing programs are using local materials and resources in constructing and rehabilitating housing, and are obtaining training and technical assistance to improve construction oversight and management.

Table 4 provides a summary of major finance and funding strategies developed by participants in the Summits as well as suggested measures to track achievement of these strategies by ONAP and its Indian Housing partners.

Table 4. Finance and Funding Strategies Developed

| | |
|---|---|
| 1 | <p>Section 184 loans to enable tribes to secure more loans through raising cumulative loan value to 105%, modifying regulations to permit subordinated second mortgages to aid in down payments and closing costs, and developing automated underwriting.</p> <p>Measure: Number of loans, subordinated second mortgages, and automated underwriting transactions.</p> |
| 2 | <p>HUD to issue program guidance regarding use of NAHASDA with other Fair Housing dollars to leverage funding for housing.</p> <p>Measure: Degree of leveraging fair housing dollars based on new program guidance.</p> |
| 3 | <p>Simplify and expand tax credit programs available to tribes through a variety of measures.</p> <p>Measure: Degree of use of tax credit programs.</p> |
| 4 | <p>Improve small tribes' funding and financing capacity through development of a mentoring program with other housing authorities, partnerships, development of a resource directory, and pooling of resources.</p> <p>Measure: Degree of change in small tribes' funding and financing capacity.</p> |
| 5 | <p>Improve tribes' returns on investments through pooling of investment capital, changing investment restrictions, adding instruments, and guidance on leveraging NAHASDA dollars.</p> <p>Measure: Degree of increased investment, return on investment, and use of new investment instruments.</p> |
| 6 | <p>Expedite TSR process through 1) active partnership with BIA/tribe/TDHE/ONAP to bring BIA into compliance, and 2) assumption of some or all of BIA responsibility for TSRs by tribes.</p> <p>Measure: Degree of assumption of the TSR process by tribes; reduction in TSR processing time.</p> |
| 7 | <p>Foster homeownership and homebuyer education models, implement best approaches through financial literacy programs, updated surveys of community housing needs, and protecting housing investment through insurance vehicles such as AMERIND.</p> <p>Measure: Degree of increase in homeownership and use of homeownership and homebuyer education and training.</p> |
| 8 | <p>Increase access to capital by addressing internal/tribal and external barriers and problems by developing and adopting needed legal infrastructure, increasing use of financial intermediaries such as CDFIs, amending/removing regulatory/statutory barriers, and coordinating participation and projects across multiple federal agencies.</p> <p>Measure: Changes in capital investment in housing and a related infrastructure.</p> |
| 9 | <p>Expand tribal housing financing capabilities through partnering with local lenders, developing CDFIs to provide mortgage and home equity loans, making direct Section 184 loans, showcasing best practices on <i>CodeTalk</i>, and HUD providing direct mortgage loans to tribes like USDA Rural Development lenders.</p> |

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| | Measure: Increases in lending, capital access, and participation by public and private lenders/equity partners. |
| 10 | Develop and implement programs to increase financial literacy of tribal members and officials to foster homeownership and economic development. Measure: Access to and use of new models and programs; impact on homeownership and local economies. |
| 11 | Coordinate, simplify, and update rules and regulations across federal agencies. Measure: Degree of streamlining of rules and regulations and increase in the number of federal programs accessed by tribes. |

B. Strategic Planning Track

“One of the most important things is how we plan a project because if we don’t plan it right, then we’re going to suffer somewhere in the future.” John Warner, Northwestern Shoshone, Northern Plains Summit.

“What we decided was, we need a good comprehensive plan that includes natural resources, human resources, housing, land, law and order, parks and youth activities, and economic development.” Strategic Planning Team, Northwest Summit.

The planning goal should be tied to your mission. Your mission is who you are, what you’re doing, and it shouldn’t be just bricks and mortar.” John Evans, Cook Inlet Housing Authority, Alaska Summit.

Participants across all Regional Summits said that improved planning is critical to the success of their housing programs. Tribal housing programs need to develop strategies and action plans designed to minimize waste and maximize positive results in building and maintaining safe affordable housing. There was a consensus that most tribal housing programs need to improve their strategic planning process, to develop better and more comprehensive plans, and to implement the plans more effectively. The Track Teams identified five critical problems/barriers to the development of better strategic planning. Selected strategies and action plans developed to overcome these critical problems/barriers are described below.

Problem/barrier 1. Integrated strategic housing plans are needed. Many tribes and Alaska native villages want to improve the planning activities of their housing programs. Participants across all regions agreed that good planning was critical to meeting the housing needs of tribes and Alaska native villages. The Summit participants suggested a broad range of ways to improve program planning, such as training and education, to improve the capabilities needed to plan and operate housing programs, institute proper personnel procedures, and implement proper planning procedures.

Participants said that personnel procedures could be improved by better identification, specification, and advertising of open positions in housing programs, selection of the most qualified applicants, and by providing training and education needed by new hires and promoted staff. Housing program planning procedures can be improved by conducting formal needs assessments and surveys of available resources, by developing plans that focus on the results of a needs assessment and the resources available, and by regular review of the plans, making updates as circumstances change.

Multiple problems and barriers interact to restrict the availability of safe, affordable housing and detract from the quality of life in Indian Country. Thus, housing plans should be developed



Strategic Planning Team Presentation

revised, and implemented in conjunction with other plans and programs such as land use, economic development, health, and public safety. Well-formulated strategic plans can be used to help resolve internal disputes pertaining to land use and housing development.

Strategies/Action Plans. Tribes are reviewing their strategic planning processes and activities to ensure that they are coordinated among relevant programs and reflect input from a wide range of stakeholders. In making, revising, and updating housing strategic plans, the planners are developing holistic plans that reflect updated assessments of tribal needs, circumstances, and resources as well as providing for emergencies such as natural disasters (e.g., earthquakes, tornados, hurricanes) and terrorism. Tribes are promoting coordinated housing and economic development by participating in USDA's EC/EZ programs and by creating partnerships with other stakeholders. Tribes are promoting coordination of program planning and implementation by fostering unity, solidarity, and communication among tribal members, families, neighborhoods, and communities using existing resources and institutions such as schools, cultural events, and other tribal programs. Having established broad support for and participation in plan development, tribal programs will help resolve disputes between competing interests by ensuring that construction and development projects are done in accordance with the strategic plan rather than in response to short-term gains or opportunities.

Problem/barrier 2. Lack of housing infrastructure. Participants identified undeveloped infrastructure (e.g., access to utilities, water, and sewer) as a barrier to housing and economic development on many reservations. Most tribes do not have the resources required to develop or maintain the needed infrastructure.

Strategies and Action Plans. Tribal housing programs are conducting needs assessments that specify the infrastructure needs and associated costs. Working with ONAP, intertribal groups, and Congressional representatives, tribes are requesting that Congress appropriate the needed funds.

Problem/barrier 3. Poor coordination among federal agencies impedes tribal strategic housing planning. Several federal agencies support various aspects of tribal housing and development such as wastewater treatment and the accessibility to potable water (IHS, EPA), suitability of land (BIA, EPA, and FEMA), funding sources (HUD, IRS, and USDA), and roads (BIA, DOT). The funding, rules, regulations, and programs of these agencies are seldom coordinated. Consequently, in developing and implementing strategic housing plans, each tribe has to conform to the separate and sometimes contradictory policies, rules, and regulations of each agency.

Strategies/Action Plans. Tribes are working with federal agencies toward the development of 1) simplified and consistent funding mechanisms, rules, and regulations pertaining to tribal housing, economic development, and other programs, 2) implementation of one-stop housing centers similar to one-stop centers for employment and training and welfare-related programs and services, and 3) consolidation of environmental assessments and reviews required by different federal agencies (EPA, FEMA, BIA) into a single review. Tribal housing programs are working with ONAP to re-engineer paper forms and associated software required for the Indian Housing Plan (IHP) and Annual Performance Report (APR).

Problem/barrier 4. Critical data are incomplete or missing. Tribal housing programs need valid, reliable, and timely data to determine 1) current and projected housing needs, 2) the condition of current housing stock, and 3) if applicants are eligible for services, credit worthy, in need of counseling, and ready for home ownership. Application of information technology can improve the quality and efficiency of tribal strategic housing plans.

Strategies/Action Plans. Tribes are acquiring and implementing 1) information systems that contain model approaches to land use and to housing construction and maintenance, and 2) geographic information systems (GIS) to improve land use planning critical for successful expansion of safe, affordable housing in Indian Country. As circumstances change, housing programs will conduct/update formal needs assessments and surveys of available resources to generate better planning data.

Problem/barrier 5. Missing or antiquated rules and regulations impede land use planning and housing construction and maintenance. Many tribes need to develop building codes and zoning ordinances, or need to update existing ones. Without up-to-date codes and ordinances, housing inspectors lack critical standards to evaluate the performance of builders and contractors.

Strategies/Action Plans. Working with ONAP, NAIHC, and other stakeholders, tribal housing programs are identifying model building codes and zoning ordinances, adapting them as necessary, and implementing them. Housing planning, construction, maintenance, and inspection are being done in accordance with the updated codes and ordinances.

Table 5 provides a summary of major strategic planning strategies developed by participants in the Summits as well as suggested measures to track achievement of these strategies by ONAP and its Indian housing partners.

Table 5. Strategic Planning Strategies Developed

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| 1 | <p>Revise IHP and APR forms and combine all open IHPs to submit in a one-year plan using updated HUD software linking IHP and APR forms. Revise the APR forms to 1) capture the range of services provided to client families including; counseling, referrals to other agencies for problems (water, etc), 2) actual expenditures, and 3) report unmet needs.</p> <p>Measure: Consolidated reports to reflect “full services” and related needs.</p> |
| 2 | <p>Simplify the IHP and APR formats to make it easier for local organizations to use in their operations and planning; persuade HUD to accept the comprehensive plan as the IHP and to determine compliance with the NAHASDA portion of the plan. The updated system would facilitate two-way communication between HUD and tribes.</p> <p>Measure: Degree of use of simplified reporting format and of tribal comprehensive plan for accountability and compliance.</p> |
| 3 | <p>Ensure strategic plan drives development by making the housing and land use plans reflect the tribal strategic plan including codes, zoning, permits, rights-of-way, and right-of-entry. Ensure that the plan includes natural resources, economic development, housing, parks and youth activities, housing, and multiple use plans.</p> <p>Measure: Degree of tribal adoption, implementation, and enforcement of strategic plans.</p> |
| 4 | <p>Build and maintain affordable and sustainable housing by leveraging funding and implementing a mixed income/mixed-use approach. Locate housing near current and projected sources of employment.</p> <p>Measure: Extent to which 1) housing projects use NAHASDA and other funds to leverage additional funds, and 2) reflect economic and business development plans.</p> |
| 5 | <p>Increase availability of home mortgages by providing financial or tax incentives to motivate lenders to work with tribes.</p> <p>Measure: Degree of participation by lenders.</p> |
| 6 | <p>Develop and update tribal zoning ordinances, building codes, and regulations governing land use planning and housing construction.</p> <p>Measure: Degree of adoption and enforcement of tribal regulatory frameworks.</p> |
| 7 | <p>Develop system for collecting reliable, valid, and timely data for program planning and implementation. Conduct updated needs assessment for housing, and implement GIS and land use planning.</p> <p>Measure: Completeness, timeliness, and accuracy of data used for planning.</p> |
| 8 | <p>Provide system for improved access to performance measure data by Tribes and TDHEs.</p> |

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| | Measure: Completeness and timeliness of performance measurements delivered to tribes and TDHEs. |
| 9 | Develop “one-stop” housing support center to coordinate/integrate the various federal housing requirements and regulations. Measure: Number of “one stop” support centers in supporting tribes/TDHEs. |
| 10 | Develop holistic, culturally appropriate housing plans using information systems containing model land use and housing plans that include natural resources, economic development, housing, parks and youth activities, housing, multiple use approaches. Measure: Degree of use of information systems to generate housing plans that reflect multiple uses including economic development, preservation and use of natural resources, and other tribally determined needs and circumstances. |

C. Housing Development Track

“...housing is a link to other programs. It may not be the catalyst for everything but it’s a link that affects people’s lives. It touches health care, it touches our elders, it touches economic development.” Arlan Melendez, Chairman, Reno-Sparks Indian Colony, Southwest Summit.

