

# Proceedings of the Alaska Regional Summit

## Catching the Dream "Expanding Options for Affordable Housing: Local Issues, Local Solutions"

Anchorage, Alaska  
May 11 - 12, 2004



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

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Office of Native American Programs  
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## **Disclaimer**

The contents of this document represent the recorded results of the Alaska Regional Summit based on transcripts produced by a court reporter, summaries developed by the four Breakout Teams, and photographs taken at the Summit. 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.

## Alaska Regional Summit Overview

This was the third of six Regional Summits scheduled for the spring and summer of 2004. The results of the six Regional Summits will be used to guide planning for the HUD National Summit to be held in 2005.

**Organization.** The Summit meetings are 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. The six Regional Summits were designed to provide settings that facilitate the articulation, discussion, and recording of this wisdom.

**Representation.** During the Alaska Summit there were 123 participants; of which, 41% were from tribal housing organizations, 18% were tribal leaders and other tribal officials, 15% from federal agencies, and 24% from private and not-for-profit sector.

**Tracks and Topics.** Working with the tribes and Alaska Native Villages, four interrelated tracks were identified to be addressed at the Summit: 1) Strategic Planning, 2) Institutional Development, 3) Financing and Funding, and 4) Housing development. Summit participants selected one of four topics/tracks and, working in breakout teams in sequence, a) identified, discussed, and prioritized problems and barriers to the success of housing programs in their region, b) developed strategies to overcome the problems and barriers identified, and c) developed action plans and schedules to implement the strategies. Facilitators worked with each breakout team to promote the active involvement of each participant, and support staff recorded on flip charts the key points made by the participants.

Participants from each of the four breakout teams reported their work at plenary sessions of the Summit, and a court reporter recorded these presentations. This document summarizes the work of each breakout team, identifies cross-track themes, and presents other pertinent information (e.g., copy of the agenda, glossary, and names of participants). It has been disseminated to all Alaska Summit participants. This document is posted on *CodeTalk* ([www.codetalk.fed.us](http://www.codetalk.fed.us)).

**Other Events and Activities.** On the first day of the session, Mr. Dan Fauske, Executive Director of the Alaska Housing Finance Corporation, provided a luncheon message on the solvable problems for gaining success in housing and finance in both the urban and rural settings of Alaska.

**Crosscutting Themes.** The body of this document describes needs, barriers, strategies to overcome the barriers, and action plans to implement the strategies developed by the Summit participants. This section describes a set of five interrelated themes that cut across the four Summit tracks and were echoed in different ways in each track.

- 1. Indian tribes and Alaska Native Villages face a unique set of circumstances in operating their housing and related programs.** Some, but not all, of these circumstances are shared by Indian tribes in “the lower 48;” however, often to a lesser degree. For example, many

tribes and Alaska Native Villages have small populations and are in locations remote from urban centers and transportation resources. While there are many small tribes in the “lower 48” and most are remote from urban centers, almost all can be accessed by road. In contrast, except in the winter many remote Alaska Native Villages and tribes in Alaska are accessible only by bush plane. In the winter, the tundra freezes, and such villages can be accessed by some motor vehicles despite the lack of roads. Hence, remote locations and a severe winter climate combine to affect housing in many places in Alaska. For example, special designs are required for construction on permafrost. Severe cold can slow or halt some housing construction, and access to housing infrastructure such as electricity, potable water, and wastewater treatment can be difficult. Such factors often dramatically increase the costs of goods and services in Alaska. These high costs affect the operation of housing and other programs for many tribes and Alaska Native Villages.

Because of the Alaska Native Claims Settlement Act (ANCSA), other legislation, court decisions, and historical factors, federal rules and regulations for tribes and Alaska Native Villages are sometimes different from those for other Indian tribes. Summit participants said that differences in rules and regulations across federal agencies complicated access to some federal programs. In addition, some tribes and Alaska Native Villages have parallel or affiliated political entities such as municipal or borough governments, Alaska Native Regional Corporations and their non-profit counterparts. Summit participants said that staffing and coordinating the activities of related but independent political entities create special problems for housing and other programs.

2. **Many tribes and Alaska Native villages need to improve the planning activities of their housing and related programs.** Good planning was seen as 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 human resources needed to plan and operate housing programs, instituting proper personnel procedures, and implementing 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 persons promoted. 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 the needs assessment and on the resources available, and by regular review of the plans, making updates as the circumstances of the community change.
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.** Funds, technical assistance and other resources vital to tribal and Alaska Native village housing programs are provided by several federal agencies such as HUD, the Indian Health Service (IHS), and the Department of Agriculture (USDA). Summit participants said that different federal programs are rarely coordinated. Each Department tends to have independent program goals, objectives, regulations, and reporting requirements. Consequently, it is difficult for tribes and Alaska Native Villages to integrate different federally funded programs with the needs, objectives, and processes determined by the tribe.

Some participants advocated that they work with HUD and other federal departments to improve the coordination of their programs, and that the announcement of housing-related programs come from a single source.

- 4. Local capacity building is a key to improving the planning and operation of tribal housing and related programs and for economic development.** Summit participants said that the local communities have many talented and committed persons, but few have experience in managing federally programs or federal procurement rules, regulations, and procedures. Local capacity building should be furthered through the provision of more localized training and technical assistance. Many participants said that local resources, especially those of small tribes and Alaska Native Villages, could be augmented through joint, coordinated efforts. In some situations, groups of tribes/Native villages can work together. In other situations, tribes/Native villages can work as part of or in conjunction with Regional Native Associations and Corporations. Such collaboration can bring economies of scale and other advantages; however, it also brings special challenges for management, coordination, and the maintenance of tribal sovereignty and self-governance.



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## Participant Comments and Observations

The interactive, hands-on nature of this Summit encouraged participants to express their ideas, reactions, and concerns. A court reporter captured verbatim accounts of these expressions.

