

UNITED NATIVE AMERICAN HOUSING ASSOCIATION

ANNUAL BUSINESS MEETING

DECEMBER 17, 2020

ZOOM MEETING

Chairwoman Vogel **called meeting to order** @ 9:07 am.

Secretary Grainger called **roll call** – 15 members present, 55 on the call.

Patrick Goggles from Northern Arapahoe led meeting in **prayer**.

Approval of Agenda – Iva Grainger, Fort Peck, made a motion to approve the agenda. 2nd by Patrick Goggles, Northern Arapahoe. Discussion. All in favor.

Approval of Minutes of August 25-26, 2020 zoom (annual) meeting. Northern Ponca made a motion to approve the minutes of August 25-26, 2020 meeting. 2nd by Sisseton. Discussion. All in favor.

Chairwoman Vogel thanked and welcomed everyone and all guests and thanked everyone for joining the meeting. She recognized and was sorry for all the COVID losses and continues to pray for their families suffering loss of a loved one among our membership. She thanked and acknowledged the hard work of the Administrators, particularly putting this virtual meeting together. It is important that our membership is informed and working on common interests.

We continue our work on 2020 census and our advocacy continues to address potential undercounting. Great news! For 2021, we have a new Administration. Now, reauthorization is our priority. The new Administration is aware of our issues. Marcia Fudge has been nominated to be the new HUD Secretary. She awaits Senate confirmation. We plan to be prepared with our own advocacy, and to continue to voice our opinions. Thank you for attending. Chairman Frazer- We agreed to stay strong in our prayers.

Treasurer Joey Nathan presented the **Treasurer's Report**. (attached)

Patrick Goggles asked why there appeared to be an operating loss to date when assets exceeded \$80,000. It was explained that due to the fact that many of the 2020 dues were paid in late 2019, it showed more income for that year and less for 2020. The 2019 operating statement and 2020 P/L are attached.

Fort Peck made a motion to accept Treasurer's Report as presented. 2nd by Turtle Mountain. All in favor.

Chairwoman Vogel introduced **Deputy Asst. Secretary Heidi Frechette**

Heidi- "We are all in this together". She then thanked the officers. We share important goals in a partnership. I am looking forward to returning to normal operations. I would like to acknowledge what a great job Randy Akers does for you. Program updates – We are thrilled to welcome Gary Cooper – Director of Field Operations. We are fortunate & honored to have him bring his experience operating an Indian Housing Program (Cherokee) and serving on the NAIHC Board, most recently as Chairman.

It has been a busy year in 20. Next year looks to be even busier. Heidi discussed obstacles, despite obstacles, you have been able to respond.

Fort Peck has the Envision Center

Heidi discussed the amount of money appropriated for each program.

Having a home to go to is stopping the spread of COVID. We all need to work to provide more homes in Indian Country.

Eviction and foreclosure has been stopped for 160 days.

Cares Act – Report quarterly - We will be issuing further guidance soon.

Asst. Sec. Hunter Kurtz – Looking ahead to 2021. Next year makes the 25th year of NAHASDA. In that time tribes have rehabilitated over 100,000 units. It's a good time to reflect. We are going to try ONAP on Twitter and share your story. We are looking at the 20-21 budget. We are still operating on two short term Continuing Resolutions. It's time for Congress to reach an agreement. Once the budget is passed we will run the IHBG formula. We are processing needs quickly.

Program Resources – 20-21 \$91 million IHBG Competitive

Tribal VASH - Deadline – December 10

Received 140 applications.

20-21 is going to be a big year for VASH. We are including T/TA for grantees.

Transition year- New administration

Indian Country and Congress, I feel we are one team, small but dedicated. Over the last year I have appreciated your support. Thank you for the great work to Randy and his team.

Bob Gauthier, "Heidi do you have time to take a few questions? We have had weekly conference calls throughout this year with Hunter Kurtz, Asst. Secretary. Will those calls continue? Thank you for your help getting 184 issue solved related to definitions on environmental issues." Heidi responded: "Danielle Shipp is setting up a working session".

Bob G – We got a letter from Gary Cooper, he is moving on to other opportunities – ONAP

I am delighted to see him join your staff. Gary Cooper- I am happy to be here and happy to be part of the ONAP team.

NAIHC REPORT

Patrick Goggles – The priority is COVID and the Economic Recovery

We didn't discuss who would be the new HUD Cabinet member. We are on agenda for CR. Competitive grant- \$100 million for next year.

\$650 million for IHBG

\$600 million for ICDBG

\$100 million Competitive

We talked to the Biden team. We would like to have environmental streamlined so there is only one.