“We want to build things that are durable and sustainable; using appropriate building materials, good construction techniques and quality, and making sure that this building will last a long time.” Ed Phillips, Tlingit-Haida Regional Housing Authority, Alaska Summit.

“The number one priority in developing tribal capacity is to affect an attitude and education change around the NAHASDA coming from the 1937 Housing Act...and doing what we need to have tribes take responsibility...” Building Tribal Capacity Team, Northwest Summit.

Participants in these tracks said that existing housing stock must be greatly expanded to meet current needs, and that the pace of construction and rehabilitation is inadequate to meet projected short-term and long-term housing needs. Many tribal members live in substandard, overcrowded, and/or unsafe housing. The participants identified four critical problems/barriers to housing development. Selected strategies and action plans developed to overcome these critical problems/barriers are described below.

Problem/barrier 1. Insufficient resources to meet housing needs. On many reservations, tribal members live in overcrowded conditions and/or in unsafe, dilapidated housing. High unemployment rates prevent many tribal members from qualifying for mortgage loans. Many tribes lack the resources necessary to meet the current and the projected housing needs of their members.

Strategies/Action Plans. Tribes are promoting economic development and capital formation through housing construction by 1) supporting the development of tribally owned and/or reservation-based construction and related firms, and 2) acting as owner/builders as well as using the force account approach to construction. Tribal program offices are working with ONAP, NAIHC, and other stakeholders to determine the best construction methods and develop construction management procedures to ensure projects are completed on time, on

budget, and with good quality control. Tribal housing program offices are seeking training and technical assistance to develop ways to leverage their existing resources and funding streams to access additional funding for housing.

Problem/barrier 2. Tribal members and program staff lack critical data, experience, and access to examples needed to support home buying and maintenance, qualifying for and obtaining mortgage loans, and managing housing construction projects.

Strategies/Action Plans. Tribal housing program offices, working with other stakeholders (other tribal program offices, ONAP, NAIHC, banks, and private sector entities) are 1) providing financial planning, homebuyer training and education to tribal members, and 2) ensuring that program staff receive in-service training as needed in such areas as flood plain mapping, soil analysis, and expediting environmental assessments. To regularly generate reports of critical data such as the condition and expected life of existing housing stock, tribal program offices are establishing housing inspection and property management policies and procedures. Tribal program offices are securing the services of qualified housing inspectors to ensure that all construction and rehabilitation work is performed in accordance with relevant building codes and standards, and with architectural and engineering plans and specifications.



Housing Development Team Presentation

Problem/barrier 3. Threats to tribal sovereignty. Tribes must remain vigilant against encroachment on tribal sovereignty by other political entities such as states, counties, and federal agencies.

Housing Development Story.

“A major part of my job so far has been to correct things in houses that weren’t done right in the first place, and to deal with off-reservation contractors who come in, and dare I say, just think they’re going to make a fast buck saying ‘It’s just Indian housing, it’s good enough. You know, we don’t need the codes, we don’t have to worry about things.’ With normal code, I think, you can go eight circuits per run from the box. We’ve counted as many as 15 and 16. And then you wonder why you go in and flip on the light and it flickers. These houses were all built, basically substandard. Now, with microwave, VCR, big screen TV, nothing works. We have whole circuits that go out because they’re just overloaded. Very, very—I guess you could say shoddy work. So now, we’re having to go back and with limited funds and basically, almost reconstruct a house which is three times as hard as if we did it right from the beginning.” Bill Jones, Director of Housing, Northern Plains Summit.

Strategies/Action Plans. Tribes are 1) assigning responsibility for sovereignty protection to an office and require regular status reporting by the office, and 2) collaborating with other tribes and inter-tribal groups, sharing information and developing strategies to protect sovereignty.

Problem/barrier 4. The BIA realty process is dysfunctional. While there is some regional variation, the BIA is often non-responsive in housing-related activities, such as converting land purchased by tribes from fee-to-trust and issuing Title Status Reports (TSRs) required to obtain a mortgage and to record title to land.

Strategies/Action Plans. Working with other tribes and intertribal organizations, ONAP, the BIA, lenders, and other stakeholders, tribes will develop realty offices and, to the maximum extent possible, assume responsibility for managing, recording, and reporting land title under self-determination and self-governance.

Table 6 provides a summary of major housing development strategies developed by participants in the Summits as well as suggested measures to track achievement of these strategies by ONAP and its Indian housing partners.

Table 6. Housing Development Strategies Developed

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| 1 | Develop a decision support system to carefully evaluate the decision for type of construction (i.e., stick, block, modular) to achieve quality and cost effectiveness. Measure: Relevance and application of support systems to evaluate construction decisions. |
| 2 | Use a variety of tools and sources to identify quality housing construction contractors (e.g., Internet websites, state contractor license boards, county building and exchanges, etc.). Measure: Extent of use of tools and sources to identify construction contractors. |
| 3 | Create model project management process to determine best construction methods, appropriate project management team, and construction management procedures to bring project in on time, on budget, and with good quality control. Measure: Extent of use of model project management and delivery process. |
| 4 | Obtain commitment from tribes and housing leadership to budget and pay necessary costs of quality housing inspections for all major construction and rehabilitation projects. Measure: Tribal expenditures and loans for home construction and purchase. |
| 5 | Attract and foster competition among lenders and other service providers; educate lenders in the special needs and circumstances of tribes. Measure: Number of lenders and loans for home construction and purchase. |
| 6 | Promote financial planning and homebuying education and training to tribal program staff and tribal members. Measure: Degree of distribution and use of financial planning and homebuyer education materials; number of tribal program staff and tribal members participating in education and training activities. |

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| 7 | Create program for increasing current housing stock to meet housing needs of tribes. Measure: Ability of the new program to increase housing stock by region and tribe. |
| 8 | Promote economic development through housing development and homeownership. Increase number of tribal members who can secure a mortgage. Measure: Number and amount of new mortgages and related economic impacts. |
| 9 | Conduct inventories and surveys to document condition of existing housing stock and estimate future housing needs. Measure: Number of completed inventories and surveys. |
| 10 | Develop and update ordinances and policies needed for housing construction, maintenance, and rehabilitation. Measure: Degree of adoption, implementation, and enforcement of ordinances and policies. |

D. Institutional Development Track

“...we have one tribe that has approximately 10 requests for TSRs that have been at the BIA for over 2 years...” Theresa Mojado, Soboba Tribal Housing Authority, Southwest Summit.



“We need staff stability here. With our capacity building, many of our smaller programs don’t have the money to keep on some of the great people around.” Melissa Charmely, Native Village of Eklutna Housing Program, Alaska Summit.

“...sometimes we’re hit right between the eyes with a Council-approved home site and there’s really not been a lot of background work done: Is that a good place to locate a home? Is there future economic development that would be better suited for that area rather than home development?” Scott Jones.

Institutional Development Team Presentation

Participants in the Institutional Development Tracks said that some tribal housing programs need minor interventions to improve their capabilities and performance, while other housing programs need “major surgery to be able to get back on their feet” and become effective and efficient. Three priority problems-barriers that interfere with the performance of tribal housing programs were identified, and selected strategies and action plans developed to overcome these problems/barriers are described below.

Problem/barrier 1. Poor coordination and collaboration among federal programs and agencies. Different federal agencies (e.g., HUD, BIA, IHS, USDA, EDA, EPA, and FEMA) tend to independently develop policies, programs, rules, and funding with the result that the programs are poorly coordinated. Consequently, it is difficult for tribes to develop holistic plans, to coordinate housing and other programs, identify and use all federal funding opportunities, and to manage housing and other programs efficiently.

Strategies/Action Plans. Tribes are working with intertribal organizations (e.g., NAIHC, NCAI) and with Congressional representatives to improve coordination of programs and policies affecting Indian Country. HUD is developing new and expanding existing memoranda of understanding with other agencies with housing-related programs. Tribes are working with ONAP to improve the flow of information. Proposals include expansion of *CodeTalk* to include lists of experts, education and training materials, feedback on APR reports, and improved systems to collect, analyze, and report housing information.

Problem/barrier 2. Poor coordination and collaboration among tribal programs. This lack of coordination and collaboration is reflected in many housing program activities including planning, training, service delivery, and program evaluation. Consequently, some housing and other needs of tribal members are not met, and some services and activities are duplicated by different programs. These problems may be compounded by disagreements among the Tribal Council, housing program, and tribal courts with respect to enforcement of tribal housing rules and regulations.

Institutional Development Story.

"Recently, with my tribe here, we had a project out in an area called Witchipek, very rural. It was so far out that it would take two hours to get there. It was a rental project and to be able to have maintenance on it, you had a four-hour drive on the road to get there and back, plus the gas, the cost for salary. You always run the risk of going out there and finding out that you need a part and you've got to go back and get the part. In the planning, looking at the project, we really didn't look at the cost of maintaining the project. So we decided we were going to need an on-site manager and that was going to cost too. Luckily, we have an old modular home that we're going to renovate and use it as an incentive for a perk for an on-site manager. We found out what the tribe TA needs were, and the plans they had in that area. What they needed was a water technician out there. By working with the tribe's public utility department, we're looking at cost-sharing a staff member out there who would be our on-site manager—we'd provide housing for that water technician and be able to split the salary. And so, looking internally, we're trying to work with all the departments within the tribe, being able to see where every department can work together to be able to meet the overall needs of the tribe." Jim Thorpe, Director of Yurok Indian Housing Authority, Southwest Summit.

Strategies/Action Plans. Working with ONAP, NAIHC, NCAI, and regional housing associations, tribes are 1) identifying model approaches and best practices of other housing authorities and adapting these approaches and practices to their circumstances, and 2) re-evaluating the advantages of different organizational structures such as IHA, TDHE, and tribal

housing programs. Tribes are obtaining training and technical assistance (T/TA) and conducting retreats to obtain “buy in” from staffs of programs with related goals, objectives, and services. Tribes are working with ONAP to strengthen regional intertribal organizations, to improve information sharing, promote local capacity building, pooling procurement of materials and collaborating on construction-related activities.

Problem/barrier 3. Lack of involvement by tribal members and their families. Too few tribal members and their families are actively involved in the maintenance and improvement of their housing and in the beautification of their community. Tribal leaders and housing programs are challenged to promote and energize the active involvement and participation of tribal members. This lack of involvement is associated with expensive housing maintenance and repair, crime and gang activity, and a lower quality of life in affected communities.

Strategies/Action Plans. Tribal housing programs are 1) soliciting community participation and involvement in developing/updating housing needs assessments and in developing strategic plans, and 2) developing programs targeted to different groups (e.g., elementary school children, secondary school children, Boys and Girls Clubs) to engage in community improvement and beautification. To improve housing maintenance by homeowners and renters, tribal programs are providing materials and equipment, training, and assistance.

Table 7 provides a summary of major institutional development strategies developed by participants in the Summits as well as suggested measures to track achievement of these strategies by ONAP and its Indian housing partners.

