



United Native American Housing Association

Jason Adams, Chairman

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"Tribes Helping Tribes"

April 3, 2015

ENTERPRISE – Capacity Building Grant Letter of Interest

I am submitting this Letter of Interest in the name of the Salish and Kootenai Housing Authority, a TDHE created in 1998 by the Confederated Salish and Kootenai Tribes. The intended beneficiaries of the Capacity Building Grant if successful will be the 32 Tribes and TDHEs in HUD Region VIII and currently associated as UNAHA. This organization is celebrating its 30th year in 2015. The United Native American Housing Association (UNAHA) is a regional Indian housing organization comprised of 32 tribally designated housing entities (TDHEs in Wyoming, Utah, Colorado, North and South Dakota, Nebraska, and Montana. We estimate that collectively we serve over 100,000 Indian Families living on Indian Reservations. Threshold requirement: Every activity proposed under this letter of interest will serve only families below 80% of medium income as required under Section 4. These income guidelines align with the Native American Housing and Self Determination Act (NAHASDA) HUD Indian Housing Block Grant.

We intend to build capacity under two of the stated Program Areas: 3 - **Health and Housing** and 4 - **Building Sustainable Organizations and Preserving Real Estate Portfolios.**

Program Area 3: Health and Housing - The UNAHA Tribes are actively researching partners to address the growing health crisis in Indian Country. Only recently have we been exposed to models that tribes in other Regions are utilizing to identify and attract supportive services to address increasing health concerns within our housing programs. We recently met in Denver Colorado and shared insight and strategies for addressing the growing methamphetamine crisis. We continue to believe that many of the health problems we deal with at the tribal level originate with unsatisfactory housing conditions. Nearly all of our members believe it is at a crisis state. Teen suicides are on the rise, domestic violence, drug and alcohol abuse and related problems have all been traced to overcrowded housing conditions. We are anxious to join forces with other tribal social services and Tribal governments to identify and mobilize all of the resources available. Criteria 1: We anticipate recruitment of new partners should bring new resources such as Medicaid to address many of our needs. Prior to NAHASDA, HUD did not participate in a broader resource approach and focused their attention on resource management and rental collections. Now that tribes are responsible for developing housing programs, utilizing NAHASDA funding, an opportunity exists to apply a more comprehensive approach. This grant will allow the administration of UNAHA to work with experts across the nation to identify and recruit the best supportive housing services models. If successful, we would spend every dollar expanding existing capacity as an organization. Once proficient, we would train our members a scheduled training program

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partially assisted by HUD training funds. We would accomplish this by identifying and hiring the best known consultants with experienced in supportive housing services. Criteria 2: Since NAHASDA Block Grants became the primary Indian Housing funding in 1998, there has been no increase in support! No money currently exists to expand the capacity of the Salish and Kootenai Housing Authority this potential grant could ultimately impact 32 large tribes and nearly 100,000 Indian Families. Criteria 3: The Salish and Kootenai Housing Authority is Nationally recognized as one of the most stable and well managed Indian Housing Programs in American. SKHA enjoys unqualified audits, stable tribal leadership, experienced Board of Directors with an average term served of over 15 years and a Director with 22 years of successful Indian Housing Management. Each member of the management team at SKHA is a Certified Indian Housing Manager. SKHA has successfully developed over 800 units of affordable housing under the 1937 Housing Act, 100 units under NAHASDA, several Low Income Housing Tax Credit projects as well as successful partnerships with USDA and EPA.

Program Area 4: Building Sustainable Organizations and Preserving Real Estate Portfolios –

SKHA and UNAHA have been working to build local capacity to access low cost loans to allow families living in former HUD Mutual Help units can borrow money to rehabilitate their homes. Criteria 1: Over 10,000 Mutual Help homes were built in our Region from 1965 to 1998. These homes were eligible for little assistance from HUD due to the nature of the Homebuyer agreement. These homes are now conveyed to the families and are deteriorating rapidly. While they are now eligible for NAHASDA assistance, no money exists to help them due to the underfunded IHBG. Criteria 2: If funded, SKHA and UNAHA would continue to work with tribal governments in developing and implementing components of the HEARTH Act (BIA Leasing) and work with tribal governments to create a more lender friendly environment so that these families can access USDA 504 Loans and Grants as well as other low interest loans to assist them. Criteria 3: SKHA currently operates a first time homebuyer program and financial literacy program that has led to nearly 800 total mortgages on trust land on the Flathead Indian Reservation. We have partnered with NeighborWorks to access training and resources. We will expand this model to other tribes in region if successful with this Capacity Building Grant opportunity.

Sincerely,

Jason Adams
Chairman

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