*“We all very strongly believe that homeownership is one of the highest priorities that any of us have as housing authorities or housing providers.”* Ed Phillips, Tlingit-Haida Regional Housing Authority (Funding and Financing Group)

*“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.”* Craig Moore, Construction and Maintenance Manager for Tlingit-Haida Regional Housing Authority (Housing Development Group)

*“We need staff stability here. With our capacity building many of our smaller funded programs don’t have the money to keep on some of the great people around.”* Melissa Charmley, Native Village of Eklutna Housing program (Institutional Development Group)

*“The BIA HIP program says every Indian person is entitled to a house and they provide \$100,000 for the interior of Alaska; not every Indian person gets a house.”* David DeLong, Artic Village and Venetie Housing (Strategic Planning Group)

*“There are differences between the tribes and TDHEs and the need for coordination and cooperation is most important.”* Bruce Kovarik, National American Indian Housing Council (Institutional Capacity Group)

*“In looking at the issue of homeowner development and creating greater opportunities we felt a key or critical component of that was homebuyer education.”* James Sceeles, Tagiugmiullu Nunamiullu Housing Authority (Finance and Funding Group)

*“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





# Introduction

This document summarizes the proceedings of the Alaska Regional Summit conducted in Anchorage, on May 11 - 12, 2004. It describes the goals of the ONAP Regional Summits, the Regional Summit process, the results achieved and a list of the Summit participants.

## A. Goals of the ONAP Regional Summits

In 2004, ONAP is conducting interactive Regional Summits in each of its six regions (Alaska, Eastern/Woodlands, Northern Plains, Northwest, Southern Plains, and Southwest) to facilitate:

- **Assessment**—Identify and prioritize problems associated with and barriers to the development of safe, affordable housing, promotion of home ownership, and the use of housing to leverage economic development in the region.
- **Strategy/Vision**—Identify and develop strategies to overcome the prioritized barriers and problems and implement best practices and model approaches.
- **Action**—Develop action plans that include specific steps and timetables required to implement the strategies specified, best practices, and model approaches identified.

After each of the Regional Summits, a summary of the activities and achievements will be distributed to each of the participants with the goal of continuing the participatory spirit of the Summit and maintaining the momentum to implement the action plans developed during the breakout sessions. This document will serve as a reference to the participants, individuals, tribes, and groups in other ONAP regions, and other stakeholders in Indian housing and development. In addition, the activities and achievements of each Regional Summit will form the basis for the plans and preparations for ONAP's National Housing Summit to be convened in 2005. Attachment 4 contains a schedule of the six Regional Summits.

## B. The Regional Summit Process

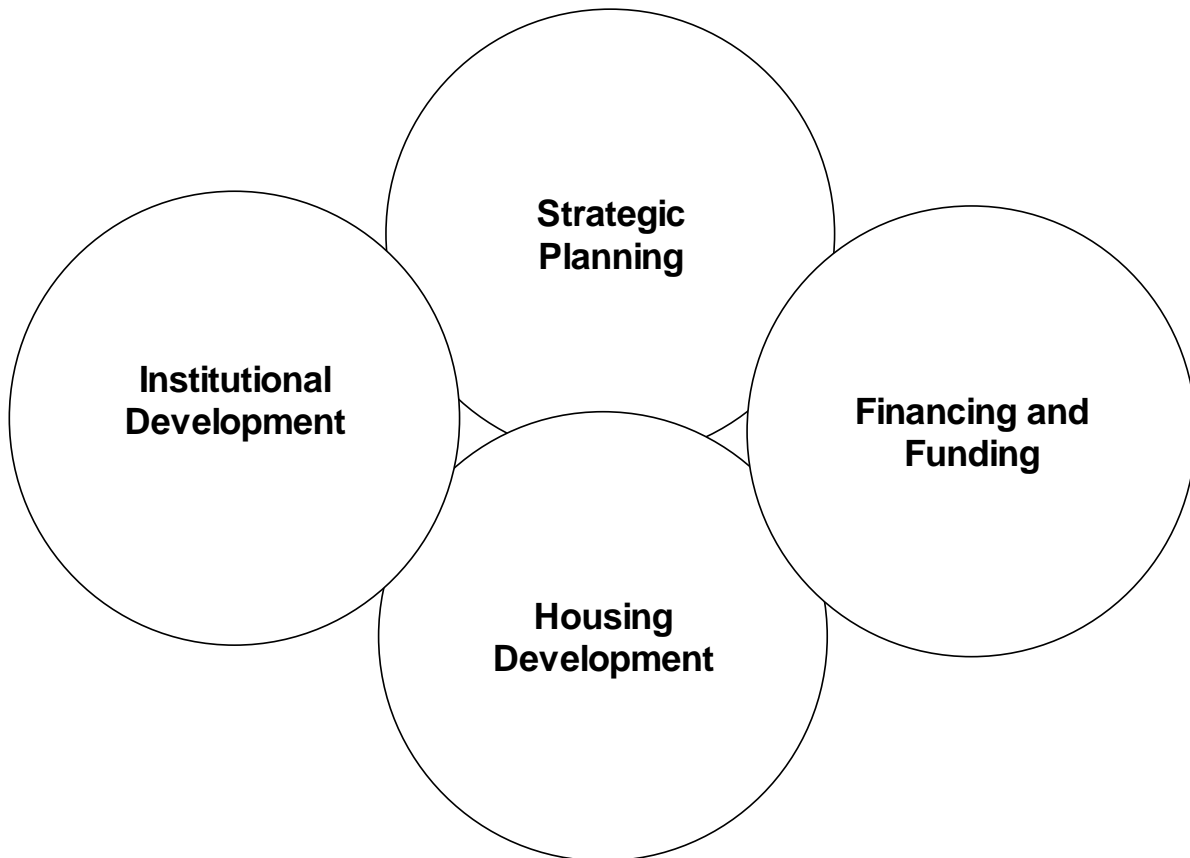
A critical part of each Regional Summit is the division of labor and responsibility for the Summit content and activities. HUD is responsible for much of the logistics, structure, and support of the Summits. However, the primary breakout tracks reflect input from the tribes and Alaska Native Villages, tribal housing programs, and Tribally Designated Housing Entities (TDHEs) in each ONAP region. Working as a team, representatives from the tribes and Alaska Native Villages, TDHEs, ONAP:

- Suggested the conference site.
- Identified facilitators for the Breakout Teams.
- Prioritized the problems and the barriers they encounter in developing safe, affordable housing, home ownership, and leveraging housing to promote economic development.
- Developed strategies to minimize or overcome the barriers and problems identified.

