

**UNAHA QUARTERLY BUSINESS MEETING
BISMARCK, ND
AUGUST 4, 2016
RAMADA INN**

Meeting called to order by Chairman Adams at 9:00 a.m.

Roll call taken by Secretary. 16 members present. Quorum established.

Opening prayer given by Louis Sheridan.

Approval of Agenda – Jack Sawyer **made a motion to approve the agenda with moving Randy Akers and AMERIND after Chairman’s Report.**

2nd by Patrick Goggles. All in favor.

Approval of Minutes – Annual meeting in Lakewood, CO – April 4, 2016. Fort Peck **made a motion to accept minutes of April 4, 2016 in Lakewood, CO. 2nd by Jack Sawyers. All in favor.**

CHAIRMAN’S REPORT- Chairman Adams

Chairman Adams discussed that UNAHA had asked him to run for Chairman of AMERIND. He met with all the Regions before the annual meeting. He discussed the process used for the AMERIND election.

Chairman Adams also discussed his trip to DC to meet with Sammi Jo Diffuntorium. When he was in DC he also met with Gary Cooper.

Chairman Adams also met with Heidi Franchette in the morning. She has a different prospective of anyone in that position. Heidi said she wanted to make things happen with the website.

Chairman Adams raised his concerns with the 184 program with NAIHC and the training dollars that should be under 703.

It is nice to see the Senate Indian Affairs Committee – John Sigmeyer out here.

We would be done with this if it wasn’t for our Senator in UT. Appropriations staff – T/TA has been an impediment to 703. We need to continue to reach out to Heitkamp and Tester.

Negotiated Rulemaking – Once the comments are submitted, our committee has to have one more meeting. It looks like it will be the 3rd week in September in Oklahoma City.

Lourdes Ramirez announced yesterday that her term is up in January.

TREASURER’S REPORT

Treasurer Joey Nathan gave UNAHA Treasurer’s report.

We have \$13,549.23 in checking

66,144.40 in savings for a total of \$76,693.63 in assets

We have outstanding bills of \$9,373.65. A copy of Treasurers report was distributed among membership.

Total Income \$114,488.84

Total Expenses 68,045.05

Net Income \$ 46,443.79

Warren Mackey moved to approve Treasurer’s report. 2nd by Salish. All in favor.

We had a good HUD meeting. We always try to get out and visit membership. Traveled down to Standing Rock yesterday. We had a great meal last night and a great day.

Randy Akers – 9:30

Randy said being back in HQ gave him a different look at things. Secretary Castro was happy with the event. Come up with some follow up actions. We have been having meeting after meeting, we have long range plans. They are asking for short range things. Melissa West, GE, Katie Starcevich and Ed Vaughn

GM – ICDBG – Lourdes has been on everybody to get money out there faster. Awards to be announced September 1.

Tribal VASH – There has been blood, sweat and tears happening. Standing Rock has several homes ready for vets. We are doing everything we can to show them that we can run this.

Lourdes Castro Ramirez has been in these meeting.

We have 5 monitoring trips. One additional to Fort Berthhold.

FAC has given extensions on audits to July 31, 2016.

VASH program, we are working with those Tribes that were selected.

We have 2 new GE people in the office.

Tribal Self Determination

We have fought battles nationwide. We will be looking for partnerships. Needs study is a valuable tool for making a statement to Congress. Tribal leaders have to take advantage of that. The last negotiated rulemaking committee meeting will be in Oklahoma City sometime in September.

Lourdes – It is like the whole neg reg committee is here.

Is there anything that anybody has to say?

Louis Sheridan – The timing of our IHBG funds. We didn't get our funds until March. NPONAP Tribes are efficient. We will have GAP loans available.

Good news – GM for HQ ONAP – Glenda Green's position has been vacant since September or October. Their job is to make sure wheels keep moving. Lori Roget and Tom Carney have been acting in this position.

Ivan – I was wondering if your department realizes the impact the Community survey is going to have on larger Tribes! It is important that you realize the impact it is going to have on the larger Tribes.

I don't understand the IHBG funds being frozen at the same level for 20 years.

HUD is faced with formula distribution. We know the need on our reservation. It seems to me that we are putting too much focus on the formula. How can we meet the needs of our families?

Census has always been wrong. Every census we have had, we have been undercounted.

Chairman Adams – That has been an issue with the ACS.