Tony Walters, NAIHC Executive Director, has joined. Tony talked about the COVID bill, state, local and tribal funds. Rental Assistance provision- \$800 million for two years. Some of the smaller housing bills have fallen off. NAIHC continues to do training, mostly virtual.

AMERIND update

Derek Valdo, AMERIND CEO – Patrick is on the line also. He is the alternate Board member. We have had a business meeting- November 17, 2020. Patrick said he is a student learning a lot about AMERIND. The three Tribes, Salish, Red Lake and Santa Ana Pueblo. Board accepted the report. AMERIND is a pretty solid organization. For now, I am pretty impressed.

Derek – Good morning, I am CEO of AMERIND. It is my 20th Anniversary with the company. Discussed history of AMERIND. Board is mainly women. CORE in 1986. Decreasing unit counts. Increase in severity and frequency of claims.

Board is very aligned and working together. Every region has worked together. 2019 – 35th unmodified audit. 20-21 IHBG rating plan, insurance market is going up. AMERIND is buying reinsurance.

2020 – 12% increase in costs

2021 – 16% increasing in cost

2021 – Deductible is changing from one deductible per occurrence to one deductible for each damaged unit.

Hurricanes are pushing capacity down. Amount of claims has been increasing. We will be looking at a rate increase in the future.

35th Anniversary in May. Derek – There has been an increase in claims and severity. Average deductible is \$500.

Due to COVID we are advising to have Annual virtually. Chairwoman Vogel – Thank you Derek.

Legislative/Legal Update

Jim Wagenlander – The latest COVID relief bill stalled in Congress for three months. Recovery money for TDHE's became public rental assistance. House & Senate proposed two bills- corporations funding to Tribes. They passed it over to one bill later last week. That bill contains provisions for emergency rental assistance (ERA).

Congresswoman from Iowa Marcia Fudge was the Administrations selection for the HUD Secretary, pending Congressional approval.

The bill contained \$900 Billion for rental assistance. Extension for CDC moratorium will be extended to January. Of the \$25 Billion, \$800 Million will be allocated to the Tribes. The funds provided TDHEs or Tribes appear that Treasury Dept. will be delivering these funds. This means that TDHEs will be working with Treasury instead of HUD. How to spend and administer and how to give out funding to pay eligible rents and utility payments will be determined by Treasury.

Moratorium on eviction. Money has to be used for that purpose. The tenant has to be below 80% of medium income. Congress has decided TDHEs are eligible to administer this money. You are going to get another large chunk of money in proposed PANDEMIC relief, Democrats will be battling for passage once all new congress is seated. Additional unemployment funds, cash to families and small business relief will be included.

Dave Heisterkamp – We see no prohibition allowing us to pay for our own rental tenants. Three months forward and up to 12 months backward. Treasury has indicated that they don't want this money back. It may be a challenge for tribes to spend it all under the guidelines.

Jim explained how Treasury will divide up the \$800 million of emergency rental assistance to tribes. That money will be divided based on your last year's NAHASDA allocation. Up to 20% goes to Navajo. It is likely that all of you will get at least an amount equal to your IHBG. Discussion on the \$800 million. When this is done, Treasury will come in and look at how the money is spent. You should be thinking about how you can use these funds.

Dave H – Another thing we should note. Sharon and some others met with the Biden transition team. Admin costs are limited to 10%.

Dave – Update on next year's basketball game.

Sharon – after hearing all this, my recommendation to the membership is to have ongoing conversations. I think we can move along.

Patrick – Do you think it is possible to use a subrecipient agreement? Dave/Jim – We don't know the answer to that.

Dave – Current bill language doesn't address jurisdiction issues. Landlords can apply on behalf of their tenants.

Jim – The state will receive some money. They are supposed to figure out in 15 days how much money is going to be given out. Spend 90% of this on rent and utility payments.

Jim/Dave- HUD will not be involved in this you are going to have to keep these funds separate.

We started working on the basketball tournament, Gold Crown is on Board to working with us on that. We will announce a date. June or July depending on the Pandemic. Dom Nessi is 100% retired unless a job at the Paris airport comes open.

We can go to a Rockies game.

Administrative Report

Bob – We have **12 Associate members**. Officers diligently get together. Board is working hard at staying ahead of all of the national funding bills. We work closely with our attorneys.

RT Hawk, Stonefly Financial Investment, BLT Services, Raymond James Financial, CBJ Producers, Records Management, Mahoney Group, 1st Tribal Lending, Raven Consulting, Morning Star Consulting, Seven Flames Insurance Services, and Housing Data Services (HDS).

Our goal is to try to provide services to the membership. I would like to praise Sharon, Joey, Jody and Iva for the time they put in. We have one hour monthly officer meetings. They all contribute time beyond that visiting with the attorneys, reviewing legislation and other matters.