- Developed action plans with specific steps and timetables to implement the strategies developed.
- Evaluated the Summit, suggesting ways the process could be improved.

This collaboration promoted strategies and actions that drew on the experiences, expertise, and wisdom of tribal leaders, program staff, and tribal members in expanding options for safe, affordable housing in Indian Country. Working with the tribes and Alaska Native Villages, ONAP identified four interrelated themes to be addressed at the Summit (see Figure 1).

**Figure 1. Four Summit Tracks**



During the initial plenary session, the Summit goals, objectives, procedures, and agenda were discussed, and participants then proceeded to one of the four Breakout Teams in separate rooms to begin the first task — identifying and prioritizing the barriers and problems (see the Summit Agenda in Attachment 1. After working on this task and following a lunch break, volunteers from each Breakout Team presented the Team’s achievements/results at the Summit’s second plenary session. These presentations were designed to allow all Summit participants to share and learn about the progress and achievements of each of the four Breakout Teams. The Breakout Teams then reconvened and spent the remainder of the first day developing strategies to minimize or overcome the problems and barriers identified in the first session.

On the second day of the Alaska Summit, at a plenary session, volunteers from each Breakout Team presented the strategies developed by their team, again allowing all Summit participants

to learn about the progress made by each Team. After these presentations, the Breakout Team reconvened to develop action plans and schedules designed to implement the strategies developed on the previous day. In the afternoon, the participants met at a plenary session with different Team members presenting the action plans and schedules.

These presentations were followed by another open forum during which participants were encouraged to present questions, comments, and recommendations, which they deemed to be important but were not adequately addressed during the Summit. Finally, the crosscutting themes and next steps were discussed. These next steps include:

- Preparation and distribution of this document to all Summit participants for use as a reference for the ideas, strategies, action plans developed.
- Placement of this document on the *CodeTalk* website for use by the Summit participants and other stakeholders in Indian Housing. In particular, it is hoped that each ONAP region will benefit from examination and consideration of the summaries of other Regional Summits.
- Planning and convening of other ONAP Regional Summits as well as a National Summit to take place in 2005.

### **C. Summary of Breakout Tracks**

Each Breakout Team began by identifying and prioritizing critical needs and issues pertaining to its track. After identifying the needs and issues, each team identified barriers to meeting the needs and problems associated with the issues identified. In subsequent sessions, each Breakout Team developed strategies and action plans to meet the needs and overcome the barriers identified.

## Financing and Funding Track

### A. Financing and Funding Needs and Issues

The Financing and Funding Team identified two critical housing needs and issues, presented below, and starting with the highest priority:

1. **Tribes, Alaska Native Villages, and TDHEs must identify housing needs and perform market studies.** The needs assessments and plans developed to address the needs identified should address realistic and sustainable goals, describe and analyze available community resources, and establish a budget. The resulting report should present sound recommendations.



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2. **Tribal housing programs need to promote and develop homeownership by reviewing existing homeowner education models and designing a model to fits the community's circumstances and needs.** The homeowner education program should include a financial literacy component designed to help tenants become successful homeowners. Development and implementation of homeowner education models and programs should include a set time frame but recognize that this activity is a continual process.

### B. Financing and Funding Barriers/Problems

The Breakout Team identified five critical barriers and problems pertaining to financing and funding:

1. Poor program coordination and communication. Most tribes, Native villages, and TDHEs need a roadmap of programs and resources for housing. Many lack a comprehensive understanding of the rules, regulations, and timeframes of each funding agency. This lack of coordination and communication is a barrier to full use of available funding opportunities.
2. Scattered sources of information make it difficult to learn about funding opportunities in a timely fashion. Tribes, Alaska Native Villages, and TDHEs need a single source for funding information. ONAP should develop a CD that identifies potential federal funding partners and sources (e.g., USDA) that explains the programs, their requirements, and regulations associated with each funding opportunity.
3. The cost of developing required infrastructure for housing (e.g., water and sewer treatment) exceeds available resources, deterring home construction.

4. Underdeveloped local economies with few employment opportunities severely limit housing construction and to home ownership.
5. Difficulty of gaining cooperation agreements with boroughs slows, and can prevent, the construction and maintenance of housing stock.

### C. Financing and Funding Strategies and Actions

The following table presents the three strategies developed by the Financing and Funding Team to address the needs and barriers they identified.

<b>Financing and Funding Track</b>					
Need/Issue	Vision/ Strategy	Action	Responsibility /Partners	Timeframe	Results
Promote & enhance home-ownership opportunities	Provide homebuyer education  Develop home ownership model  Identify housing needs	Review existing homebuyer education models and implement best approaches, Implement financial literacy programs, Develop models of successful homeownership/ rental to own programs, Conduct survey of community housing needs, & determine available resources; Board or Tribal Council reviews & acts to meet the needs, Protect the housing investment through an insurance vehicle such as AMERIND.	Tribe/TDHE, AHFC, ONHP, AAHA	Summer 2005	Plan to implement homeownership counseling program  Needs assessment available on Internet  Recommendation & proposal budget Resolution or agreement
Learn more about 184 & Title VI	Conduct Alaska workshops for all Alaska tribes, Alaska Native Villages, & TDHEs. Develop models for using these programs	Schedule AK workshops, Obtain HUD-sponsored, one-on-one technical assistance, Identify successful models & approaches in AK Put on AK ONAP website	ONAP and Lenders	Spring 2005	Onsite visits  Continuing dialogue  Progress Report
Coordination of different federal programs	Develop roadmap of different programs-resources	Identify resources & their rules and know them, Identify funding for housing infrastructure & roads, Work with Denali Commission	Tribes, TDHEs, ONAP, Denali Commission, AHFC, AAHA	Spring 2005	CD, Denali website, AAHA website

## Housing Development Track

### A. Housing Development Needs and Issues

The Housing Development Team identified two critical housing needs and issues, presented below, starting with the highest priority:

1. Housing project planning and coordination must be improved;
2. Develop housing appropriate for the community that is affordable, durable, safe, culturally relevant, and sustainable. This can be accomplished by conducting:



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- Planning and coordination meetings in the communities involving the recipient/grantee, the city, the tribe(s), Native villages, and the schools;
- Local needs assessments involving the tribe, schools, utility providers, and landowners;
- Market analysis that includes affordability and cost;
- Project feasibility analysis and project specific coordination.

