

UNITED NATIVE AMERICAN HOUSING ASSOCIATION
APRIL 4, 2016
ANNUAL MEETING LAKEWOOD, CO

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

Joe Fox led meeting in prayer.

Jason- We have all but one member in the UNAHA membership that has paid.

Roll call taken by Secretary. There are 29 of 32 members present. Quorum established.

Chairman Adams requested approval of the agenda with changes mentioned. **Lower Brule made a motion to approve agenda. 2nd by Jack Sawyers. All in favor.**

Randy Akers isn't here this morning his mother has medical issues.

Approval of Minutes of meeting in Las Vegas, NV on December 7, 2015. **Jack Sawyers, Utah Paiute, made a motion to approve minutes of December 7, 2015 in Las Vegas. 2nd by Chancy Kittson, Blackfeet. All in favor.**

CHAIRMAN'S REPORT

Chairman Adams –“I want to give Associate members some time this morning”.

There has been turnover in IHA's. I would like to know if this is your 1st time at UNAHA?

Board members new to UNAHA? Executive Directors? Welcome any new people to UNAHA meeting.

UNAHA is here for you. Bob and Myrna Gauthier are the Administrators, they do a great job! Any training needs we are here for you.

Issues since December, a lot of these are ongoing. Negotiated rulemaking is done, we are waiting for rules to come out after comment period.

I have been spending my time working on my run for AMERIND Chairman. I have been to all Association meetings except the Northwest. It has been good. Talked issues asked question, what does AMERIND mean to you?

I have been hearing issues, even if I don't get elected I am going to raise these issues.

In all the 30 years, I have never seen a ballot for an office sent out, yet, this year you can vote for Chairman by mail in ballot! I covered all the issues. I let them know who I am and why I am there. At the AMERIND meeting even if I am not elected I am going to raise all those issues. Minutes for the last eight years, by-laws. I have several pages of questions. It has been very educational.

Financial picture for AMERIND is very positive today. It seems to me that the focus of AMERIND has been to profit as opposed to the tradition of AMERIND; service. As an AMERIND member make sure your vote counts.

In February in DC the HUD 184 program had some process changes. Discussion on possible regulations. There was five page Act, but no regulation behind that. USDA – Tony Hernandez is a dynamic speaker. USDA is a key piece. Tribal population counts for dollars that each state receives. Are you getting your fair share?

Census changes, Fort Yates had an important meeting. Senator Heitkamp started with Tribes' in North Dakota on a Homeownership conference to be held later this year. We got included in the meeting in

the 1st week of August. The meeting was planned for Rapid City, we want to plan our meeting in conjunction with that meeting. Tentatively plan on being in Bismarck, ND.

Section 184 will surpass 1 billion dollars this year, can't say it is all in Indian country, in fact, only 7% of loans are on reservation.

Working with summit or national meeting on meth. Pretty sure it hasn't gone away. Don't know up to date, they are looking at putting it together in Denver in October. They are coordinating with all the national agencies on getting help.

31st annual UNAHA basketball tournament. Started in 1985. There was a rash of suicides, positive motivational messages. Thursday night in this room. 95 teams. Biggest tournament we have ever had.

We are going to continue to hold this tournament. Somebody found a cell phone and \$250 in cash and turned it in.

A world renowned violinist was one of the motivational speakers. He had a positive motivational message. Rodney Chong. He plays for Shania Twain.

Dave Heisterkamp – One of the Legends in Indian Country. Dave – “To have the recognition from you means a lot”.

Dave discussed the t-shirts for tournament.

Ulmer's have handed out 100 college scholarships at the tournament in memory of their son, Mark.

Dom Nessi is retired again, starting a new job, says he will be here next year.

TREASURER'S REPORT

2016 Budget

Income

Member Dues	\$71,500
Associate Members	5,000
Grants-Amerind Incentive	40,000
Interest	<u>85</u>
Total Income	\$116,585

Expenses

Administration	\$ 38,000	Includes expanded services
Legal	20,000	
Misc Expense	3,000	
Meeting Expense	17,000	
Travel – Admin	4,500	
NAIHC Annual meeting	2,500	
All- West Classic	5,000	
Officer Travel	<u>9,000</u>	
Total Expenses	\$109,000	

Net Revenue	\$ 7,585
Beginning Balance Checking	\$ 11,017.43
Beginning Balance Savings	\$ <u>25,137.85</u>
End 2016 Balance	\$ 43,740.28

Any questions?

Warren Mackey - Several years ago there was a motion to reduce the fees for the smaller Tribes. In the By-laws that were affected. Bob has more information on that. Discussion. It shouldn't affect these numbers in the budget.

Motion by Cheyenne River to accept Treasurer's report budget. 2nd by Flandreau. All in favor.

Election of Officers

Vice – Chair

Treasurer

Chairman Adams – There has always been a gentleman's agreement the two officers would be from Region III and two from Region V. Discussion.

I would open up the floor for nominations for Vice Chair.

Jack Sawyers made a motion to keep Vice Chair and Treasurer in the positions. 2nd by Warren Mackey. Discussion. All for. Sharon Vogel from Cheyenne River agreed to continue as Vice-Chair and Joey Nathan from Northern Ponca agreed to continue as Treasure.