Occupancy/Maintenance Council- They both identified dates for meeting in the New Year: Occupancy Council will meet the week of June 14th in Denver. Maintenance Council will meet the week of – June 28th in Billings Mt.

Occupancy want to develop a certification course, with homeownership and other resources. Credit awareness. Entitlement of housing.

Bob- I am excited about both organizations. 30 + responded to the survey. Sharon – I am impressed that the DC ONAP office is reaching out and working with us.

Recess @ 12:00.

1:00 – Randy Akers NP ONAP staff

Randy – Heidi did a great job this morning. COVID impacted us all. We are always here to help The main # to call is 303 672-5465. 13 of us are telecommuting. How we respond is through our customer service email.

People periodically go into the office. Call or e-mail us. We have been having video call and conference calls. All of the bad stuff. NP Tribes are going to have significant resources:

Competitive – NPONAP – 29 million

CARES Act IHBG – 29 million

ICDBG – 19 million

Imminent Threat \$3,200,000- FY20

ROSS – 979,000

VASH - \$436,988 rewards

Lori Roget - NPONAP

We have a splattering of IHP's in January that need to come in on the 17th. Waivers by the 14th. Interim funding – Heidi mentioned is available right now. Regular IHBG – Sample letter. HQ tries to limit the funding to 25 %, if you have a good cause, up to 50%.

New notice on interim funding may make changes.
Reporting in the next cycle for competitive reporting is important.

IHBG Cares and ICDBG Cares – 425 requirement.

Also HUD is tracking 425 in the quarter grant agreements were signed. Of course, in ACERS ICDBG Cares, Amber will be going into that.

Amber

ICDBG CARES Amendments notice – Major implementation schedule extension.

Grant conditions- Environmental

Tribal HUD VASH extension

IHBG Cares, ICDBG – Don't expire at the end of the month. There are period of performance statements. Initial period of Performance.

Audit extensions

9-30-19 – due date 12-31-20

12-31-19 - due date 12-31-20

Everybody else on the regular date

Threshold issue – audits

APR's some of you have up to three to submit

CAREs Act, IHP/APR form

Public availability has been removed

Program requirements under Section 3

Competitive Grant will be a reminder e-mail to your regular e-mail. There are some extensions on the APR's. 3-31 due 12-30. 6-30 IHBG and CARES Act due 12-29-20.

12-31-20 due 3-31-21

Competitive – 3-31-21

Additional CARES Act 425's and grant or contracts over \$30,000 FAFADA system – 1-10-21 Reporting period

Monitoring – Working on Monitoring strategy for 20-21.

Katie Gloystein – Training/TA Point of Contact

Training schedule 20-21 is out.

Training probably going to be all virtual. Stay tuned for all training. Submit TA request to me.

Up and coming changes – We are transitioning our data base to a cloud system.

We will be reaching out and asking people to test.

SF-425's – I don't have a time line for any of it. Next 3 to 4 months on the new system.

Randy- I am proud to work with these folks. HQ folks had to develop all kinds of policies. They have been working with HQ to and participating in developing administrative guidances
Looking at the time I would like to open it up for questions.

Bob – Hopefully the PANDEMIC will be under control.

Congress want to expand the HUD VASH, in the absence of housing to be used.

Randy- One of the main problems is lack of housing. Any ideas, we would like to hear them.
Bob – If we could get appropriators to figure out a longer term for the CDFIs and banks to fund construction. Tribes would respond to 1 or 2 % loans, if they had a way to pay for them.

Bob G. – 50 Section VIII vouchers would sure help.
That may be workable. We need a longer commitment to finance.
Randy – Internally we will kick it around with Hunter Kurtz.

Andrea Hively, USDA, we are limited in 502 direct housing funds. Tedd and I have been honored to attend the Legal Symposium. We are targeting working with the BIA on land impediments to get our loan products out there. At UNAHA's request, we will be doing program training throughout the year. We are hoping to start in MT in the spring. Many resources exist that work with USDA products, PILOT grants up to \$10,000 and loans up to \$45,000. State USDA staff will be connected with the Tribes in each state on their priorities. One loan to build multifamily housing.

Tedd Buelow, USDA – Everybody understands the need to transition. We have already scheduled a meeting for next week. We will have two of our staff as Native American Coordinators. Cindy Donell and Cindy Coleman.

Bob – Keep in mind that legislation is not yet passed. Dave – Through treasury. Share the good, bad and the ugly. You will have to include some of the Indians.

The executive committee will be taking a lead on this.

Bob – There is a whole myriad of different options. We are refining it for virtual training.
Randy – Sharon, we are just starting to scratch the surface.

Adjourn - Northern Arapahoe made a motion to adjourn. 2nd by Northern Ponca.
Meeting adjourned @ 2:35 p.m.