### B. Housing Development Barriers/Problems

The Breakout Team identified three critical barriers and problems pertaining to housing development:

1. Incomplete and/or out-of-date plans and poor coordination prevent some tribes, Native villages, and TDHEs from accessing available funds and from developing housing that meets the community's current needs.
2. Failure to include other political entities (e.g., municipal government), and other stakeholders (e.g., schools, utility providers) in developing housing plans can delay or arrest housing construction.
3. Incomplete feasibility analysis and poor project management can result in construction delays and inefficiencies that result in increased project costs.

### C. Housing Development Strategies and Actions

The following table presents the two strategies developed by the Housing Development Team to address the needs and barriers they identified.

<b>Need/Issue</b>	<b>Vision/Strategy</b>	<b>Action</b>	<b>Responsibility /Partners</b>	<b>Timeframe</b>	<b>Results</b>
Promote Housing and Economic Development	Enhance project planning and coordination  Increase skills of community residents	Conduct planning coordination meetings, perform local needs assessment, market analysis, & project specific feasibility analysis, conduct project specific coordination meetings	Recipient, city, tribe, school, utility providers, landowners Village corporation. T.A. providers, funding agencies	1-6 months	Assigned tasks; Increase in number of affordable homes;  MOUs
Increase safe, affordable housing stock	Create model project delivery processes	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; evaluate project	Recipient, local government, suppliers/vendors, contractors, architects & engineers	1-18 months	Decrease in homelessness and overcrowding

## Strategic Planning Track

### A. Strategic Planning Needs and Issues

The Strategic Planning team identified five critical housing needs and issues presented below, starting with the highest priority:

**1. Political and community action.** In part, because of their special legal-political status, Alaska tribes and Native Villages should:

- Engage in political and community action to obtain support for enforcement and expansion of their statutory authority over their housing and other matters,
- Resolve statutory and regulatory conflicts,
- Obtain additional funding necessitated by their special circumstances, and
- Encourage the federal and state governments to streamline the funding processes.



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- 2. Improve coordination among Native political and legal entities.** Because of their sometimes-overlapping jurisdictions, relatively small populations, and often-remote locations, Alaska Native Villages, tribes, municipal governments, regional Native associations and corporations, and other entities need to coordinate their plans and activities. Such coordination requires regular communication.
- 3. Enhance capacity building at the local level.** Ongoing efforts are needed for capacity building at the local level. Tribes and Alaska Native Villages must continue to develop and enhance the capabilities of their human resources so that there are sufficient numbers of individuals prepared to administer and perform the duties and activities required to build and maintain housing and associated infrastructure, develop the local economy, and operate tribal/village programs.
- 4. Design, build, and maintain sustainable housing stock.** Alaska tribes and Alaska Native Villages need to design and develop sustainable housing inventories and associated infrastructure that can be operated and maintained within current and projected revenue collections. To achieve this goal, the tribes and Alaska Native Villages need to identify and leverage funds from a variety of sources and to develop mixed-use housing for mixed income residents.
- 5. Improve identification and use of available funding.** Tribes and Alaska Native Villages need to improve the identification and use of funds available for planning, constructing, and



maintaining housing and housing infrastructure and for economic development. To achieve this, tribes and Alaska Native Villages need to work with federal agencies and departments to:

- Streamline all aspects of the funding process (e.g., application processes, eligibility requirements and determination, program management and reporting),
- Improve communication among federal agencies, tribes and Alaska Native Villages,
- Resolve statutory and regulatory conflicts affecting Alaska tribes and Alaska Native Villages,
- Develop economies of scale in responding to funding opportunities by forming or applying as coalitions, partnerships, and consortia.

## **B. Strategic Planning Barriers/Problems**

The Breakout Team identified four critical barriers and problems pertaining to strategic planning:

- Statutory, regulatory, and funding factors and requirements force Alaska Native Villages, even those with small populations, to participate in multiple forms of government (e.g., tribe/village, municipal, regional). These multiple governmental entities consume precious human and other resources and complicate the operation of housing and other programs serving the villages.
- The federal government provides funds for some housing infrastructure such as treatment of drinking water and wastewater; however, the federal government does not provide funds for the maintenance and operation of these systems and many small tribes and Alaska Native Villages cannot afford to maintain and operate the systems.
- Some tribes and Alaska Native Villages (especially ones with small populations in remote locations) lack the human resources required to identify, respond to, and operate complex, uncoordinated grants, contracts, and other funding opportunities issued by different federal departments and agencies, each with its own eligibility criteria, rules, regulations, and reporting requirements.
- Many tribes and Alaska Native Villages with small populations lack the economy of scale needed to operate federally funded programs in a cost-efficient fashion. This problem is compounded by the additional costs associated with operating programs in Alaska where supplies and services are often far more expensive than “in the lower 48 states.” Many federal programs, including NAHASDA, do not take into account in their funding allocations the special costs in Alaska. Consequently, many Alaska tribes and Alaska Native Villages do not receive sufficient funding to meet their needs and goals.

### C. Strategic Planning Strategies and Actions

The following table presents the five strategies to address the needs and barriers identified by the Strategic Planning Team.

