

UNITED NATIVE AMERICAN HOUSING ASSOCIATION
April 9, 2018
Annual Meeting Lakewood, CO

Chairman Adams called the meeting to order at 8:54. He then asked Patrick Goggles to offer prayer for meeting.

Patrick Goggles opened meeting with prayer.

Roll call taken by Secretary. There are 29 of 31 members present. Quorum established.

Chairman Adams welcomed everyone.

Approval of Agenda- Caucus of both regions at 4:00 added to the agenda. **Northern Cheyenne made a motion to approve agenda. 2nd by Northern Arapahoe. All in favor**
Minutes – Winter meeting December 3, 2017 in Las Vegas, NV. **Blackfeet made a motion to approve minutes of December 3, 1017 in Las Vegas, NV. 2nd by Fort Belknap. All in favor.**

Chairman's Report

Jason reviewed some of the things that he, Sharon, Iva and Joey have been working on. The Board has monthly conference calls including Dave Heisterkamp. Bob, Myrna and Charmel are our administrative team. We want to acknowledge all of their hard work. Chairman Adams acknowledged the Tribal leaders present for the meeting and thanked them. About ten were in attendance.

I would like report on our annual basketball tournament held here in Denver this past weekend.. It was the 32nd annual All-West Tournament. Dave Heisterkamp came in and he was acknowledged for all of his hard work. 252 basketball games were played. 52 boys teams and 48 girls teams.

Some of the more important issues are the 184 draft regulations. It is open for comment. We have been talking about that with the Board. The Omnibus Bill was passed that gave us money. The funding level for NAHASDA was bumped up by \$1 million and there was another \$100 million on top of that. We are going to talk about that throughout the day. That is good news. The only part of that it is a one time thing. The continuation of NAHASDA through reauthorization is still up in the air. NAIHC will elect a new chairperson this year. NAIHC and AMERIND are now holding joint conferences. The two organizations joined forces a few years ago. So far, the membership seems to like the concept.

TREASURER'S REPORT given by Joey Nathan

Profit and Loss Sheet January – April 3, 2018

\$2,000 from Associate Members

Income

	\$2,000 – Associate member dues
Membership dues -	<u>\$53,000</u> Membership Dues
Total Program Income	\$55,000

Checking	\$24,869.98
Savings	<u>\$84,984.25</u>
Total Checking/Sav	\$109,854.23

Balance Sheet

Current Assets Checking /Savings	\$109,854.23
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Expenses
Accting fees \$ 51.00
Legal fees - \$ 469.29
Outside contract service 7,500.00
Total Contract Services \$8,020.29

Grant Work \$8,903.71
Miscellaneous Expense 100.00
Supplies 118.41

Total Travel & Meetings \$ 34.00
Total Expense \$17,176.41

Net Income \$37,823.59

Northern Cheyenne made a motion to accept Treasurer's Report. 2nd by Cheyenne River. All in favor.

2018 Election of Officers

Vice Chairman

Trenton made a motion to elect Sharon Vogel as Vice Chairman and nominations cease. 2nd by Lower Brule. All in favor. Sharon was proclaimed Vice Chair by acclamation.

Treasurer

Cheyenne River made a motion to nominate Joey Nathan for Treasurer and nominations cease. 2nd by Lower Brule. All in favor. Joey was reelected Treasurer by acclamation.

Randy Akers and Heidi Frechette, Deputy Asst Secretary present for 184 Consultation on Development of Proposed Regulations. Randy – Administrator NPONAP. Thanked UNAHA for inviting HUD to come talk today. HUD is calling today's meeting a "listening session" as opposed to a "consultation".

Stephanie Holderfield- Senior advisor in Headquarters

Eric Cobb- Acting Regional Secretary Asst.

We want to engage in Tribal Consultation on Section 184 program. Program started in 1992.

Heidi- I want to give you some background. This is an opportunity to start the dialogue. Tribal leaders should have the first opportunities to engage. We have some issues that we would like to hear from you about. We share some of the same things that we think the program works. We expect some good input today.

Bob – This is about the 34th UNAHA annual meeting of this organization and its members. The way it (HUD 184 Program) was explained to us there has to be respect for the process to develop regulations. They knew there was going to be impediments. Congress planted the program in the Office of Native American Programs so that HUD would work with tribes to develop regulations and rules as issues came up. HUD never did this. There has not been a single change to the regulations. The program is now over \$6 billion in assets! A six billion dollar program with six pages of regs!!! There has to be changes made to save the program for trust land lending. If changes look like FHA regulation, it will kill market rate lending on trust land. The biggest disappointment that I have seen recently: HUD decided they will not practice in Tribal court anymore. We need to solve that first.