Table 7. Institutional Development Strategies Developed

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| 1 | Ensure the housing program is supported by tribal members, Tribal Council, and other tribal stakeholders through annual meetings with Tribal Council, ONAP, and NAIHC. Measure: Support measured by resolutions, policy statements, and minutes of meetings. |
| 2 | Create more effective and efficient housing programs by developing a national database of Indian housing policies and practices and maintain database on the Internet. Measure: Completeness, accessibility, and frequency of update of national database. |
| 3 | Promote and increase homeownership through annual housing fairs, homebuyer education, anticipating conveyance, insurance needs, maintenance and upkeep, land, land lease fees, and options for homeowner use of home equity. Measure: Degree of participation in housing fairs and homebuyer education and their impact on increased homeownership. |
| 4 | Develop “one-stop” center to address critical housing needs; model should include appropriate staff, housing counseling and education programs; housing needs assessment; housing plan, etc. Measure: Degree of adoption and use of “one-stop” models. |
| 5 | ONAP expand <i>CodeTalk</i> to include list of experts, training and reference materials, and feedback on APR reports to facilitate the two-way flow of information. |

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| | Measure: Inspection of content of <i>CodeTalk</i> and level of access/use. |
| 6 | Establish task force for improved communication between ONAP and tribes, develop “how to” manuals, and mentoring and mediation programs. Measure: Level of adoption of task force recommendations by ONAP; number of manuals and programs developed. |
| 7 | Tribal housing program will identify and collaborate with tribal institutions and programs that affect housing to ensure that key stakeholders are included in the housing policy and planning. Measure: Degree of tribal stakeholder involvement in housing policy and planning. |
| 8 | Improve communication and collaboration, and define roles and responsibilities between federal and state agencies and tribes on jurisdictional issues. Measure: Number of jurisdictional issues identified and number resolved to the satisfaction of all parties. |
| 9 | Promote communication and collaboration between tribes, TDHEs and tribal housing programs; create “we” attitude to resolve conflicts. Measure: At the tribal level, degree of coordination between tribal entities, TDHEs, and tribal housing programs. |
| 10 | Develop models from experiences of tribes regarding different organizational structures (e.g. IHA vs. tribal department vs. nonprofit vs. TDHE vs. CDC vs. economic development corporation, etc.); establish clear distinction between Tribal Council and housing commissioners in structuring of departments, and provide training on how to implement organizational structures. Measure: Completeness of and degree of use of an organizational structuring manual. |
| 11 | Overcome resource limitations by establishing consistent process for applying for funds, improving spending process, setting performance benchmarks, and revisiting issue of unused funds being used in local areas rather than returned to region. Measure: Clarification and application of consistent process/policy on funding by ONAP and tribal housing program. |

E. Human Capacity Development

“People are likely to be more productive members of society if they have a safe, sanitary, and decent place to live.” Governor Anoatubby, Chickasaw Nation, Southern Plains Summit.

“Bringing cultural identity into community development, connecting with our traditional people as we look at community programs, and transforming a set of Indian houses into a true Indian community— you must bring forth that spirit, the spirit of the people and the spirit of a community that can rise up.” Curtis Zunigha, Delaware, Southern Plains Summit.

Participants at each Regional Summit said that education, training, technical assistance, and counseling are needed to 1) enhance the capabilities of their staffs, 2) facilitate collaboration of housing programs with the Tribal Council and other tribal programs, and 3) enable more members to get better jobs, qualify for mortgage loans, purchase homes, and contribute more to the quality of life in their communities. Two critical problems/barriers that interfere with the performance of tribal housing programs were identified, and selected strategies and action plans developed to overcome these problems and barriers are described below.



Human Capacity Team Presentation

Problem/barrier 1. Tribal members need assistance to become homeowners. Many tribal members need education, training, or counseling to qualify for mortgage loans, obtain loans with fair terms, and to purchase homes.

Strategies/Action Plans. Tribal housing programs are 1) helping members establish a credit history or to improve their credit ratings so that they can qualify for a home mortgage on favorable terms, 2) providing counseling to help clients avoid predatory lenders, 3) helping clients take advantage of the Section 184 loan guarantee and other housing assistance programs, 4) developing programs to serve clients with special needs such as tribal elders responsible for housing and caring for grandchildren and extended family, and 5) referring clients to appropriate non-tribal programs and services. In addition, tribal program offices are trying to change the expectations of tribal members about their ability to own a home and, thus, to increase the wealth of their families and communities.

Problem/barrier 2. Many lenders do not understand Indian Country. Many lenders do not understand the nature, scope, and limits of tribal sovereignty, the jurisdiction of tribal courts, the role of the United States, through the BIA, as trustee, and the nature of federal housing programs such as NAHASDA. This lack of understanding and associated uncertainty deters lenders and investors from doing business in Indian Country, retarding economic and business development.

Strategies/Action Plans. Working with ONAP, NAIHC, intertribal and other organizations (e.g., Fannie Mae, RCAC, and Habitat for Humanity), tribal housing programs are developing outreach initiatives to lenders, insurance agents, and other real estate service providers. These efforts are designed to attract more lenders and providers of real estate services, reduce their uncertainty, and foster competition among them.

Several Human Capacity Track Teams identified violence, youth gangs, criminal activity, or a “welfare mentality” as having adverse effects on tribal housing programs. Strategies developed to address these problems included:

- Establishing incentives promoting active resident participation in housing maintenance and repair as well as in community beautification.
- Establishing Neighborhood Watch, Crime Solver/silent witness, and Citizens On Patrol (COP) programs.
- Implementing pro-social activities for youth in community facilities and after school programs, and
- Coordinating substance abuse prevention and treatment, health, education, economic development, law enforcement, and housing programs.

Human Capacity Development Stories.

“There was a house on our reservation that I noticed when I used to drive by. It was the one that never had one tree planed. It was just the same bare ground. And we got our houses back in 1981. A lot of other houses had grass and, you know, because of the water we were able to do that. But this one house just recently (I don’t know the reason, but all of a sudden), this guy started to plant trees, and then he has all these flowerbeds. But he started to plant trees, you know, and I noticed it. And I thought, how can we motivate that guy and say, ”man that’s pretty neat.” And what’s going to happen is, he’s probably going to influence his neighbor who’s has the barren ground also.”

“...what we can do is build people like that one man, with his one little flower garden, who’s touching other people and they’re kind of noticing how his yard looks. And what is it doing? It’s bringing pride to our nation.” Arlan Melendez, Chairman of Reno-Sparks Colony, Southwest Summit.

“Up in our area, our housing type is kind of circular. We have some areas that are circular, you know, where our forefathers have put their teepees in circular area and that seemed to work. We have an elderly complex that we built 30 years ago out of log cabins, that is kind of in a circular situation and that seemed to work for [the] elderly. And then we build them, the elderlies, a brand new elderly complex, state of the art, but not in our traditional way. In stead, it was one big complex there and, sometimes, we only have about 70 to 75% of capacity used by our elderlies.” Lonnie Racehorse, Fort Hall Housing Authority, ID, Northwest Summit.

Table 8 provides a summary of major human capacity development strategies developed by participants in the Summits as well as suggested measures to track achievement of these strategies by ONAP and its Indian housing partners.

Table 8. Human Capacity Development Strategies Developed

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| 1 | <p>Codify renter and owner rights and responsibilities by updating housing regulations, policies and procedures manuals, and establishing housing code of ethics.</p> <p>Measure: Degree to which tribes have clarified and adopted rights, regulations, manuals, and ethics codes.</p> |
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| 2 | <p>Prepare clients for homeownership through homebuyer education and providing assistance for closing, insurance needs, maintenance and upkeep, land lease fees, and options for homeowner use of home equity.</p> <p>Measure: Degree of participation in homebuyer education activities and amount of assistance provided to prospective homebuyers.</p> |
| 3 | <p>Provide counseling and education tailored to different age groups such as youths, single parents and elders through a training program that includes interest, credit, loans, savings and general financial literacy.</p> <p>Measure: Level of implementation of counseling and education program curricula that reflect constituents' differences and needs.</p> |
| 4 | <p>Provide education and counseling that enables tribal members to avoid predatory lending by developing needed materials and tools.</p> <p>Measure: Availability of educational materials and counseling pertaining to predatory lending.</p> |
| 5 | <p>Increase motivation and expectations about homeownership by expanding outreach and intake services for potential homebuyers, expanding culturally appropriate education and training programs tailored to age and interest groups, and developing financial literacy and planning curricula for elementary and secondary schools.</p> <p>Measure: Availability and use of homeownership outreach and intake services, educational materials tailored for (and used by) elementary and secondary schools.</p> |
| 6 | <p>Develop curricula, trainers and support for an educational process that addresses financial literacy, credit counseling, homeowners, renters, maintenance, self-sufficiency, self-esteem, and crime prevention; quantify results to measure impacts on homeownership, income, crime rates, maintenance, class attendance, etc.</p> <p>Measure: Availability and use of curricula focusing on financial literacy, credit, homeownership, crime prevention and self-sufficiency.</p> |
| 7 | <p>Involve community in crime reduction through a needs analysis and plan to address needs that includes neighborhood watch, COPs (citizens on patrol), safe home, security staff, law enforcement involvement, youth and after school programs, silent witness review, and other measures to create safe housing areas and community pride. Focus on building communities – not just building houses.</p> <p>Measure: Crime reduction as measured by tribal law enforcement.</p> |
| 8 | <p>Provide counseling to address welfare mentality with focus of increasing personal responsibility, self-esteem, pride of ownership, and increased life skills. Develop programs to help renters and homeowners take responsibility for upkeep and maintenance of property, including one-on-one home visit counseling.</p> <p>Measure: Availability and use of counseling intended to reduce welfare mentality; level of participation in home improvement, maintenance, and beautification projects.</p> |
| 9 | <p>Provide counseling and education for youth. Start early building a foundation of financial literacy and life skills. Develop a program to educate youth on interest, credit, loans, savings, and general financial literacy skills. This can be enhanced through after school activities such as credit</p> |

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| | workshops through the Boys and Girls clubs, intern program for students, and tribal newsletters. Measure: Degree of increased youth financial literacy. |
| 10 | Provide education and counseling for adult populations through a program that includes comprehensive homebuyer/homeowner education, hands on maintenance skills, financial literacy skills, credit worthiness, cleaning up credit, instilling pride in rental space or home, and life skills. Provide the tools homeowners need to succeed. Measure: Increase in adult population skill and knowledge pertaining to homeownership, financial literacy, and home maintenance. |
| 11 | Set up mentoring program (financial literacy) so new homeowners can learn from someone who “knows the ropes.” Measure: Degree of implementation of mentoring programs for homeowners. |

2.3. Cross Cutting Themes

A set of seven crosscutting themes emerged from the work of the Track Teams in the six Regional Summits. These themes are interrelated, often reflecting different facets of similar problems/barriers or strategies to overcome them. The crosscutting themes also reflect the fact that the lack of safe affordable housing continues to be a critical need in Indian County, and recognition that the efficiency and effectiveness of many tribal housing programs can and should be improved. The following section describes the seven interrelated themes that emerged from the Regional Summits.

1. **Continuing education, training, and other support are needed by different groups of stakeholders in tribal housing.** At each Regional Summit, Track Teams said that on-going training, education, counseling, and technical assistance are needed. Specific examples include:
 - Prospective homeowners and other tribal members need training, education, and counseling pertaining to financial management, and how to access private financing, federal, state, and other housing benefits, subsidies, and services.
 - Tribal housing staff need training, education, and technical assistance pertaining to meeting the needs of special populations (e.g., elderly, disabled, non-English speaking), how to leverage NAHASDA and other funds, implementing foreclosure and eviction in “280” states, and adopting or adapting model housing programs/program components and best practices.
 - Participating lenders need training and technical assistance pertaining to the special housing circumstances, opportunities, and programs in Indian Country.
2. **Lack of coordination among federal agencies complicates operations of tribal housing and related programs and deters achievement of housing goals and objectives.** Funds, technical assistance, and other resources vital to tribal housing programs are provided by several federal agencies such as HUD, IHS, DOT, BIA, EPA, and USDA. Summit participants said that different federal programs are poorly

coordinated. Each Department tends to have independent program goals, objectives, regulations, reporting, and funding opportunities. Consequently, it is difficult for tribes to integrate different federally funded programs with the needs, objectives and processes determined by the tribe. Many Track Teams advocated that tribes work with intertribal organizations (e.g., NAIHC, NCAI), Congress, HUD, and other federal departments to improve the coordination of their programs, urging that the announcement of housing-related programs come from a single source.