Strategic Planning Track					
Need/Issue	Strategy	Action	Responsibility/ Partners	Time frame	Results
Political and community action	Reaffirm and expand tribal powers.  Resolve statutory & regulatory conflicts	Educate funding agencies about tribal-Alaska Native village history, legal status, and accomplishments.  Obtain community support and consensus by conducting and coordinating multi-organizational meetings--tribal, municipal, school districts, and regional associations. Discussions to include: elders and representatives of tribal governments, education of council members, statutory & regulatory conflicts, and need for change	Tribes, Alaska Native Villages, regional nonprofit corporations, municipal/local governments, State, HUD	1 Year	Increased community support/cooperation. Empower action groups responsible for implementing the strategies. Development of alternative solutions & approaches endorsed by all Native stakeholders. Statutory & regulatory changes
Improve coordination among tribal, village, local, regional, and other native entities	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	Housing Entity Staff	1.5 years	Better coordination/ outcome, broader participation
Capacity building at local level	Select right person with right skills for key roles	Conduct needs assessment including jobs inventory with jobs descriptions; identify resources, and advertise positions, and select best candidates. Provide staff training and orientation as needed. Coordinate project staffing and activities by 1) contacting all local government agencies, 2) meeting before deadlines, 3) determining all project and job requirements, 4) prioritizing funding/grants that will most benefit community, 5) meeting all requirements before deadlines	Tribal Council, Tribal Council Staff	2 months 1 year	Employ well qualified managers  Increased grant awards, recognition of accomplishments, have a single lead agency, achieve more goals, & speak with one voice
Building & maintaining affordable housing	Leverage Funding	Identify existing resources, funding gaps, & funding options (capital/operating). Implement mixed income/mix use approach.	Housing Staff, Tribal Council or Board of Commissioners?	1 to 2 years	Sustainable affordable housing, Plan set

**Strategic Planning Track**

Need/Issue	Strategy	Action	Responsibility/ Partners	Time frame	Results
		Shop contributors: availability (including site development), specify requirements, & adjust scope/timing to fit			
Streamline access to and use of funding sources	Work with funding agencies & increase knowledge of funding processes	Send staff to multiple trainings  Network with other Housing Entities about how they leverage their funds  Identify the conflicts with regulations  Convince one agency to lead/consolidate funding	Housing Entity Director, Housing Director and staff	1 year	Increased expertise in all aspects of funding & streamlined funding procedures

## Institutional Development Track

### A. Institutional Development Needs and Issues

The Institutional Development Team identified four critical housing needs and issues, presented below, and starting with the highest priority:

1. Need to improve cooperation and cooperation between the tribes and TDHEs.
2. HUD must provide more timely guidance on program implementation. Reissue the ONAP guidance on affordable housing activities and update it with current information on activities across the country. This document should be submitted in draft form so that all stakeholders can provide feedback and comments.



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3. Community needs should drive planning and should guide the entire process. The housing plan must be periodically updated and kept current. Program evaluation should provide practical feedback to program administrators and staff. The updated housing plan should serve as a guide for the future for the community rather than serve as a “museum piece.” The local government entity must take ownership of the plan and be responsible for its implementation.
4. Suggested Revisions to NAHASDA
  - Change the 20 percent cap on planning and administration costs. Because this is applied uniformly to all tribes, the cap adversely affects smaller tribes.
  - Revise the definition of “overcrowded” and “homelessness”—current definitions not appropriate for all tribes/Native villages.
  - Revise the 30 percent of income rule to help ensure project feasibility.
  - Revise the funding formula to consider the need of NAHASDA assisted housing stock.
  - Simplify the definition of “program income.”
  - Expand a list of affordable housing activities under Section 202 to decrease the number of activities that need model activity approval.
  - Change the requirement for the expenditure of funds within 2 years. This is very difficult for smaller housing authorities.

- Address the barriers to mixed funding of projects with IHBG funds.
- Make the insurance requirements realistic for minor improvements exceeding \$5,000.
- Establish and enforce minimal standards for capacity and performance of recipients.
- Strengthen support for consortiums to allow them to take advantage of economies of scale.
- Include language regarding federal impact aid for schools.
- Review the restrictions to assisting over income elders.

## B. Institutional Development Barriers/Problems

The Breakout Team identified four critical barriers and problems pertaining to institutional development:

1. Lack of communication and coordination among the various federal and state agencies and tribes;
2. Lack of uniformity in terms of planning requirements among different agencies;
3. Current Indian Housing Plan (IHP) does not promote comprehensive planning. It is a stand-alone document; and
4. Lack of information provided by HUD—HUD should report, annually, how much funding was received by Alaska, the loans approved, the number of housing units constructed, and the results/outcomes of the funding. This reporting could be performed at the regional office level.

## C. Institutional Development Strategies and Actions

The following table presents the four strategies developed by the Institutional Development Team to address the needs and barriers they identified.

Institutional Development Track					
Need/Issue	Vision/Strategy	Action	Responsibility Partners	Timeframe	Results
Create true partnerships between tribes and TDHEs	Enhanced cooperation, coordination, information sharing, & capacity	1. Develop Information sharing procedures that include feedback. 2. Establish MOA between regional IHA and all tribes in region. 3. Involve all tribes in the 5-year planning activities 4. Form a statewide housing organization that a) serves as a clearinghouse for information (NOFAs, resources, policies, MOAs, contracts, models, forms, samples), b) provides training, c) assists in local capacity building, d) facilitates material pooling, data collection & reporting, policy development &	TDHE/Tribe	1 year (ongoing)	Improved statewide organization

<b>Institutional Development Track</b>					
<b>Need/Issue</b>	<b>Vision/Strategy</b>	<b>Action</b>	<b>Responsibility Partners</b>	<b>Timeframe</b>	<b>Results</b>
		advocacy, and partnership efforts among tribes/IHAs, housing organizations and agencies, and the Denali commission, e) sets standards for housing employees, f) serves as a mediator, g) fosters collaboration among Native & Non-native housing interests, and h) seeks support from NAIHC.			
Create a Regional Housing Organization	Regional Coordination	Establish regional system for information sharing (e.g., quarterly)	Regional organizations	1 year	Improved coordination
Improve Tribal Consultation	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	HUD & tribes	Immediately	Increased efficiency and effectiveness of tribal housing programs
Improve the Indian Housing Plans (IHP)	Simplify the IHP and annual performance report format; make more useful for local organizations to use in their operations and planning.	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.	Tribes, HUD	FY'2006	Increased efficiency and effectiveness of tribal housing programs