Jason – Comments from S & K Tribes on issues on proposed 184 program regs. Used for trust land and fee land on S & K. Discussion on 184 regulations. Remarks in accordance with Executive Order 13175.

Discussion on HUD fast tracking consultation on 184. Section 5 – Issues relating to tribal self-governance. We have offered suggestions and recommendations on the 184 program. S & K, excluding Oklahoma has made more 184 loans. 93% loans today are on fee land and 7 % on trust land. Consensual mechanism. Read section by section comments to regs. Most of the time is spent on underwriting loans. Program Access – We have available lenders on the reservation. Barriers to access – none identified. 2.25 % down. Relaxed appraisal requirements. Delinquency, defaults and foreclosures need to be handled by the tribes. If formal mitigation process was with Tribe, we would notify parties before defaults and foreclosures. Tribe offered to do mitigation process.

We never get any feedback on letters of response to comments submitted due to Dear Tribal Leader letter. Discussion on # of individuals required to do environmental on same land for different money being used.

Heidi- Comments from Jason are well taken.

Ivan from OST discussed his concerns on 184 on their reservation.

Roland Kennedy- Blackfeet Tribal Council – We share the concerns of the S & K Tribe - We wanted to get that on record.

Sharon Vogel – J C Crawford and I will be doing a presentation on the Envision Center. I want to get on record, your consultation should be with Tribal leaders.

Patrick Goggles – Northern Arapahoe HA- We support comments made by Jason Adams. Discussion on environmental streamlining.

Eastern Shoshone and Northern Cheyenne also gave their comments on Section 184.

Tom Yellow Wolf – Executive Director, Duck Valley – Discussion.

Joe Rodriguez – Attorney – Made comments.

Jason Adams discussed letters on listening sessions on Section 184. My concern is the last letter that was sent out last week. My concern is that we are still not having face to face meetings with Tribal leaders.

Bob – Joe Pigg initially authored Section 184. It was designed to make HUD money go further. It is a very expensive loan. Current regulations are five or six pages. 105.112 – Demonstrate compliance with applicable tribal law.

How does HUD demonstrate compliance with Tribal law? Discussion.

Heidi – Communications so far have been to Tribal leaders and HA. We also like to have a partnership with the HA. We are very open to suggestions on this.

Heidi thanked everyone. Jason thanked Heidi for coming out.

Jason Adams – Within UNAHA we have been working on the 184 program. Discussion 184 a – trust land-184 b – would be on fee land -184 c – would be Hawaiian natives

Stephanie Holderfield – Secretary’s Envision Center – Work with Heidi Frechette. Background – Worked as real estate broker for 23 years. From state of Illinois. Property rights advocate. I have been serving in Trump administration.

Envision Center is under Section III. Section III is being retooled. Envision Centers have 4 pillars. Stephanie went through Envision Centers. Discussion on brick and mortar. Secretary Carson is very committed. hud.gov/envisioncenters – website. 10 demonstration sites will be on the website.

NAIHC Report

Stuart Langdeau – gave report on appropriations and other news from the National American Indian Housing Council including additional budget news:
NAHASDA – \$100 million competitive as a one time deal
T/TA – \$7 million

AMERIND report

Derek Valdo CEO and Jeff Blackwell Counsel and COO
AMERIND – CEO for 5 years. Overview - IHBG – 84% operating, 65% loss ratio- \$21 million dollars in claims- 68 %
30% operations, a little over \$2 million dollars. Performing at 95%. 1.2 million \$'s.

The markets are up driving our investments up to 8.6 million \$'s.

Bad things – Hurricanes – Irma – 600 claims totaling \$4 million \$'s in losses.

Latest are the wildfires in Northern California – 1.5 million \$ loss. Increase from operations. 40% of core value. All 3 events are 1 in 200 years. We had three of them in 2 ½ months. Seminole loss is up to 600 units. We have 51 staff.

30 resolutions were passed. We converted to a new system. Bills have been delayed.

Board approved 25 to 10% reserve amount. You will be getting 15% of your annual premium back in cash or check.

Amending Policies

Stabilization Fund – We haven't had a base rate increase for the past 9 years. Board approved operating capital budget for 2018. There were no increases for 2018. We have two new programs.