3. **The quality of existing housing, the attractiveness of communities, and the quality of life in reservation communities can be improved by better addressing social problems.** Several Track Teams identified violence, youth gangs, criminal activity, or a “welfare mentality” as having adverse effects on tribal housing programs.
4. **Tribal housing programs need better data to operate effectively.** Lack of valid and reliable data creates special problems for land use planning and housing. Tribal programs need topographic, geologic, historic/cultural, hydrologic, housing and other data for land use planning. When some of these data are missing, land use planning is flawed. In addition, few tribes have complete data on the condition of their existing housing stock. Without information about the repairs needed and the expected remaining useful life of critical housing components, housing budgets are inaccurate. Compounding these problems, federal sources of data (e.g., Census, BIA) are often inaccurate and/or stale for Indian Country. The application of advanced technology such as geographic information systems (GIS) and tribal efforts to improve the decennial census can mitigate some of these problems.
5. **Increased coordination and collaboration across tribal programs can improve tribal housing and improve the quality of life on reservations.** Tribal housing program offices need to collaborate more closely with the Tribal Council as well as with other tribal program offices such as law enforcement, courts, economic development, substance abuse treatment and prevention, and education.
6. **The special circumstances and needs of tribes and Alaska native villages are often unrecognized and/or unmet by many housing-related programs, policies, and procedures.** While other entities (e.g., neighborhoods, cities, counties, states, regions) share some of the needs and circumstances of tribes, the magnitude and scope of tribal circumstances and needs are often much greater.
7. **Enhance tribal sovereignty, self-determination, and self-governance.** Tribes often confront jurisdictional problems with other entities such as states, counties, federal agencies, and sometimes, TDHEs. Congress, federal agencies and other entities establish legislation, rules, policies, or procedures that may limit or be inconsistent with tribal sovereignty. At each Regional Summit, Track Teams addressed some aspects of tribal sovereignty or self-determination and self-governance.

3.0 Progress Achieved and Ongoing Activities

The success of the Regional Summits confirms the value of participatory, solution-centered meetings between tribal grantees and HUD. Participants repeatedly described these meetings as among the best they had ever attended. Many appreciated the active participation format, the ability to connect with other tribal housing entities and make contacts that will contribute to the improvement of their housing programs. Thus, the Regional Summits have provided a firm foundation for the National Summit, which is to be convened in FY 2005

3.1. “Actionable” Strategies and Action Plans

The measurable results of the strategies and action plans generally have four components: 1) *Who* will be affected by and/or implement the strategy, 2) *What* will the strategy affect, 3) *How* will the strategy be implemented, and 4) *When* will the strategy be implemented and the anticipated results produced? Across the Regional Summits, participants expressed a sense of urgency, partnership, and drive toward measurable results:

- More than 80 percent of the action plans wanted completion within 12-18 months and the majority within the next year.
- More than 90 percent of the action plans specified some kind of multi-stakeholder partnership (tribes, tribal housing programs, regional associations, multi-tribal groups, nonprofit organizations, ONAP, BIA, and other agencies), with ONAP generally playing a key or lead role.
- More than 95 percent of the action plans specified some kind of result or deliverable to expedite capacity building, affordable housing, homeownership, etc.

The tracking measures specified, by strategy, in Section 2.2, Tables 4 through 8, will also assist in maintaining a focus on measurable results.

3.2. Major ONAP Strategy and Action Initiatives Proposed at Regional Summits

The activities that the Track Teams identified for HUD to undertake as a partner in achieving results from the action planning are represented in Table 9 below—at the time of the Regional Summit meetings, ONAP had neither approved nor disapproved these strategies.

Table 9. Strategy Initiatives with HUD/ONAP Lead

| Breakout Group | HUD/ONAP Action |
|------------------------------|---|
| Funding and Financing | Provide guidelines for Section 184 loans to enable tribes to secure more loans through raising cumulative loan value to 105%, including permitting subordinated second mortgages and developing automated underwriting. |
| | Issue program guidance regarding use of NAHASDA with other Fair Housing dollars. |

| Breakout Group | HUD/ONAP Action |
|----------------------------|--|
| | Advocate tax code changes to IRS and Congress to view tribes as equivalent to 501(c)3 or (c)4 to simplify and expand tax credit programs available to tribes; advocate making NAHASDA rental assistance equivalent to Section 8 for tax credit purposes. |
| | Develop a mentoring and partnership program to improve small tribes' funding and financing capacity, including a resource directory and resource pooling to take better advantage of existing programs. |
| | Assist tribes in improving returns on investments through guidance on tribal pooling of investment capital, by promoting revisions in investment restrictions, adding new instruments, and guidance on leveraging NAHASDA dollars. |
| | Assist tribes in expediting the Title Status Report (TSR) process through a partnership with BIA that refines the TSR process, promotes tribal assumption of responsibility for TSRs, and researches/replicates best practices among BIA title plants. |
| | Promote and enhance homeownership opportunities by developing and disseminating models of successful homeownership/rent-to-own programs, homebuyer education models, and best practices/approaches for financial literacy programs. |
| | Help tribes expand housing financing capabilities and access to capital by developing and disseminating partnering roadmaps (for public and private resources) including how to coordinate multiple federal agency participation, partnering with local lenders, developing CDFIs to provide mortgage and home equity loans. HUD to provide direct mortgage loans (like USDA Rural Development lenders) and showcase the roadmap and best practices on <i>CodeTalk</i> . |
| Strategic Planning | Revise IHP and APR forms (focusing on changes that can be made without legislative changes) to make them more integrated and coordinated while more accurately reflecting the wide range of services provided to client families; HUD update software, link IHP and APR forms, combine all open IHPs and submit them with one-year plan. |
| | Simplify the IHP and APR formats to make them more useful for local organizations to use in their operations and planning; HUD accept the tribal comprehensive plans as the IHP to determine compliance with the NAHASDA portions of the plan. |
| | Establish one-stop center to assist tribes in accessing reliable, timely information, and model approaches relating to needs assessments, housing plans, land use plans, GIS, building codes, zoning ordinances; make information available on <i>CodeTalk</i> . |
| Housing Development | Consult with tribes to 1) create model construction management procedures to bring projects in on time, on budget, and with good quality control; 2) determine best construction methods and materials, 3) identify quality housing contractors, and 4) post results on <i>CodeTalk</i> . |
| | Assist tribes in overcoming the dysfunctional BIA realty process through a HUD/BIA partnership for local land title recording and processing, and bringing "complete packages" to BIA in fee-to-trust processes. |
| | Work with tribes, NAIHC, and other stakeholders to develop training and technical assistance that is more succinct, interactive, and onsite. |

| Breakout Group | HUD/ONAP Action |
|----------------------------------|---|
| Institutional Development | Assist tribes in creating more effective and efficient housing programs by developing an information system containing model Indian housing policies and practices and maintain a database on the Internet. |
| | Improve education and training process for all tribal entities by developing lists of experts and materials to post on <i>CodeTalk</i> ; include posting feedback on APR reports to facilitate the two-way information flow. |
| | Establish task force for improved communication between ONAP and tribes, including developing “how to” manuals, mentoring programs, and mediation programs. |
| | Develop models from experiences of tribes regarding how to develop different organizational structures (e.g., IHA vs. tribal department vs. nonprofit vs. TDHE vs. CDC vs. economic development corporation, etc); establish clear distinction between tribal council and housing commissioners in structuring of departments and provide training on how to implement organizational structures. |
| | Overcome resource limitations for developing financial and professional capacity by establishing consistent process for applying for funds, improving spending process of available funds (so that they won’t be lost), setting performance benchmarks and revisiting issue of unused funds being used in local areas rather than returned to region. |
| Human Capacity | Assist tribes in codifying renter and owner rights and responsibilities, updating housing regulations, policies and procedures manuals and codes of ethics. |
| | Assist tribes in providing education and counseling that enables tribal members to avoid predatory lending by developing materials and tools to educate members regarding predatory lending. |
| | Increase motivation and expectations about homeownership by expanding outreach and intake services for potential homebuyers, expanding culturally appropriate education and training programs tailored to age and interest groups, and developing financial literacy and planning curricula for elementary and secondary schools. |

3.3. Progress in Implementing Action Plans

Based on feedback from the ONAP Area Offices, Table 10 presents the progress on the five Summit Tracks and those strategies for which progress has been reported.

Table 10. Regional Progress on Action Plans

| Summit Tracks and Select Strategies | Action Plans | Implementation Progress |
|--|---|--|
| 1. Finance & Funding | | |
| Expand tribal housing financing capabilities | Make direct Section 184 loans through local lenders; HUD provide direct mortgage loans to tribes; identify successful models from tribes in region and showcase best practices on <i>Codetalk</i> | NWONAP has promoted opportunities for tribal credit departments to become approved lenders and mortgage brokers for Section 184 loans. |
| | Partner with local lenders; develop CDFIs to provide mortgage & home equity loans | The Office of the Assistant Secretary promoted the concept of tribal credit departments becoming approved lenders and mortgage brokers for Section 184 in his remarks to the ATNI & NCAI Annual Conferences, the ONABEN Trading at the River conference in September and October 2004. |
| Address internal/tribal and external barriers and problems | Develop and adopt needed legal infrastructure; develop needed human resources-expertise. | NPONAP, in conjunction with the Montana Field Office, coordinated a multi-agency meeting to address tribal housing needs in Great Falls, Montana, in July 2004. |
| | | NPONAP will compile a list of financial intermediaries to share with tribes. |
| | | NPONAP will issue another letter to all tribes regarding the Tribal Codes Project. Sample codes can be obtained at http://www.tribal-institute.org/codes/overview.htm . |
| Improve financial literacy of tribal members and officials | Identify, fund, develop & implement financial literacy program | NPONAP routinely distributes information on financial literacy such as the <i>Building Native Communities, Financial Skills for Families</i> workbook developed by First Nations Development Institute and the Fannie Mae Foundation. |
| | Conduct workshops for all Alaska tribes, Alaska native villages & TDHE's to learn more about Section 184 & Title VI Programs | AKONAP is coordinating with AHFC to incorporate Section 184 into their counseling programs. |
| | | AKONAP is developing partnerships to implement "train the trainer" financial literacy workshop. |
| | | AKONAP is coordinating with Denali Commission on comprehensive plans for villages. |
| | | AKONAP management staff provided information on both loan guarantee programs while attending AVCP and Bristol Bay HA Board meetings on October 26, 2004. |
| | | AKONAP is working with AHFC to revise regs to include rural areas in its Loan Program. Awaiting November 9 th AHFC Board meeting for approval. |