# Attachment 1. Agenda

**Alaska Region Interactive Summit**  
**Millennium Alaskan Hotel, Anchorage, Alaska, May 11-12, 2004**  
**Theme: Expanding Affordable Housing Options: Local Issues, Local Solutions**  
**Preliminary Agenda**

May 11, 2004		May 12, 2004	
7:30 a.m.	Continental Breakfast	7:30 a.m.	Continental Breakfast
8:30 a.m.	Workshop Convenes <ul style="list-style-type: none"> <li>• Opening Prayer</li> <li>• Greeting by Regional Housing Association, ONAP Regional Administrator</li> <li>• Welcoming Remarks by Tribal Leaders – Alaska Challenges</li> </ul>	8:30 a.m.	Workshop Convenes – Highlights of Day One
9:00 a.m.	Michael Liu, Assistant Secretary for Public and Indian Housing, U. S. Department of Housing and Urban Development	9:30 a.m.	Break-out Session III – Action Planning, How Do We Get There? <ul style="list-style-type: none"> <li>• Converting Strategies to Action</li> <li>• Mobilizing Public and Private Partners</li> <li>• Transferring Best Practices and Model Approaches</li> </ul>
9:30 a.m.	Workshop Structure and Protocol – Lead Facilitator		
10:00 a.m.	Break-Out Session I – Assessment, Where Are We? <ul style="list-style-type: none"> <li>• Scoping the Situation – What’s Unique About Alaska Housing</li> <li>• Model Approaches</li> <li>• Barriers/Problems</li> </ul>		
Noon	Lunch w/Speaker	Noon	Lunch
1:30 p.m.	Break-out Session II – Vision, Where Do We Want to Be? <ul style="list-style-type: none"> <li>• Creating an Affordable Housing Vision, Strategies to Address Barriers and Promote Best Practices</li> </ul>	1:15 p.m.	Plenary Session - Break-out Session III Team Presentations
4:00 p.m.	Plenary Session - Break-out Session I & II Team Presentations	2:15 p.m.	Open Forum – Opportunity for Participants to Present Additional Concerns and/or Ideas
5:00 p.m.	Adjourn	3:15 p.m.	Break
7:00 p.m.	Evening Function ?	3:30 p.m.	Next Steps <ul style="list-style-type: none"> <li>• Workshop Documentation and Distribution</li> <li>• Setting the Stage for the '05 National Summit</li> </ul>
		4:00 p.m.	Closing Comments by Tribal Leaders
		4:30 p.m.	Adjourn
Break-out Session Protocol:		Documentation and Feedback:	
<ol style="list-style-type: none"> <li>1. Participants may select from one of our break-out tracks: <ul style="list-style-type: none"> <li>• Strategic Planning – From statewide strategy to performance reporting</li> <li>• Institutional Development – Capacity building and partnerships at village, regional, and state levels</li> <li>• Financing and Funding – Leveraging, new tools, and building financing/funding capacity and assets</li> <li>• Housing Development – Managing and expediting the</li> </ul> </li> </ol>		<ol style="list-style-type: none"> <li>1. All participants to receive report of workshop proceedings.</li> <li>2. Results to be posted on Code Talk Website.</li> <li>3. Results to be integrated into national report, covering all regional workshops.</li> </ol>	

development cycle

2. Sessions will be roundtable format.
3. Each session will have a facilitator, recorder, resource people, and Tribal case studies (where available).
4. Sessions will focus on creating solutions: strategies and action plans.
5. Break-out teams will present results in plenary sessions so all participants can hear each track's deliberations.



## Attachment 2. Glossary

**Acceleration clause.** A provision in a mortgage that gives the lender the right to demand payment of the entire outstanding balance if a monthly payment is missed.

**Adjustable-rate mortgage (ARM).** A mortgage that permits the lender to adjust its interest rate periodically on the basis of changes in a specified index.

**Amortization.** The gradual repayment of a mortgage by installments, calculated to pay off the obligation at the end of a fixed period of time.

**Amortization schedule.** A timetable for payment of a mortgage showing the amount of each payment applied to interest, principal, and the balance remaining.

**Annual percentage rate (APR).** The total cost of a mortgage stated as a yearly rate; includes such items as the base interest rate, loan origination fee (points), commitment fees, prepaid interest, and other credit costs that may be paid by the borrower.

**Appraisal.** A professional opinion or estimate of the market value of a property.

**Appreciation.** An increase in the value of a property due to changes in market conditions or other causes.

**Assessed value.** The valuation placed upon property by a public tax assessor that is used to compute property taxes.

**Assumable mortgage.** A mortgage that can be taken over (assumed) by the buyer when a home is sold.

**Binder.** A preliminary agreement between a buyer and seller that includes the price and terms of the contract.

**Balloon mortgage.** A mortgage loan with periodic payments that is insufficient to fully amortize the face amount of the note prior to maturity, so that the principal sum, known as the *balloon*, is due at maturity.

**Buydown.** A payment to the lender from the seller, buyer, or third party, resulting in a reduction to the interest rate or the principal of the loan. Gap financing is considered a *buydown* or reduction of the principal.

**Cap.** A provision of an ARM limiting how much the interest rate or mortgage payments may increase or decrease.

**Cash reserve.** A requirement of some lenders that buyers have sufficient cash remaining after closing equivalent to two months' mortgage payments.

**Clear title.** A title that is free of liens or legal questions as to ownership of property.

**Closing costs.** Expenses (over and above the price of the property) incurred by buyers and sellers in transferring ownership of a property. Also called settlement costs. This generally involves an origination fee, discount points, appraisal, credit report, title insurance, attorney's fees, survey, and prepaid items such as tax and insurance escrow payments.