Cyber Liability - \$50,000. Limit with ability to buy up;

Commercial Auto – We hope to launch by May or June of 2018.

4.2 billion \$ loss from Harvey and 2.8 from Irma. Board approved investment. Only Tribal investor to invest at 1 ¼ % interest. We are trying to keep costs down. MERIND – 10 year investment. Native CDFI's have been zeroed out.

Region III - \$20,000

Region V - \$17,000

\$4 million dollars for a Tribe in New Mexico to get money for broad band. \$4.5 million \$'s to help deploy broad band. Tribes get \$8 million \$'s.

Stuart L. – Derek with the passage of tax reform do you foresee any problem with them? The insurance is 12 million \$'s waiting to be deployed. We have been in a 12 year cycle. We have a 40% fixed income asset. Plus or minus at any given time. Stuart L – Next 10 years, things are going to happen.

Jason – I have been involved and didn't have much exposure to the cyber issues. Lafa – Thanks Derek. On meth remediation, how do we find ways to assist Tribes?

We have the t-lock issues, sq. footages. Derek – New software system has glitches in it.

Sharon – How many Senior Leadership program people choose to go out in field for one week? How do we get AMERIND more in tuned to Housing Management Programs?

If it wasn't for Housing we wouldn't have AMERIND. Energy saver restrictions. Building with leverage funding. Reducing risks for fire losses. Social investing. If we lose LIHTC under Trump, we lose our resources. We have to look out for ourselves. No vote on the HA struggling to provide insurance. If

there is going to be a sanction, it should be voted on by the membership. If I don't hear any objection then I am going to be asking the member be reinstated.

Discussion.

Administrators Report

Bob - We continue to have conference calls with the Board on the 1st Monday of every month, they usually last one hour. A few things are going on, you got to meet Charmel. The Survey monkey will probably go out in another couple of weeks. We have been getting requests. 1/3 of Housing Authorities have new E D's. As you all know we were awarded money from Community Compass. Sharon – says the nature of our business is changing, our training should be changing. This organization is helping you. We would really appreciate your input. The Board has the flexibility of having some very focused training. The other thing we want to let you know is the Summer Meeting is in Nebraska. August 19-22nd in South Sioux City, NE. Our website has a lot of information on it.

Patrick- This year everybody is going to see a reduction. Bob- There should be a modest increase.

Legislative/Legal Report

Dave H. – 1,000 participants at the tournament. We had a Facebook page.

Girls Gold Division – Montana and Okla. Montana won

Boys Gold Division – Okla won

Dave discussed tournament and results.

Reauthorization bills are floating around. Daines and Tester have bills. Discussion on bills. 21st century act on opiates should be able to be used form methamphetamines. Money should be able to be used for Treatment, and law enforcement.

When you talk with Daines, Tester and Heitkamp let them know you like those bills.

Jim W. – A handful of folks responsible for the basketball tournament. I would like to congratulate Dave. Jim discussed history of UNAHA. It has been said that UNAHA has been critical in the growth of Indian Housing.

Discussion on presentation tomorrow. Congress appropriated \$100 million dollars of extra money. It should be extremely beneficial to a lot of the Tribes in here. It hasn't been placed in an annual appropriations bill. It happened without an expectation. \$1 million added to the NAHASDA Block Grant. \$100 million, it is for the need and capacity. It came about as a result of the formula. A small factor goes to need. In this region you have a large # of land based Tribes who have not only been advocating to increase the funds, but to stop the decrease in these funds. Jason and Sharon were two of the strongest advocates. You argued that you were against the American Community Survey, you couldn't stop HUD from using it. The consequence is that a significant # of Tribes in this region are getting significant cuts. A few of you are making money. In these negotiated rule making sessions, when these proposals come up, they ask for the call. If it meant they would lose some money they would block it. Their programs would get less money if what we were advocating went through. Discussion. Everybody has need and if you don't have those terrible conditions. That battle continues, the region came up with an idea, the Tribes came up with another idea. The idea was let's create a new pot of money and use that for the neediest Tribe. \$100 million dollars that is going to be based on need and capacity. This is a need and capacity Block Grant program. It is unlikely that a TDHE that is setting on \$200 million dollars is going to get any money. The ARRA money was to help us get out of the recession. This program has to be designed, HUD has to determine how they are going to distribute this money. This will be competitive rehab. If you are losing money this is a way to get it back. Everybody has need, does that mean that everybody is going to get the money. There is really 4 things.