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| | | AKONAP is working with AHFC on Section 184 teacher housing model; conducted Section 184/Title VI workshops that addressed this as well as USDA RD's development of matrix of available resources for homeownership; Section 184 workshop on September 28 and 29, 2004, provided much needed training on program. Requested 2005 AK Section 184 workshop. AKONAP conducted 13 TA trips on Section 184 and overcrowding. |
| Coordinate housing initiatives, activities and services from Indian Housing Coordinating Committee (IHCC) | Educate tribal leaders about the need to get commitments from all affordable housing players; simplify underwriting; develop standard residential lease and one-stop mortgage department | NWONAP will work with NWIHA to host a meeting in conjunction with its quarterly meeting. |
| | | NWONAP will work with USDA Rural Development Program to host a meeting with federal housing program office staff. |
| | | NWONAP discussed "Wyoming's IHCC model" with Tanya Brown. Reviewed past copies of minutes & publications. |
| | | NWONAP to host a session on December 14, 2004. |
| | | NPONAP provided feedback to the Regional Director on barriers to affordable housing. |
| | Research and share with tribes, information on how to establish a local chamber of Commerce. | |
| | Develop roadmap of different programs & resources of all federal programs | AKONAP is coordinating with USDA, lead agency, and Denali Commission on matrix. Provided data to group on NAHASDA construction activity. |
| Conduct market study and develop one-stop center to meet all housing needs | Budget for updated housing needs assessment and market study and write in the IHP; implement comprehensive housing plan; amend NAHASDA to be more responsive to tribal needs | NWONAP - Housing needs assessment TA & Workshops are budgeted for in 2005 procurement plan. The housing needs assessment training will focus on steps for creating a baseline from which tribes will gauge the success/progress they are making utilizing IHBG and leveraged funds. Data collected via the housing needs assessment as reported in the IHP and APR will assist ONAP in reporting on tribal management plan goals. |
| Identify demographic, socio-economic, and housing status & characteristics of tribal members & families, topographic, economic environmental & housing characteristics of tribal lands | Use tribal data resource software; use data collected to challenge inaccurate Census data; educate tribal members on importance of participating in next census | NPONAP provides TA upon request with respect to census challenges. NPONAP will meet with the Census Bureau to obtain additional information on the Census process and explore the possibility of establishing a Task Force to educate tribes on the importance of participating in the next census. NPONAP provides TA upon request with respect to Census challenges |

| 2. Strategic Planning | | |
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| Coordinated/integrated federal housing support; better partnership and contributor alignment | Expand and enhance the tri-agency agreement (MOU) from Northern Plains to rest of Indian Country | An MOU between HUD/BIA/USDA was signed on September 29, 2004 and presented at the Affiliated Tribes of NW Indians Conference in Poulson, MT. |
| | | NWONAP attended the BIA Annual Realty Conference to discuss Section 184 activity and other lending/realty issues – August 2004. |
| | | NWONAP attended a meeting with BIA National Working Group on June 7, 2004 regarding proposed regulatory changes to residential land leases. |
| | | NWONAP to meet with USDA/RD on November 15, 2004. |
| | | With other federal and state agencies, AKONAP attended meetings on October 28 th regarding relocation plans for three villages. |
| Increased availability of home mortgages through revising the Section 184 program | Provide financial or tax incentive to motivate lenders to work with tribes | NWONAP will work closely with BIA staff on timely processing of TSR's to alleviate any additional burden that would preclude lenders from working with tribes. |
| | | NWONAP in partnership with the Spokane HUD office hosted a roundtable discussion with the Spokane Lenders Association & other lenders to discuss the potential of Section 184 to assist Native families in Spokane County – June 2004. |
| Develop holistic and culturally appropriate housing plans | Develop information system containing model land use and housing plans; make available on <i>Codetalk</i> and NWIHA websites | By November and December 2004, select 6 sample projects and photo sites; post photos of culturally designed homes, ICDBG funded projects, listing project manager, developer, funding sources, total cost, timeline. Provide case studies on several projects in the NW region. |
| Increased employment and number of tribal members able to secure mortgages | Implement force account construction practices and increase utilization of tribally owned construction firms | NWONAP encourages tribes to view Section 184 as a model for strengthening tribal economies and supporting local tribal contractors along with selling Section 184 loans to the secondary market and infusing new cash back in the tribal bank account. |
| | | Quinault Housing Authority is possible model for use of force account. |
| Lobby Congress to pass legislation authorizing and providing funding for infrastructure development | Conduct needs assessment to document current and project needs including maintenance & replacement costs; use GIS to document & facilitate project coordination; obtain support of tribal & state officials | NPONAP will explore the use of HUD GIS resources. |
| Promote & improve financial literacy | Develop equivalent of Tribal Chamber of Commerce; identify & collaborate with lenders; approved lenders provide training materials and on-site training; purchase software & hardware, | NPONAP will research and share with Tribes information on how to establish a local Chamber of Commerce. |

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| | entering into partnership agreements. | |
| Develop & test emergency response plans | Coordinate with NCAI, HUD, DHHS, states and counties; adopt emergency code & procedures; develop plan to implement procedures | NPONAP will distribute information provided by ONAP HQ on measures tribes may take in response to natural and other wide-scale disasters. |
| Achieve better partnership & contributor alignment through regularly scheduled meetings | Identify current meeting schedules, understand agenda & goals; determine who should attend meetings; plan meetings in conjunction with community activities; structure meetings to keep focus | AKONAP participating in Denali Commission meetings. With other federal and state agencies, attended meetings on relocation plans for three villages on October 28 th . |
| Select right person with right skills for key roles | Conduct needs assessment including jobs inventory; identify resources and advertise positions. Coordinate project staffing and activities with local government agencies and meet all deadlines | AKONAP conducted ICDBG NOFA workshop with 30+ tribal representatives. In May 2004, AKONAP hosted TA session with state and IHS on funding accessibility. |
| Leverage funding for building & maintaining affordable housing | Identify existing resources, funding gaps, and funding options. Implement mixed income/mix use approach | Section 184/Title VI workshops address this, as well as USDA Rural Development's development of matrix of available resources for homeownership. |
| 3. Housing Development | | |
| Effective and efficient housing program operations | Review & revise tribal ordinances & housing program rules & regulations; develop resource manual; develop national database of Indian housing policies and practices & maintain on the Internet | NWONAP will coordinate with HQ and NAIHC on the status of the sample policies. NWIHA has agreed to post to its website. |
| | | NWONAP is updating its Section 184 approved tribe list to include contact names for tribal Section 184 coordinator, environmental, BIA/TSR's and homebuyer education. This information will be distributed to approved Section 184 lenders. |
| Promote and increase homeownership | Hold annual housing fair; homebuyer education anticipating conveyance, insurance needs, maintenance and upkeep, land lease fees options for homeowner use of home equity | NWONAP conducted six housing fairs for tribes: Yakama (2), Quinalt, Joint fair (Siletz, Coos, Grand Ronde & Warm Springs), Nez Perce, and Makah; another is scheduled for November for Squaxin Island Housing Authority. |
| | | NWONAP conducted homebuyer education classes at Yakama, Nez Perce, Quinalt, Cowlitz, Grand Ronde, Siletz, Lummi, Port Gamble, and Fort Hall. |
| | | NWONAP conducted three homebuyer education classes in partnership with lenders for Port Angeles/Lower Elwha/Wells Fargo, Seattle/Snoqualmie/Washington Mutual, and Nisqually/Heritage Bank. |
| Enhance planning and coordination to promote housing & economic development | Conduct planning coordination meetings, perform local needs assessment, market analysis, & project specific feasibility analysis; conduct project specific | AKONAP, working with HQ contractor, conducted two ICDBG workshops with emphasis on economic development. Discussed economic development opportunities during first ICDBG NOFA workshop (10/26); second workshop |

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| | coordination meetings | planned for 11/9. Developing third workshop on ICDBG for federal/state agencies. |
| Create model project delivery processes for safe affordable housing stock | Determine best construction methods, assemble project management team, develop construction management procedures to bring project in on-time, on-budget with good quality control, implement construction and closeout procedures, and evaluate project | AK coordinated with NAIHC and Assoc. of AK HA's new initiative called "Breaking Ground 2005" to include 3 workshops on environmental review, procurement and project management & construction. |
| | Sustain force account (FA) through education; minimize costs and maximize benefits using both FA and general contractors; use TERO ordinances to promote training & certification of tribal members | NPONAP will coordinate force account training for tribes in their region. |
| Provide financial planning & homebuyer education & training to tribal program staff and to tribal members | Provide finance training tailored for borrowers, tenants, potential homebuyers, and youth; identify trainers & mentors including elders, tribal lawyers, teachers, Tribal Council, IHS, Rural Development, lenders, Habitat & other non-profits, etc.; choose committee, develop curriculum and adapt to each group; identify and adapt models & best practices; disseminate materials at fairs, housing events, meetings, & schools | NPONAP provided financial literacy training on the Wind River Reservation in June 2004. NPONAP plans to provide additional financial literacy training opportunities in other locations. |
| Improve management & quality control | Establish home care, inspection, property management, safe and healthy homes policies and procedures that include preventive, routine, and non-routine maintenance. Inspections generate work orders, damage assessments, and payments. Follow-through on charging and collecting charges. Establish a depreciation schedule with useful life of materials | NPONAP will coordinate with ONAP HQ, NAIHC, and the Regional Healthy Homes Representative to develop and present training these areas. |
| Develop or review ordinances & policies needed for housing construction, maintenance & rehabilitation | Tribes to develop & implement 1) land use plan, 2) zoning ordinance, 3) building codes, 4) housing codes, 5) infrastructure codes, 6) cultural preservation. Establish home inspection & property management policies | NPONAP will issue another letter to all tribes regarding the Tribal Codes Project. Sample codes can be obtained at http://www.tribal-institute.org/codes/overview.htm |

| 4. Human Capacity | | |
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| Increase motivation and expectations about homeownership | Expand outreach & intake services for potential homebuyers | ONAP Section 184 participated in 6 tribal housing fairs, provided technical assistance on organizing, coordinating, and funding a fair. |
| | | NWONAP coordinated a homebuyer education class for King County residents in October 2004. |
| | | NWONAP facilitated relationships between lenders and tribes where the lender will offer homebuyer education and credit counseling on reservation. The tribe/HA provides the outreach to tribal members and donates space. |
| | Expand culturally appropriate education and training programs on financial literacy and planning tailored to age and interest groups. | NWONAP works in partnership with First Nations & San Francisco Federal Reserve Bank on tribal outreach for upcoming Financial Literacy trainings: Most recently, Seattle – 35 attendees, September 2004; Oregon – October 2004. |
| | | NAIHC is to host its Pathways to Home 5-day training in Clackamas, Oregon in December 2004 in response to tribal requests for training in the region. Another session is scheduled for January in Seattle. |
| | | NWONAP will distribute the Money Smart curriculum CDs to Section 184-approved tribes. The FDIC provides this in-depth financial literacy curriculum at no cost. |
| Develop financial literacy and planning curricula for elementary and secondary schools | Washington Mutual has a curriculum targeted to assist youth in developing savings plans & preparing for college. | |
| | NWONAP has encouraged tribes to respond to First Nations RFP to develop native youth financial literacy curriculum. | |
| Attract and foster competition among lenders and other service providers | Conduct outreach and network with lenders, insurance agents, and other real estate service providers | NWONAP partnered with the Federal Reserve Bank to host a Public and Indian Housing Lenders meeting on June 30, 2004. The Office of the Assistant Secretary encouraged lenders to be more involved in HUD's affordable homeownership programs. Heritage Bank attended and became an approved lender and is now actively working with the Nooksack Tribe on Section 184. |
| | | Three new lenders added to Section 184 list; five Oregon lenders contacted and encouraged to participate in Section 184. |
| | | NWONAP has participated in six Tribal Housing Fairs in 2004 and will participate in two more before year-end. Tribal housing fairs give lenders an opportunity to interface directly with tribal members on mortgage lending process. Lenders provide training at the Housing Fairs on qualifying for a mortgage and consumer credit. This has fostered not only new relationships, but enhanced competition between lenders as well. |

5. Institutional Development

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| Enhance cooperation, coordination, information sharing and capacity between tribes and TDHEs | Develop information sharing procedures that include feedback; establish MOA among regional the IHA and all tribes in region; involve all tribes in the 5-year planning activities; form a statewide housing organization | Association of AK HA's recently hired ED. This office is coordinating with ED, AK NAIHC rep to provide technical assistance workshops to all AK tribes. |
| Increase federal support of tribal sovereignty and self-governance | Encourage HUD to 1) follow its consultation policy, 2) provide more timely guidance on program implementation, and 3) provide drafts of guidance documents for consultation and comments. | AKONAP has requested approval to conduct an AK consultation. |
| Simplify the IHP and APR format | Establish a task force of tribes and HUD to persuade HUD to accept the comprehensive plan as the IHP and to determine compliance with the NAHASDA portion of the plan. | AK Administrator is committee member for revising formats. |
| Identify & collaborate with tribal institutions that affect housing; ensure that housing policy, planning and operations are culturally compatible & appropriate | Determine roles tribal institutions & groups play or should play in housing; educate tribal institutions on NAHASDA, conduct local meetings of tribal institutions & groups, conduct periodic meetings, provide cross-training for staff of different programs. | NPONAP has conducted a number of training sessions aimed at increasing awareness of HUD programs as well as affordable housing programs offered by other federal agencies. |
| Use external evaluator or dispute resolution agency to facilitate solutions | Identify communication collaboration barriers & problems, involve national associations such as NAIHC, NIEA, NCAI, NAICJ; invite tribal courts to address housing case load and court procedures with tribal council, strategize with all stakeholders on how to identify and resolve issues. | NPONAP will explore the possibility of coordinating a meeting with tribal court judges and tribal attorneys to discuss these issues. |



List of Attachments:

Attachment 1. Contributors to the Regional ONAP Summits

Attachment 2. Summary of Regional Breakout Discussions

Attachment 1. Contributors to the Regional ONAP Summits

HUD ONAP Headquarters Staff

Rodger Boyd, Deputy Assistant Secretary
Jennifer Bullough, Senior Contract Oversight Specialist
Francis Harjo, Information and Communications Manager

Lead Facilitator

Chuck Johnson

1. Alaska Regional Summit

Alaska Area HUD/ONAP Staff

Wayne Mundy, Administrator
Nadine Schliebe, Senior Advisor
Other members of the Alaska Region Staff

Breakout Session Facilitators

Olen Harris
Ron Hoffman
Mark Romick
Steve Weaver

2. Eastern/Woodlands Regional Summit

Tribal Staff

Cheryl Parish, Chairperson, Great Lakes Housing Association
Joel Frank, Chairperson, United South & Eastern Tribes Housing Committee

Eastern/Woodlands Area HUD/ONAP Staff

Kevin Fitzgibbons, Administrator
Other members of the E/W Regional Staff

Breakout Session Facilitators

Donna Fairbanks
Brenda Jeffries
Brian Pierson
Mike Morris
Katharine Clute

Sponsors

Great Lakes Housing Association
United South & Eastern Tribes, Inc.