**Closing.** A meeting at which the sale of a property is finalized by delivery of a deed from the seller to the buyer and by the buyer's signing of the mortgage documents and paying closing costs. Also called *settlement*.

**Commitment letter.** A formal offer by a lender stating the terms under which it agrees to lend money to a homebuyer.

**Contingency.** A condition that must be met before a contract is legally binding.

**Conventional mortgage.** Any mortgage that is not insured or guaranteed by the federal government.

**Convertible ARM.** An ARM that can be converted to a fixed-rate mortgage under specified conditions.

**Covenant.** A clause in a mortgage that obligates or restricts the borrower and that, if violated, can result in foreclosure.

**Credit report.** A report of an individual's credit history prepared by a credit bureau or consumer reporting agency and used by a lender in determining a loan applicant's creditworthiness.

**Deed.** The legal document conveying title to a property.

**Default.** The failure to make a mortgage payment on a timely basis or to comply with other requirements of a mortgage.

**Delinquency.** A situation in which a payment on a loan is overdue but not yet in default.

**Deposit.** See **Earnest Money**.

**Depreciation.** A decline in the value of property; the opposite of *appreciation*.

**DHHS.** The Department of Health and Human Services.

**Discount points.** See **Points**.

**DOE.** Department of Energy.

**Down payment.** The part of the purchase price that the buyer pays in cash and does not finance with a mortgage.

**Due-on-sale clause.** A provision in a mortgage allowing the lender to demand repayment in full if the borrower sells the property securing the mortgage.

**Earnest money.** A deposit made by the potential homebuyer to show that he or she is serious about buying the house.

**Easement.** A right of way giving persons other than the owner access to or over a property.

**EC/EZ.** Empowerment Zone and Enterprise Community

**Environmental review.** A review to ensure that the environment is not negatively impacted by construction in the area.

**Equal Credit Opportunity Act.** A federal law that prohibits lenders from discriminating on the basis of the borrower's race, color, religion, national origin, age, sex, marital status, or receipt of income from public assistance programs.

**Equity.** A homeowner's financial interest in a property. Equity is the difference between the fair market value of a property and the amount still owed on the mortgage.

**Equity loan.** A loan based on the borrower's equity in his or her home.

**Escrow.** The holding of documents and money by a neutral third party prior to closing; also, an account held by the lender (or servicer) into which a homeowner pays money for taxes and insurance.

**FHA mortgage.** A mortgage that is insured by the Federal Housing Administration. Also referred to as a *government* mortgage.

**Fair Credit Reporting Act.** A consumer protection law that regulates the disclosure of consumer credit reports by consumer credit reporting agencies and establishes procedures for correcting mistakes on one's credit report.

**First mortgage.** A mortgage that has first claim to the secured property in the event of default.

**Fixed-rate mortgage.** A mortgage in which the interest rate does not change during the entire term of the loan.

**Forbearance.** The lender's postponement of foreclosure to give the borrower time to catch up on overdue payments.

**Foreclosure.** The legal process by which a mortgaged property may be sold when a mortgage is in default.

**Gap financing.** A payment to the lender, buyer, or third party, resulting in a reduction to the loan principal.

**Graduated-payment mortgage.** A mortgage that starts with low monthly payments that increases at a predetermined rate for a specified time. The initial monthly payments are set at an amount lower than that required for full amortization of the debt.

**Hazard insurance.** An insurance policy that combines personal liability coverage and hazard insurance coverage for a dwelling and its contents.

**Homeowner's insurance.** An insurance policy that combines personal liability coverage and hazard insurance coverage for a dwelling and its contents.

**Homeowner's warranty.** A type of insurance that covers repairs to specified parts of a house for a specific period of time. It is provided by the builder or property seller as a condition of the sale.

**HUD.** The U. S. Department of Housing and Urban Development.

**HUD-1 Statement.** See **Settlement Statement.**

**IHS.** Indian Health Service.

**Interest rate.** The fee or the percentage of an amount of money that is borrowed for a specific period of time.

**Interest rate cap.** A provision of an ARM limiting how much interest rates may increase per adjustment period or over the life of a mortgage. See also **Lifetime cap.**

**Joint tenancy.** A form of co-ownership giving each tenant equal interest and equal rights in the property, including the right of survivorship.

**Late charge.** The penalty a borrower must pay when a payment is made after the due date.

**Lien.** A legal claim against a property that must be paid off when the property is sold.

**Lifetime cap.** A provision of an ARM that limits the total increase in interest rates over the life of the loan.

**Loan commitment.** See **Commitment letter.**

**Loan servicing.** The collection of mortgage payments from borrowers and the related responsibilities of a loan servicer.

**Loan-to-value percentage.** The relationship between the unpaid principal balance of the mortgage and the appraised value (or sales price if it is lower) of the property.

**Lock-in.** A written agreement guaranteeing the homebuyer a specified interest rate provided the loan is closed within a set period of time. The lock-in also usually specifies the number of points to be paid at closing.

**Mortgage.** A legal document that pledges a property to the lender as security for payment of a debt.

**Mortgage banker.** A company that originates mortgages exclusively for resale in the secondary market.

**Mortgage broker.** An individual or company that for a fee acts as intermediary between borrowers and lenders.

**Mortgage insurance.** See **Private mortgage insurance.**

**Mortgage insurance premium.** The fee paid by a borrower to the FHA or a private insurer for mortgage insurance.

**Mortgage margin.** The set percentage the lender adds to the index value to determine the interest rate of an ARM.

**Mortgage note.** A legal document obligating a borrower to repay a loan at a stated interest rate during a specified period of time. The mortgage note is secured by a mortgage.

**Mortgage interest rate.** The rate of interest in effect for the monthly payment due.

**Mortgagee.** The lender in a mortgage agreement.

**Mortgagor.** The borrower in a mortgage agreement.

**MOU.** Memorandum of Understanding.

**NCAI.** National Congress of American Indians.

**Negative amortization.** A gradual increase in the mortgage debt that occurs when the monthly payment is not large enough to cover the entire amount of principal and interest due. The amount of the shortfall is added to the unpaid principal balance, which results in *negative* amortization.