Chairman Archambeault – Census says 180, we have 2,500 people.

Chairman Adams – Executive Summary is 30 pages. It paints a picture of poverty.

Bob – Level of subsidy isn't standard. Shouldn't that have been a part of the formula?

Chairman Adams – There is a gaping discrepancy on the AEL that affects a number of Tribes. We are trying to get to a factor of operating.

Jim W. Negotiated rulemaking showed that the impact was bigger than anticipated, predominantly in this region. We went through a special work group at a special meeting in Seattle. People will lose money and people will

gain money. This can only be resolved at the Legislative level. We have this date Congress needs a separate funding level. We gave more to desperately poor Indians than the FCAS or need calculation shows. Chairman Adams- That section of the formula is the only section that has to be increased. The needs side are always the losers.

Jim – This formula run shows the members how the proposed changes affect them, they have the right to the increase on the FCAS, there shows a decrease in needs.

BREAK – 10:08

AMERIND REPORT

Derek Valdo, Alan Romero, Jake Derden and Kenneth Ruthardt

Operational

172 Claims – 5.8 Million \$'s. – 13% Combined Ratio.

893 Claims – 8.5 Million \$'s.

110 New Policies – 79% -Combined Ratio

Staffing – 2016 – 55 % Native American – We have 51 employees, 58 were projected.

Board Action

Amendment to FOCUS

More than 135 units – Non risk bearing.

2017 Rating plan for 2017 IHBG – 4 % inflation – 3% increase in total insured values. Asking for a 3% increase.

100 units 2017 – no change

Claims experience to claims distribution – 7%

Old ways of reporting claim are gone. We are testing a new system that requires additional information by September 6, 2016. We are trying to clean up schedules. We need to make sure square footages are accurate, age of roof. Portal as you know it does not exist anymore. We are changing our rating system.

Tribal performance instead of regional level.

We have had our 29th unmodified audit.

Changes in cost per unit.

Board members went through 2017 operating budgets.

Fire incentive is very low. Fire claims at the end of July. Region 3 and Region V are looking to earn \$40,000., \$20,000 each.

Ivan – Are there more options for us that can provide a different coverage on deductibles? Are there more options for us that will still meet requirements? Do you mail out things like that?

Derek – We have a blanket policy.

Jake – We can work on a higher deductible.

Derek – Average claim \$22,000. Fire claim \$40,000. There is some adjustment. We have the flexibility to work with the deductible. AMERIND's vision is to be here as long as Tribes need us.

Annual meeting is in Nashville in 2017.

Jack discussed reinsurance. Derek – We can't pay more than \$.65 on the dollar. Funded premium from co-insurance, increased from 12 ½ million to 18 million \$'s. 3 million of reinsurance.

Jim – Is AMERIND looking at for a communication company?

Derek – Discussion. Jim – We have heard that this company is for a profit. Derek – Yes.

Jim – There is a reason that it has to be a non-profit.

Derek- We expect to see a profit.

Derek – The base rate has stayed the same. Discussion on the time it takes for claim processing.
Gordon – We have a member that is waiting on a claim. Alan – I am not aware of the situation. Send me an e-mail.
Jake – Is that process going to change? It is a matter of getting data back from the insured.
Sharon – Prefaced on getting changes out to membership. I think you have an obligation to get it out there.
Derek - We have 6-7 claims on track. It is all in your covered document.
T-locks are a big issue. We are looking at ways to make it more effective.
I am trying to get to a break even on exposure levels.
The business of AMERIND is 9 companies with 10 coming on.
Sharon – Please refresh your strategies.
Ivan – Congratulations on getting elected. I was on FCC board. Don't get in trouble.

Chairman Adams – I will turn it over to Lafe, Jack and Jeannie if they have something.
Lafe – Region V representative of AMERIND, we had an election. We had an election in Hawaii, Greg Bourdeau will be making a visit. We discussed obsolete materials. Nobody but ND, SD and Montana use T-lock shingles. Before I came on Board there was talk about a sub-commission. If these programs are successful then we will be using savings to subsidize. I expect some changes. This company will be driven by federal regulations. We will be looking at another attorney.

Jack – We have asked AMERIND Board to meet with UNAHA, we have AMERIND board in front of UNAHA in Las Vegas. I would like to thank AMERIND for coming out.