3. Northern Plains Regional Summit

Tribal Staff

Burton Hutchinson, Chairman, Northern Arapaho Business Council

Tex Hall, Chairman, Three Affiliated Tribes, and President of the National Congress of American Indians (NCAI)
Colorado American Indian Veterans Color Guard
Plainsmen Drum Group

Northern Plains Area HUD/ONAP Staff

Randy Akers, Administrator
Other members of the NP Regional Staff

Breakout Session Facilitators

W. Patrick Goggles
Timothy Humphrey
Teresa Leger
Bill Nibbelink
Marsha Tonkovich

4. Northwest Regional Summit

Tribal Staff

Coeur d'Alene Tribe
Ernest Stensgar, Chairman, Tribal Council
Marcy Morris, Director, Sales and Marketing
Affiliated Tribes of Northwest Indians
Lyle Rhoan, Warm Springs Tribes
John Abraham, Color Guard
Louie Aripa, Color Guard

Northwest Region Area HUD/ONAP Staff

Max Rice, Native American Specialist
Iris Friday, Section 184 Coordinator
Other members of the NW Regional Staff

Breakout Session Facilitators

Tanya Brown & Cielo Gibson
Walter Hillabrant & Antone Minthorn
Paul Johnson & Dave Tovey
Trish Roberts & Connie Wilson

5. Southern Plains Regional Summit

Southern Plains Area HUD/ONAP Staff

Wayne Sims, Administrator
Other members of the SP Regional Staff

Breakout Session Facilitators

Bill Blalock
Wayne Scribner
C. Wayne Sims
Russell Sossamon

Sponsors

Southern Plains Indian Housing Authority

6. Southwest Regional Summit

Tribal Staff

Walker River Veterans of Foreign Wars – Post 6825

Albert Phoenix

Southwest Area HUD/ONAP Staff

Raphael Mecham, Administrator

Other members of the SW Regional Staff

Breakout Session Facilitators

Thorin Druch

Debbie Broemann

Robert Kroll

Andrea Dunyon

Walter Hillabrant



Attachment 2. Summary of Regional Breakout Discussions

| | Financing and Funding | The Big Picture Strategy | Legal/Ethical Questions in Housing | Land and Property Management |
|-------------------|--|---|--|--|
| SCOPE | <ul style="list-style-type: none"> The entire discussion of leveraging financing and funding sources Housing the “over-income” How to house the successful tribal members New structures and approaches for capturing and packaging funding and financing | <ul style="list-style-type: none"> The infrastructure requirements for sustainable communities. Land component of tribal strategy including zoning and lack of available land. Housing opportunities vs. economic opportunities The politics of choice | <ul style="list-style-type: none"> How intrusive to be with people Accessibility (504 rules) Cultural influences in dealing with legal, ethical, and housing tenant relationships Codes and regulatory structures The relationship of housing to the criminal justice system and courts | <ul style="list-style-type: none"> The application process for securing sites and housing Leases and permits Land use conflicts Acquiring title Realty responsibilities |
| ISSUES | <ul style="list-style-type: none"> Update housing plans specifying resource needs. Create and maintain legal/administrative basis for housing program Enhance staff knowledge and capabilities Maintain inventory of housing resources (staff, land, finance) Use financial resources to meet needs Promote home ownership Increase housing stock | <ul style="list-style-type: none"> Enhance quality of life in communities and promote coordinated economic and housing development Remove politics from housing activities Increase employment opportunities and safe, affordable housing Lack of infrastructure limits housing development | <ul style="list-style-type: none"> Protect tenant rights but maintain housing responsibilities Ensure adequacy of tribal ordinances and housing organization rules and regulations Improve coordination of housing org with other programs and the Tribal Council High rates of criminal activity in Tribal communities Lack of knowledge and experience regarding land use, home ownership and housing Increase funding for unmet housing needs | <ul style="list-style-type: none"> Maintain and defend tribal sovereignty Overcome dysfunctional BIA realty process Resolve internal tribal disputes on land/housing development |
| STRATEGIES | <ul style="list-style-type: none"> Prioritize program goals and objectives Implement ordinances, housing codes, bylaws, and MOUs Develop staff to full potential Ensure availability of tools, information, and contacts for staff Easy-to-use housing information system Increase program effectiveness Implement home ownership program Develop capital formation plan | <ul style="list-style-type: none"> Promote unity and communication among tribal members; link neighborhoods with parks, recreation areas; break cycle of poverty Develop and implement plans for political change Promote coordinated economic and housing development Improve housing infrastructure | <ul style="list-style-type: none"> Codify tenant and owner rights and responsibilities Make program operations more efficient, consistent, and effective Coordinate and conduct regular meetings of tribal program managers, advocates, and stakeholders Make housing safer and decrease criminal activity Improve housing stakeholders’ knowledge Education of tribal members re participation in legislative process and budget | <ul style="list-style-type: none"> Institutionalize recognition of tribal sovereignty; share solutions and issues Coordinate local land title recording and processing; bring “complete package” to BIA in the fee-to-trust process Ensure strategic plan drives development rather than short-term gains or opportunities |
| ACTIONS | <ul style="list-style-type: none"> Conduct/update needs assessment Review tribal codes, housing agreements, organic documents, and supplements Provide in-service training, network with relevant organizations, develop manual and guides Conduct or update inventories, network Develop policies, procedures, forms, educational materials Consult with tribes successful in capital formation for housing | <ul style="list-style-type: none"> Use school for community events; use media to promote unity; enhance access to public transportation; promote social and cultural practices Implement strategies to increase participation in education, economic and housing development, and land acquisition Obtain technical assistance from others successful in removing politics from housing Participate in EC/EZ program and create partnerships to expand funding opportunities Develop alternative energy sources; water | <ul style="list-style-type: none"> Update housing regulations, policy and procedures manual; establish housing code of ethics Review and revise tribal ordinances and housing program rules and regulations Regular meetings of tribal program managers; promote coordination Review rules and regulations to ensure criminal activity is prohibited and sanctions specified; coordinate with tribal law enforcement Disseminate educational materials and conduct consumer training Disseminate materials re housing needs; | <ul style="list-style-type: none"> Tribal office regularly reports progress on recognition and promotion of tribal sovereignty and shares solutions with other tribes; identify targets for change Keep land and property management a high priority Meet with other interested tribes in state; develop system and procedures for collecting necessary data for land title recording and processing Tribal office gather information, develop checklist submit package to appropriate agency Ensure housing and land use plan reflects |

| Financing and Funding | The Big Picture Strategy | Legal/Ethical Questions in Housing | Land and Property Management |
|-----------------------|--------------------------------------|--------------------------------------|---|
| | treatment, improve and develop roads | apply PL 102-477 approach to housing | strategic plan including UCC, zoning, permits rights-of-way; create due diligence checklist for each project; conduct annual review of housing/land use & overall strategic plans |

| Crosscutting Themes |
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| <ol style="list-style-type: none"> 1. Improve program effectiveness and efficiency. 2. Enhance tribal sovereignty, self-determination, and self-governance. 3. Expand coordination and teaming with partners. 4. Increase education and information dissemination. 5. Maximize limited resources. |

| | Strategic Planning for Housing Development | Building Tribal Capacity | Building Funding/Financing Capacity | Building Client Capacity |
|------------|--|--|---|---|
| SCOPE | <ul style="list-style-type: none"> How strategic planning for housing development requires coordination with the Tribe's comprehensive plan to ensure that infrastructure, water and sewer, roads, and future growth are taken into consideration. The inter-relationships between the tribal planning and development department and the need for common strategies in addressing community and housing development. | <ul style="list-style-type: none"> The changing relationships of tribal housing and determination of what adjustments in tribal and housing ordinances are necessary for successful housing developments. The conveyance of Mutual Help homes in addition to the flexibility of NAHASDA is resulting in subdivisions and communities with mixed ownership housing. What are the opportunities and challenges presented in relation to tribal codes and ordinances and development of a set of action plans to address the changing face of tribal housing. | <ul style="list-style-type: none"> The issues of determining a housing profile, determining tribal preference for rental or homeownership and how the cost of each program has changed. With limited funds, how will new programs be funded and how can housing and services provided be paid for? | <ul style="list-style-type: none"> Provide a positive and proactive approach in addressing client capacity that prepares them for a level of self-sufficiency and provides an option for permanent and stable housing. The goal is to move families from rental housing into homeownership, thereby, freeing up scarce housing stock for other tribal members. |
| ISSUES | <ul style="list-style-type: none"> Improved cooperation among federal departments and programs Change the Section 184 loan guarantee process to increase access to home mortgages Develop comprehensive land use and housing plans that reflect cultural values and practices Promote business and economic development | <ul style="list-style-type: none"> Improve housing program coordination Prepare clients for home ownership | <ul style="list-style-type: none"> Develop models and systems to leverage housing funding and increase revenues for housing needs Improve services provided by federal agencies Conduct market study and develop "one stop" mortgage shop | <ul style="list-style-type: none"> Poor lender understanding of homeownership issues in Indian Country Tribal members' lack of home buying knowledge and experience |
| STRATEGIES | <ul style="list-style-type: none"> Coordinated and integrated federal housing support Increased availability of home mortgages Holistic and culturally appropriate housing plans Increase employment and number of tribal members able to secure mortgages | <ul style="list-style-type: none"> Housing program supported by tribal members, Tribal Council, and other stakeholders Effective and efficient housing program and staff Promote and increase home ownership | <ul style="list-style-type: none"> Expand tribal housing financing capabilities Coordinate housing initiatives, activities, and services from Indian Housing Coordinating Committee Meet all critical housing needs | <ul style="list-style-type: none"> Attract and foster competition among lenders and other service providers Increase motivation and expectations about homeownership |
| ACTIONS | <ul style="list-style-type: none"> Expand and enhance the tri-agency (federal agencies and tribes) agreement/MOU from region rest of Indian Country Provide financial or tax incentive to motivate lenders to work with tribes Develop information system containing model land use and housing plans; make available on <i>CodeTalk</i> and NWIHA website Implement force account construction practices; increase utilization of tribally owned construction firms | <ul style="list-style-type: none"> Hold annual meetings with Tribal Council, ONAP, and NAIHC Revise tribal ordinances and housing program rules and regulations; develop resource manual Develop uniform hiring practices Improve job skills through internships, training and tuition reimbursement Develop uniform hiring practices and document job qualifications and responsibilities Hold annual housing fair Homebuyer education | <ul style="list-style-type: none"> Make direct 184 loans through local lenders; HUD provide direct mortgage loans to tribes; identify successful models from tribes in region; showcase Best Practices on <i>CodeTalk</i> and other websites. Partner with local lenders; develop CDFIs to provide mortgage and home equity loans Educate tribal leaders regarding need to get commitments from all affordable housing players; simplify underwriting; develop standard residential lease and one-stop mortgage department Update housing needs assessment; implement housing education program and | <ul style="list-style-type: none"> Network with lenders, insurance agents, and other real estate service providers Expand outreach and intake services for potential home buyers Expand culturally appropriate education programs on financial literacy and planning tailored to age and interest groups Develop financial literacy and planning curricula for elementary and secondary schools |