**Note.** The agreement that states the amount to be borrowed and the terms and conditions of the loan. It also includes a complete description of how the loan should be repaid and the timeframe for repayment.

**Notice of default.** A formal written notice to a borrower that a default has occurred and that legal action may be taken.

**Origination fee.** A fee paid to a lender for processing a loan application; it is stated as a percentage of the mortgage amount.

**Owner financing.** A property purchase transaction in which the property seller provides all or part of the financing.

**Payment cap.** A provision of some ARMs limiting the amount by which a borrower's payments may increase regardless of any interest rate increase; may result in negative amortization. See **Adjustable-rate mortgage**.

**PITI.** Stands for principal, interest, taxes, and insurance—the components of a monthly mortgage payment. On trust land, it will be PII since there are no county property taxes.

**Planned unit development (PUD).** A project or subdivision that consists of common property that is owned and maintained by owners' association for the benefit and use of the individual unit owners.

**Points.** A one-time charge by the lender to increase the yield of the loan; a point is 1 percent of the amount of the mortgage.

**Prepays.** Fees collected at closing to cover items such as setting up escrow accounts for property taxes, homeowner's insurance, and mortgage insurance premiums.

**Prepayment penalty.** A fee that may be charged to a borrower who pays off a loan before it is due.

**Prequalification.** The process of determining how much money a prospective homebuyer will be eligible to borrow before a loan is applied for.

**Principal.** The amount borrowed or remaining unpaid; also, that part of the monthly payment that reduces the outstanding balance of a mortgage.

**Private mortgage insurance (PMI).** Insurance provided by non-government insurers that protect lenders against loss if a borrower defaults. Lenders generally require PMI for loans with loan-to-value percentages greater than 80 percent.

**Purchase and sale agreement.** A written contract signed by the buyer and seller stating the terms and conditions under which a property will be sold.

**Qualifying ratios.** Guidelines applied by the lenders to determine how large a loan to grant a homebuyer.

**Radon.** An invisible, odorless gas found in some homes that in sufficient concentrations may cause health problems.

**Rate lock.** See **Lock-in.**

**Real Estate Settlement Procedures Act.** A consumer protection law that requires lenders to give borrowers advance notice of closing cost.

**Refinancing.** The process of paying off one loan with the proceeds from a new loan using the same property as security.

**Second mortgage.** A mortgage that has a lien position subordinate to the first mortgage.

**Secondary mortgage market.** The buying and selling of existing mortgages.

**Section 184 loan.** A loan that is guaranteed by the U.S. Department of Housing and Urban Development, Office of Native American Programs. Eligible borrowers are Indian/Alaska Native families or individuals from a recognized tribe, tribes, and tribally designated housing entities.

**Seller take-back.** An agreement in which the owner of a property provides financing, often in combination with an assumed mortgage.

**Settlement.** See **Closing.**

**Settlement Statement.** The computation of costs payable at closing that determines the seller's net proceeds and the buyer's net payment (referred to as a HUD-1).

**Site control.** Legal control over a specific parcel of land that allows the controlling entity to convey their interest in the property, whether it is a leasehold interest or title.

**Subsidized second mortgage.** A mortgage product for low-and moderate-income households under which a first mortgage is subsidized with a second mortgage (or *soft second*) behind it. The second mortgage may be issued by a state, county, or local housing agencies, foundations or nonprofit organizations. Payment on the second mortgage is often deferred and carries no or low interest rates, and part of the debt may be forgiven incrementally for each year the homeowner remains in the home.

**Survey.** A drawing or map showing the precise legal boundaries of a property and the location of improvements, easements, rights of way, encroachments, and other physical features.

**Tenancy by entirety.** A type of joint ownership of property that provides rights of survivorship and is available only to a husband and wife.

**Tenancy in common.** A type of joint ownership in a property without rights of survivorship.

**TERO.** Tribal Employment Rights Office.

**Title.** A legal document evidencing a person's right to or ownership of a property.

**Title Company.** A company that specializes in examining and insuring titles to real estate.

**Title insurance.** Insurance to protect the lender (lender's policy) or the buyer (owner's policy) against loss arising from disputes over ownership of property.

**Title search.** An examination of the public records to ensure that the seller is the legal owner of the property and that there are no liens or other claims outstanding.

**Title VI Loan Guarantee Program.** A loan that is guaranteed by the U.S. Department of Housing and Urban Development, Office of Native American Programs for tribes or their tribally designated housing entities for the purpose of financing affordable housing activities.

**TSR. Title Status Report.** A function completed by the BIA that does all of the work of a title company on Indian Trust lands. See **Title, Title Company, Title insurance and Title search.**

**Truth-in-lending Act.** A federal law that requires lenders to fully disclose, in writing, the terms and conditions of a mortgage, including the APR and other charges.

**UCC.** Uniform Commercial Code.

**Underwriting.** The process of evaluating a loan application to determine the risk involved for the lender. It involves an analysis of the borrower's creditworthiness and the quality of the property itself.

**USDA.** The United States Department of Agriculture.

**VA loan.** A loan that is guaranteed by the U.S. Department of Veterans Affairs. Also referred to as a *government* mortgage.



## Attachment 3. Participant List

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## **Attachment 4. Schedule of Regional Summits**

### **EASTERN/WOODLANDS REGION**

April 6 – 7, 2004

Seminole Hard Rock Hotel & Casino  
Tampa, Florida

### **NORTHWEST REGION**

April 21 - 22, 2004

Coeur d'Alene Casino Resort Hotel  
Worley, Idaho

### **ALASKA REGION**

May 11 – 12, 2004

Millennium Alaskan Hotel  
Anchorage, Alaska

### **NORTHERN PLAINS REGION**

May 26 - 27, 2004

Stanley Hotel  
Estes Park, Colorado

### **SOUTHERN PLAINS REGION**

July 20 – 22, 2004

Sheraton Tulsa Hotel  
Tulsa, Oklahoma

### **SOUTHWEST REGION**

August 18 – 19, 2004

Nugget Hotel & Casino  
Reno, Nevada