OLD BUSINESS

Chairman Adams – Section III of the by-laws states dues are based on IHBG amount. NW Band of Shoshone is the only one that has been addressed. Over a million \$ -\$2,500. – considered large
Under a million \$'s - \$1,000. – Small

Bob – If they have over paid we can credit them.

Chairman Adams – Annual Due changes

Northern Cheyenne made a motion to change By-Laws for Annual dues to small Tribes that receive a million \$'s or under in IHBG funding annually will be \$1,000. and to credit the Tribes that it has affected. 2nd by Fort Peck. Discussion. All in favor.

Jack – Discussed \$500.

Jim – There was extensive discussion at prior meetings concerning meeting costs.

Bob – I was going to follow up with that very comment and ask for a motion where we might be able to make some additional revenue.

Chairman Adams – We need a formal resolution, so based on your action we can start charging. Omaha paid \$2,500 show credit moving forward.

Jack made a motion to credit those members that paid \$2,500 in annual dues and should have been charged \$1,000. 2nd by Salish Kootenai. Discussion. All in favor.

Chairman Adams – I would like to acknowledge all the Tribal leadership here.

NAIHC Board Chairman Sammi Jo Diffuntorium wasn't able to be here.

Jason – Reauthorization of NAHASDA, we are in the silly season of the election. Bill to get reauthorized is in a one line last ditch effort for a continuing resolution. Pam Silas has been talking. They will be advertising for ED for NAIHC. Pam has had a taste of the position.

NEW BUSINESS

Sharon – As you know at HUD meeting we have been pressuring HQ for an additional allocation of funds for meth. **Cheyenne River made a motion to request \$100 million dollar additional allocation to Tribes for the meth problem. 2nd by Oglala. Discussion. All in favor.**

Joey – I think we can take the lead on this. Jason – Randy is talking about a National Summit in October. EPA and Meth fields. Use and contamination by use. Randy said they are shooting for late October. Chic Ladue – Trenton – There is going to be a meth cleanup workshop in Deadwood. We tested 100 units, 40 were positive.

Jason – Like Joey said we are leading the country,

Sharon – We have 6 RFP's for legal. Jason- How do you want us to handle this? Jeannie – Evaluate and hire.

Patrick – Technical Review Process.

Jason – Technical process that anticipates scoring. We will let you know how it turns out.

ADMINISTRATIVE REPORT

Bob – It has been a little over 3 years. I watched the Asst. Secretary hang on every word. We have her attention. They have discretionary funds.

We are taking UNAHA to a level that matters. This group authorized us to build a website, go to Facebook page and like the page. We are looking at developing a very in depth questionnaire in the next 30 days. Develop for profit organizations. Homeownership is one of the resources.

Resident Request – Updated Ordinance, need a policy that conforms to NAHASDA.

USDA practitioners – 800 – 1,000 direct loans, only 27 on trust land.

Tony Hernandez – USDA talked with us in Denver.

Turtle Mountain was designated a promise zone. We have done several trainings on the VASH. September VASH in Billings. We spent about 80% of the money, there are 5 Tribes in this region that were awarded VASH grants. Board authorized to submit a Community/ Compass Grant for \$500,000. We have poverty in this area.

We need to reach into the deepest pockets.

Bob – Tying old AEL to NAHASDA, here are a couple of the lowest.

Rosebud - \$127

Ute Mtn - \$136

Oglala - \$151

Fort Peck-\$145

We are going to build a case for that.

Joanna – Seven Sisters – Associate member

Daryl Pullen- 700 units available, if you have a need for emergency housing. So many people have an interest in them. We may be able to finance them. These units were built for this weather. They were built and purchased in Minnesota. Units were built for one sewer drop.

Bob – Do you have the capacity to relocate them? Daryl – We can move them to MT or ND for \$17.80 per mile per 6 plex. All furnished.

We would like to thank our Associate Members

Doug – HDS

Bob Clooten – RMS

Robin – Vital Spirit

Jason – 2 things

All West Native American Tournament created a relationship with NIKE. Dave has been working with NIKE for T-shirts for coaches and players. NIKE will pay for the speaker.

Jim – This is a really big deal. With NIKE along with AMERIND, we can apply for a N7 grant.

NBA schedule is about to come out. Anticipate resolution on meth after lunch.

Warren Mackey – Omaha made a motion to approve resolution on request of additional funding on meth. 2nd by Lower Brule. Discussion. All in favor.

Meeting adjourned at 12:10 p.m.