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|--|---|--|--|
| | <ul style="list-style-type: none"> • Develop national database of Indian housing policies and practices and maintain on Internet | <p>comprehensive housing plan; amend NAHASDA to be more responsive to tribal needs</p> | |
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| Crosscutting Themes |
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| <ol style="list-style-type: none"> 1. Increased communication, coordination, and integration can improve housing program effectiveness and efficiency. 2. Providing training, education, and/or technical assistance to a wide range of stakeholders can improve tribal housing programs. 3. Explicit inclusion of tribal culture, traditions, and values in housing planning, design, construction, and maintenance is necessary for program success. 4. Simplification and coordination of federal programs could improve the effectiveness and efficiency of tribal housing programs. 5. Tribal housing programs would benefit from the collection and review of best practices and model approaches to expanding safe affordable housing. 6. Cumbersome federal policies and programs. 7. Building Trust. 8. Transition to homeownership. 9. 184 Expediting. 10. Dimensions of capacity building. 11. Build it right. |

| | Financing and Funding | Housing Development | Strategic Planning | Institutional Development |
|------------|---|--|--|---|
| SCOPE | <ul style="list-style-type: none"> Developing the access to and leveraging of financing and funding The race to capture funds versus the critical aspect of building capacity to manage funds. How to use your NAHASDA program and non-program income. Challenge of rental versus homeownership: What can the tribe and participant afford? How to “bridge the payment gap” for lower income homebuyers or can it be done for very low-income families? Taking advantage of Section 184 and Title VI Loan Guarantee programs. | <ul style="list-style-type: none"> Roles and responsibilities of the Tribal Council/Board of Commissioners in setting the “agenda” for tribal housing development What are the management skills and systems needed in the development of housing? Creating building codes that promote and protect housing Tools that will create self-sustainable housing What is the process for securing sites/title to property? | <ul style="list-style-type: none"> Planning for housing and infrastructure Expanding housing to promote tribal economic development Determining most effective organization alignment for housing Developing and implementing comprehensive plans in coordination with local, tribal, regional, state, and federal entities. With limited funding and desire to provide homeownership, how do you develop “non-Mutual Help” homeownership programs? Which approaches for rental and homeownership best fit the housing needs of the community Planning today for future generation’s housing needs Setting priorities with limited resources and great housing needs | <ul style="list-style-type: none"> Reviewing the transition from the 1937 Act Housing to NAHASDA and beyond. What does it mean to have capacity to manage programs and to develop “innovative” housing programs? Developing the most appropriate and effective relationship of Tribal Councils to their Tribal Designated Housing Entities. Developing financial literacy/homebuyer counseling programs from Tribal Council to tenant/homebuyer |
| ISSUES | <ul style="list-style-type: none"> Promote and enhance homeownership opportunities Learn more about 184 and Title VI Coordinate different federal programs | <ul style="list-style-type: none"> Promote housing and economic development Increase safe, affordable housing stock | <ul style="list-style-type: none"> Political and community action Improve coordination among tribal, village, local, regional, and other native entities Capacity building at local level Building and maintaining affordable housing Streamline access to and use of funding sources | <ul style="list-style-type: none"> Create true partnerships between tribes and TDHEs Create a regional housing organization Improve tribal consultation Improve the Indian Housing Plans (IHPs) |
| STRATEGIES | <ul style="list-style-type: none"> Provide home buyer education, develop home ownership model, identify housing needs Conduct workshops for all Alaska tribes and Native villages, TDHEs; develop models for using 184 and Title VI Develop roadmap of different programs/ resources | <ul style="list-style-type: none"> Enhance project planning and coordination; increase skills of community residents Create model project delivery processes | <ul style="list-style-type: none"> Reaffirm and expand tribal powers; resolve statutory and regulatory conflicts Conduct regularly scheduled meetings to achieve better partnership and contributor alignment Select right person with right skills for key roles Leverage funding Work with funding agencies to increase knowledge of funding process | <ul style="list-style-type: none"> Enhanced cooperation, coordination, information sharing, and capacity building Regional coordination Federal support of tribal sovereignty and self-governance Simplify the IHP and annual performance report format to be more useful for local organizations to use |
| ACTIONS | <ul style="list-style-type: none"> Review home buying education models and implement best approaches Implement financial literacy programs Develop models of successful homeownership/rent-to-own programs Conduct survey of housing needs, determine available resources; Board or Tribal Council reviews and acts to meet needs Protect housing investment through insurance vehicle such as AMERIND | <ul style="list-style-type: none"> Conduct planning and project specific coordination meetings; perform local needs assessment, market analysis, project specific feasibility analysis Determine best construction methods, assemble project management team, develop construction management procedures to bring in on time, on budget with good quality control Implement construction and closeout | <ul style="list-style-type: none"> Educate funding agencies about tribal and Alaska Native villages history, legal status and accomplishments Obtain community support and consensus by conducting meetings with tribal representatives and elders, municipal, school districts, and regional associations to discuss need for change Plan meetings in conjunction with community activities | <ul style="list-style-type: none"> Develop information sharing procedures, establish MOA between regional IHA and tribes in region, involve all tribes in 5-year planning activities, form statewide housing organization Establish regional system for information sharing Encourage HUD to follow its consultation policy, provide timely guidance, and provide drafts of guidance documents |

| Financing and Funding | Housing Development | Strategic Planning | Institutional Development |
|---|-------------------------------------|--|--|
| <ul style="list-style-type: none"> • Schedule workshops and HUD sponsored one-on-one technical assistance; identify successful models and approaches in Alaska and put on Alaska ONAP website • Identify resources & learn their rules, • Identify funding for housing infrastructure; work with Denali Commission | <p>procedures; evaluate project</p> | <ul style="list-style-type: none"> • Conduct needs assessment, identify resources, hire best candidates. • Coordinate project staffing and activities • Identify existing resources, funding gaps, funding options; implement mixed income/mixed use approach • Send staff to multiple trainings • Network with other housing entities about how they leverage their funds • Identify conflicts with regulations • Convince one agency to consolidate funding | <ul style="list-style-type: none"> • Establish task force of tribes and HUD to persuade HUD to accept the comprehensive plan as the IHP and to determine compliance with the NAHASDA portion. |

| Crosscutting Themes |
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| <ol style="list-style-type: none"> 1. Indian tribes and Alaska native villages face a unique set of circumstances in operating their housing and related programs. 2. Many tribes and Alaska native villages need to improve the planning activities of their housing and related programs. 3. Lack of coordinated approaches by federal agencies complicates operations of local housing and related programs and deters achievement of the goals and objectives of tribal housing needs. 4. Local capacity building is a key to improving the planning and operation of tribal housing and related programs and for economic development. |

| | Institutional Development | Strategic Planning | Financing and Funding | Housing Development and Management |
|------------|---|--|--|---|
| SCOPE | <ul style="list-style-type: none"> How to create governance and legal systems conducive to affordable housing. What is the most appropriate relationship of Tribal Councils to housing authorities/TDHEs? What is the role of Tribal courts in addressing housing management and tenant relationships? What are the best legal tools, agreements, and MOUs to facilitate affordable housing? | <ul style="list-style-type: none"> How to develop a unified strategy and road map, both within a specific tribe and across the Northern Plains tribes. How can housing support overall Tribal economic development? Housing and the nuts and bolts of community infrastructure (e.g. water, sewer, roads). How to plan today for future generations' housing needs. | <ul style="list-style-type: none"> Orchestrating the access to and leveraging of funding and financing. The race to capture funds vs. the imperative to build capacity to manage funds. Multiple approaches/products for rental and homeownership – what best fits different tribal settings. | <ul style="list-style-type: none"> What is the development cycle – how to expedite affordable housing development. What are the skill sets and systems for management – what works best? Education and financial literacy – from Tribal Council to tenant/homeowner. Who are the players and partners in housing management – dimensions of shared accountability. |
| ISSUES | <ul style="list-style-type: none"> Housing policy, planning and operation often ignores key stakeholders Tribal Council, Court, and TDHE/housing program are often at odds on enforcement of housing rules and regulations | <ul style="list-style-type: none"> Lack of housing infrastructure development Apply new technology to improve land use planning Lack of financial literacy Plan and procedures for coping with emergencies Missing or outdated rules and regulations | <ul style="list-style-type: none"> Tribes need census and other data for developing strategies and plans Tribes lack capital to meet their current housing and other needs Tribes' lack of knowledge and experience in finance prevents homeownership and economic development | <ul style="list-style-type: none"> Housing stock cannot meet current needs Need jobs to increase employment Lack of knowledge and experience in finances Condition of housing stock not well documented or maintained Incomplete regulatory basis for home construction, maintenance and rehab |
| STRATEGIES | <ul style="list-style-type: none"> Identify and collaborate with tribal institutions that affect housing Ensure that housing policies, planning, and operations are culturally compatible and appropriate Use external evaluator or dispute resolution agency to facilitate solutions | <ul style="list-style-type: none"> Lobby Congress to pass legislation authorizing and providing funding Implement GIS in land use planning Promote and improve financial literacy Develop and test emergency response plans Develop and update tribal codes and regulations Develop or improve tribal zoning ordinances and regulations | <ul style="list-style-type: none"> Identify housing, economic, environmental characteristics of tribal members Increase access to capital by addressing internal and external barriers Improve financial literacy of tribal members and officials | <ul style="list-style-type: none"> Promote economic development through housing development Provide financial planning, home buying education to tribal staff and members Improve management and quality control Develop ordinances and policies needed for housing construction, maintenance and rehab |
| ACTIONS | <ul style="list-style-type: none"> Determine roles tribal institutions and groups play or should play in housing Educate tribal institutions on NAHASDA Conduct local meetings of tribal institutions and groups Provide cross-training for staff of different programs Identify communication-collaboration barriers and problems Invite tribal courts to address housing case load and court procedures with Tribal Council Strategize with all stakeholders on how to identify and resolve issues | <ul style="list-style-type: none"> Conduct needs assessment Use GIS to document and facilitate project coordination Work with Congressional delegations and staff on budget and strategic planning Determine costs for candidate GIS systems; purchase hardware and software, entering into partnership agreements Collaborate with lenders to provide training materials and onsite training Adopt emergency code and procedures; develop plan to implement and conduct training Adopt or update building code; develop model building code; provide training Work with planning district and develop sample zoning ordinance with guidance documents | <ul style="list-style-type: none"> Use collected data to challenge Census data, updated needs assessment. Educate tribal member on importance of participating in next census Amend or remove regulatory barriers to capital; commit resources to increasing access to capital Increase use of intermediaries such as CDFIs Fund, develop and implement financial literacy training and program | <ul style="list-style-type: none"> Sustain force account (FA) Minimize costs and maximize benefits using FA and general contractors Use TERO ordinances to promote training of tribal members Provide financial training tailored for borrowers, tenants, potential home buyers and youth. Identify and adapt models and best practices Establish policies and procedures for home inspection, maintenance, property management Implement land use plan, zoning ordinance, building and infrastructure codes |

Crosscutting Themes

1. Tribes and TDHEs need better data to operate their programs.
2. A lack of knowledge and experience with finance hurts tribal housing programs.
3. Land use and zoning ordinances and building and commercial codes, regulations, and requirements can facilitate housing and economic development.
4. Increased coordination and collaboration across tribal programs can improve tribal housing and improve the quality of life on reservations.
5. Underdeveloped infrastructure is a barrier to housing and economic development on many reservations.