1. Be supportive of the Block Grant.

2. We don't need to fight with HUD, we have to work with them. Time frame has gone from 3-5 years
3. The money should go to a Tribe with the greatest need.
4. This funding could possibly be a precursor for getting the money for the next 10 years. It is an uphill battle.

There is a resolution that Tribes have. This effort can be led again by UNAHA, but to be successful you have to reach out to the Tribes in other areas. Discussion on bill that it be called the Paul Iron Cloud needs bill.

Dave – Discussed resolution and discussion on bill.

Jason – The Omnibus language specifically says. The Dept. will notify grantee within 60 days of the passage of this bill. Bill says spur construction. This money will be eligible until 2020. Discussion on bill. There is some language is similar to ARRA.

AMERIND issue and the bill, HUD 184
Break

Associate members given time for presentation.

Round Table Discussion

Lower Brule made a motion to authorize UNAHA to draft up all the language on the concerns of the 184.

2nd by Salish & Kootenai. Discussion. All in favor.

Patrick Goggles – 100 million \$'s. Allocators have a say so in how the funds are distributed. There was 2 areas. New construction and rehab. Criteria to meet some of that is there going to be a matching requirement. I asked her if there was going to be a NOFA and she said that will be up to the allocators. The other concern is reporting. Discussion on award. I think we should get Bob and Myrna to look into who the allocators are. You have to have capacity and you have to have a pretty good writer. Discussion.

Jason – Sharon had suggested to me that we have a discussion on the \$100 million. Discussion. Jason – It would just be a letter at this point. Will that be alright?

One of the hard deadlines was the receipt of applications. They had qualifiers. Capacity, need and shovel readiness. If they would be looking at bumping up NAHASDA.

Bob – Before NAHASDA, HUD would give money. Let's make sure that need is #1.

Raine Little – Acting Director at OST – Read resolution from OST.

Oglala Sioux Tribe made a motion to pass resolution 2018-01 regarding the \$100 million dollars. 2nd by Santee Sioux. Discussion.

Sharon put points in there for the ones that lost money due to the ACS. Jim -I think that there is some merit what Sharon said to put in the resolution. Discussion. That wouldn't be bad in my opinion. I would ask if

Pine Ridge would agree with that. Pine Ridge agreed on inserting that language. Discussion on the % loss.

Jason – Both of them tell a separate story, so which of these do we want to use.

Jim – Refer to those that have lost large amounts due to ACS. Any other comment.

Jason – The bill says needs and administrative capacity. I think administrative capacity is the qualifier. I think that would solve the problem. It is either the qualifier of the money or the focus of the money.
Discussion.

Gene – S & K – There is a lot that we have to find out.

Jim W- The resolution is the starting point.

Jason – Discussion on qualifier and focus.

Jim – Discussion. Stuart L. – HUD has processes that they use for ICDBG.

Jason – Are we okay with passing this resolution with inserting the language that Sharon proposed. **28 for and 1 abstaining. Motion passed.**

Discussion on allocation amount and amount recaptured.

Jason -Do we have other issues that we have that we want to insert in this letter.

Stuart L. – I feel that the Tribes need to be involved in the 184 with the lenders.

Jason – Do we want to discuss AMERIND on the FOCUS program? That action would be a membership decision. Discussion on how the members are doing in the FOCUS program. Jason – We need to know how our members are happy. For those that aren't we need to make sure that we have done everything we can.

Sharon – When we go to the AMERIND Board there is a lot of things that come up we have to treat it like a business. When the issue was presented that they wanted to kick off a member, it was real troubling to me. It seems to me that criteria should be driven by the membership. I thought we started this together, we should stay in this together. To say that you are out, that seems awful harsh. Where do we go to find a replacement? If you think that it is a membership issue and not a board issue. So if you have any feedback on that, I would appreciate that.

Bill – I think it should be up to the membership. Jason – I don't think we can draft a resolution at this time.

Flandreau made a motion that the membership should decide on whether a member should be removed from AMERIND instead of the Board. Membership should develop a process on the FOCUS program.

2nd by Rocky Boy. Discussion. Sharon – Put a process in place that the member can put together information. 28 For 1 abstaining.

Bob – Discussion on rate.

Jason – I had a letter from Tony Walters requesting a contribution for the golf tournament. Discussion. As an organization, what is your feeling on that? The focus of the money hasn't been established.

Lower Brule made a motion to adjourn meeting. 2nd by Cheyenne River. All in favor meeting adjourned at 4:14 p.m.

Iva Grainger, Secretary