| | Improving Systems for Planning and Accountability | Institutional Issues | Leveraging and Investments | Dealing With Families |
|------------|---|---|--|---|
| SCOPE | <ul style="list-style-type: none"> How to revise IHPs and APRs to make them more effective tools for planning and evaluation? How to link housing planning to broader tribal strategic and economic development planning? How to format data collection and reporting so that it serves both federal and tribal needs? Who's responsible for setting the housing "agenda" and performance standards; who's accountable for what at the federal, tribal, and housing authority levels? | <ul style="list-style-type: none"> Most appropriate relationship of tribal councils to housing authorities/TDHEs? Most effective system and skill sets for managing financial operations; how to resolve differences in tribal vs. housing accounting systems? How to best manage procurement What are the most effective means for GAAP compliance? What is the role of law enforcement and state vs. tribal courts in addressing housing management and tenant relationships? How to clarify and resolve jurisdictional questions in housing development and management; what tribal codes and regulatory structures work best? | <ul style="list-style-type: none"> What are the best techniques for leveraging funding? How to invest funds to build assets? How can tribes take advantage of investment opportunities for affordable housing? What are the steps to take advantage of and expedite Section 184 and Title VI loan guarantees? How to extend money to develop housing with other funds? How to use low-income tax credits and down payment assistance programs? | <ul style="list-style-type: none"> What are the most effective home loan and counseling programs? How to overcome predatory lending and institutional barriers? How to assist families to secure homeownership; making the transition from '37 Act to NAHASDA and beyond? What are the most effective means to increase tribal member financial literacy and credit worthiness? |
| ISSUES | <ul style="list-style-type: none"> Need reliable, valid and timely information for planning (IHP), program management and accountability (APR) Tribes and TDHEs need to improve access to and use of performance measure data Better coordination is needed between the IHP and APR processes | <ul style="list-style-type: none"> Need an educational process for all tribal entities to address housing program operations, needs and resources; jurisdictional issues; financial issues; tribal vs. housing policy conflicts; and tribe vs. IHA conflicts | <ul style="list-style-type: none"> Simplify and expand the tax credit programs available to tribes Amend regulations for 184 loans to enable tribes to get more loans Lack of capacity for small tribes Tribes need to get better returns on investments | <ul style="list-style-type: none"> Housing related counseling and education Helping tribal members avoid predatory lending |
| STRATEGIES | <ul style="list-style-type: none"> Collect data on needs assessment; access and use Census data Revise IHP and APR forms HUD should update software to link IHP and APR forms Combine all open IHPs and submit them on a one-year plan HUD should post feedback on APR reports on <i>CodeTalk</i> to create a two-way flow of information | <ul style="list-style-type: none"> Create "we" attitude HUD to develop list of experts and materials to post on <i>CodeTalk</i> HUD to post feedback on APR reports on <i>CodeTalk</i> Develop how-to manual, mentoring program and mediation program | <ul style="list-style-type: none"> Get IRS to view tribes as equivalent to 501(c)3 or (c)4; get states to permit set-asides for Indian Country projects Develop mentoring and education program Outsource the application process Make NAHASDA rental assistance equivalent to Section 8 for tax credit purposes Raise cumulative loans value to 105% Modify regs to permit subordinated second mortgage; develop automated underwriting Develop partnership and resource directory; pool resources | <ul style="list-style-type: none"> Provide housing related counseling and education that meets the needs of home buyers, is tailored to different age groups, and enables tribal members to avoid predatory lending |
| ACTIONS | <ul style="list-style-type: none"> Develop task force to plan needs assessment Provide or obtain Census Bureau training Submit recommended changes to Southern Plain ONAP with copy to Mr. Liu and Mr. Boyd | <ul style="list-style-type: none"> Task force to develop criteria and selection process for task force members; send letter to all tribes/TDHEs/IHAS requesting nominations Implement task force recommendations Develop "how-to" manuals | <ul style="list-style-type: none"> Get HUD Secretary to advocate tax code changes; work with Oklahoma Housing Finance Agency to create tribal set-asides Create regs that recognize NAHASDA rental assistance Monitor changes to the 184 program Develop contract and research outreach to all tribes and IHAS | <ul style="list-style-type: none"> Develop training that includes interest, credit, loans, savings, general financial literacy Develop a resource manual that provides home buyer education and counseling, training services or referrals Develop materials and tools to educate tribal members about predatory lending |

| Improving Systems for Planning and Accountability | Institutional Issues | Leveraging and Investments | Dealing With Families |
|---|----------------------|--|-----------------------|
| | | <ul style="list-style-type: none"> • HUD issues program guidance re: the use of NAHASDA with other Fair Housing dollars • NAIHC training to include local experts • SPIHA and HUD actively promote tribal partnerships • Obtain guidance from HUD on better returns on investments | |

| Crosscutting Themes |
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| <ul style="list-style-type: none"> • The special circumstances and needs of tribes are often unrecognized and/or unmet by many housing-related programs, policies, and procedures. • A wide range of training is needed by different groups of stakeholders in tribal housing. • Tribes are challenged to establish and maintain their sovereignty in a variety of housing-related domains. • There is a need to improve housing-related data collection, analysis, and reporting. |

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| Southwest Regional Summit | SUMMARY OF SUMMIT BREAKOUT DISCUSSIONS | August 18-19, 2004, Reno, Nevada |
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| | Building Institutional Capacity | Financing and Funding Model | The Housing Development Pipeline | Building Housing Capacity |
|-------------------|---|--|--|---|
| SCOPE | <ul style="list-style-type: none"> Tribal policy decisions, including legal infrastructure, management systems, housing program structure and policies; economic development role; federal policies and regulations. | <ul style="list-style-type: none"> Title VI, Section 184, modernization lending, getting lending on the reservation, accessing multiple funding sources. | <ul style="list-style-type: none"> Infrastructure planning and development, environmental reviews, contractor bidding and administration, project management, links to economic development. | <ul style="list-style-type: none"> Homeowner education, financial literacy and credit counseling, collections, admissions and occupancy, maintenance. |
| ISSUES | <ul style="list-style-type: none"> Organizational structure of tribal housing programs What is “right” housing authority/entity-- IHA vs. TDHE vs Housing Program Improve communication, coordination and participation among tribal leadership, program staff & partners Improve program efficiency and effectiveness | <ul style="list-style-type: none"> Overcoming credit problems in qualifying for mortgage financing Developing and maintaining affordable housing Develop creative financing options for lower income families Delays in processing TSRs Coordinating and simplifying complex rules and regulations among participating agencies | <p>(Note: These are priorities from 28 issues)</p> <ul style="list-style-type: none"> Quality housing inspections Tribe having the internal capacity to become owner/builder | <p>(Note: These are priorities from 19 issues)</p> <ul style="list-style-type: none"> Improve housing maintenance Improve collection and eviction policies and procedures Social problems adversely affecting housing Homeowner education Outdated operating policies and procedures |
| STRATEGIES | <ul style="list-style-type: none"> Accumulate and create model from other housing authorities; implement improved organizational structure Clarify organizational structure for tribe Develop and implement an MOU clearly defining responsibilities of tribal leadership, program staff & partners Improve buy-in and support of organizational structure by housing staff E-communication between the two parties Qualifications and staggered terms for Review and revise resource development and allocation | <ul style="list-style-type: none"> Educate stakeholders in preventing and solving credit problems Repair bad credit Access various programs & opportunities; leverage IHBG allocation Know and assess existing funding sources Identify and eliminate barriers and conflicts within existing funding agencies Increase tribal economic development Reduce delays in BIA’s processing of TSRs Coordinate and simplify complex rules and regulations across agencies | <ul style="list-style-type: none"> Secure commitment from tribe and housing leadership that there is a cost necessary for quality housing inspections for all major construction and rehabilitation projects Adopt and use construction standards and codes for tribal inspections Develop specifications and/or plans and cost estimates for every construction project, as well as payment process Use a variety of tools to identify housing construction contractors Develop a decision support system to guide decision on method of construction Consolidate all environmental review requirements from different federal agencies into one review; expedite the review process Enhance T/TA available to housing program staff, managers, and Tribal Council | <ul style="list-style-type: none"> Eliminate health and safety concerns in housing All tenants should have working understanding of maintenance responsibilities and fulfill those duties Reduce number of TARs Provide positive reinforcement (remember the negatives but don’t allow them to control our path) Increase active community involvement Establish comprehensive & ongoing system of homeowner education Review and revise policies for NAHASDA compliance Establish comprehensive operating policies |

| Building Institutional Capacity | Financing and Funding Model | The Housing Development Pipeline | Building Housing Capacity |
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| <ul style="list-style-type: none"> ● Research links to NCAI and NAIHC; identify success & case studies ● Share policies & information using the Internet, email and list servers ● Arrange models & approaches from basic to complex; relate policies and ordinances to organization type ● Improve communication between tribal leadership & board of commissioners, or housing organization ● Conduct training, retreats and semi-annual planning meetings ● Tribal Councils & communities determine best organizational structure to meet tribe’s needs and circumstances ● Conduct training, educating everybody from the top down ● Improve spending process to limit loss; revisit issue of unused funds remaining in local areas rather than returned to regions ● Implement consistent process in applying for funds ● Create regional study group to share experiences in achieving funding | <ul style="list-style-type: none"> ● Conduct training in: How to determine credit requirements, pre-purchase process, purchase process, homeownership maintenance, post closing activities, and delinquency prevention. ● Run credit report (must be tri-merge credit report from the three different bureaus) ● Strengthen credit report (address dispute in writing) ● Maintain efficient operations and management oversight ● Cost effective home construction (local sustainable development – use local materials and other resources) ● Establish tribal lease purchase agreement with lower interest rates than current lender markets ● Use low-income tax credits (IRS) ● Seek education & knowledge of existing programs ● Increase revenue stream ● Form an active partnership with the BIA, tribe/TDHE ● Determine viability of tribe/TDHE assuming responsibility for TSR; refine TSR process with BIA ● Identify federal agencies and streamline Indian program requirements | <ul style="list-style-type: none"> ● Hire a part-time, certified inspector who is employed elsewhere (check HUD website for HUD certified inspectors). ● Hire/train tribal members to become certified inspectors expert on ICBO codes ● Leadership needs to learn about inspections and construction ● Hire licensed contractors who are committed to doing quality work. Remove those who aren’t ● Clearly define inspector’s responsibility beforehand; identify single point of contact for inspector to answer to ● Provide clear project plans regardless of size of project ● Undertake construction projects only after quality inspection is budgeted & planned ● Use Internet to identify contractors who work in Indian Country ● Create website for listing of complaints/comments about contractors ● Contact county builders’ exchange to check up on contractor license status and complaints | <ul style="list-style-type: none"> ● Prioritize and reduce work order processing time ● Develop and implement 1-, 3-, and 5-year maintenance housing plans ● Develop incentives for active participation; provide needed training and education ● Establish clear policies and procedures dealing with maintenance issues for staff, homeowners, renters ● Conduct annual recertification to verify all participant information ● Establish clear policies pertaining to collections, terminations, and evictions that are easily understood and followed ● Provide community involvement in crime prevention through community assessment, development of a multi-faceted plan to address community needs and implementation of a silent witness review ● Education, including identifying education needs, developing curriculum/trainers/support, implementing education policy and quantifying results ● Establish operating policies covering a broad range of management topics as well as roles, duties, communications, training; conduct community, Council, and other department consultations prior to policy adoption and monitoring |

| Crosscutting Themes and Selected Participant Quotes |
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| <ol style="list-style-type: none"> 1. Education, training, and technical assistance are needed by different groups of stakeholders in tribal housing. 2. Construction of affordable housing continues to be a critical need in Indian Country. 3. The efficiency and effectiveness of tribal housing programs can be improved. 4. The quality of existing housing, the attractiveness of communities, and the quality of life in reservation communities can be improved by better addressing social problems. |