We have our monthly UNAHA Board conference calls which includes Dave Heisterkamp and Bob and Myrna.

10:00 - HUD Presentation

Lori Roget – I was also detailed to HUD Washington DC for two months.

I am going to run through a few things.

2016 ICDBG NOFA's 60 days to reply

Consolidated Environmental Review policy, they are trying to negotiated MOU's with different federal agencies.

They are trying to put together some common categorical exclusions.

Advisory Committee – They are still talking about that.

Training – ICDBG – Helena

SF 425 live training

2CFR 200 – June 7 & 8, 2016 – Denver

2 day training taught by Bill Nibblelink

Procurement and Contract Management 7-26 & 27, 2016

Homeownership Summit – Bismarck, ND – August 1-4, 2016

Board of Commissioner Training

Self-Monitoring training

October 25 & 26, 2016 – Meth Summit in Denver
VASH training – NAIHC is contracting T/TA

HUD is not involved at all.

Lori – Individual or family starts with a case worker.
2017 there will be no funding. HUD is asking for renewal funding.

OLD BUSINESS

NAIHC Reps

Dave Heisterkamp – Sammi Jo Diffanthorn – 50 million \$ for elderly and meth. Only NAHASDA Tribes would be eligible to receive the funding. Put a program together to target specific needs.
Chancy thanked Dave, Mike and Dom for the time and effort they put into the tournaments.

Chancy Kittson – NAIHC funding challenges

We were funded a mold grant for 2016, but it is all going through direct funding.
Neither bill pending in Congress is perfect, but the overall goal is going to get NAHASDA reauthorized.

Chancy discussed the VASH program.

Discussion on VASH. Chancy encourages everyone to attend the Homeownership Summit.
With the new delivery system on the training, there is a 5 month lead on getting approval. With the turn-over in Indian country, you could go through two Directors by then. That is why we need to keep pushing to get it put back to NAIHC. Chancy discussed annual AMERIND/NAIHC meeting on May 8-11, 2016. There is going to be some great training in Hawaii.

Stuart Langdeau – I would also like to thank Dave and all the other people who put their time into the tournament. The letter that came out without Chancy or I without having any input into it. I talked with Sammi regarding that. I did inquire regarding T/TA letter. There has been no response to that.

We will be looking at the Executive Director Contract.

Chancy – The original training requests should be sent to me. Chancy recognized AMERIND and their support of the basketball tournament.

AMERIND report

Dennis McCann from AMERIND to give report

We are waiting for the audit to come back for actuals.

IHBG finished at 92%. We had a high incidence of fire losses last quarter. At the last 3 – 4 years we haven't had a catastrophic loss. Our investments at 2% loss.

Reduced reserve amount. Some of you will be receiving member reserve checks. Member reserves should be 25% with AMERIND.

We will be here as long as Tribes need us. Preliminary unaudited. 12/31/15. We want to keep Indian money in Indian Country.

Operational Highlights

Core Program – IHBG performing at 92% operations ratio. Experienced net increase from operations of \$1.456 million. All other programs TGN, NAHR, TWC & AB performing at 79% experienced 79%. Experienced net increase from operations of 4.628M. Net investment at 1.261M loss. Net position increased \$6.245M *less performance incentives.

2015 Staffing

Jobs at AMERIND-51% Native American operated.

	2013 FTE	As of 12/31 2014 FTE	As of 12/31 2015 FTE	Budgeted 2016 FTE
Total Staffing	42	45	51	59

Corporate Oversight through 12/15/2015

Increased surplus requirement to 63% from 42% average all programs

AMERIND Corporate Liquidity

Line of Credit \$10M in place/Corporate Unrestricted \$6M

AMERIND Reinsurance BOD & Cell approval to proceed with new program

Transferred all fixed assets to NAHASDA

CHARTER Tribes Santa Ana & Red Lake approved Charter amendments

Acquired retail employee benefits agency transition underway

Extended CEO contract through 2020

Revised financial statements to match HUD financial sustainability ratios

Approved 206 operating and capital budgets

Converted & hired Chief Strategic Officer and General Counsel position

We created a reinsurance cell, we thought: why are we buying all this reinsurance when we can set up our own?

HUD is imposing a 65% loss ratio. HUD is imposing a 5% profit pool.

We are going to move IHBG funds into a reinsurance

Bob asked if we can get a copy of that directive from HUD? Dennis said yes.

We have been moving more toward insurance accounting.

Sharon – Asked about return of member reserves. Bob – discussed member reserve return and premiums going up.

Dennis discussed inflation increase and specific AMERIND issues. Sharon -What is the update on the portal?

Dennis – The portal is going to go away. You are going to be able to update your inventory. We are going to take a more active role. We haven't been able to take your excel spreadsheet and bring it into the system. We are abandoning the concept of the portal and bring you something we think will work better.

Sharon – Discussed jurisdiction issue. Dennis – We put an arbitration clause in there if it is two sovereigns.

Discussion on obsolete materials. Dennis – I will have to refer this to Alan. Alan- You would have to go back to your asphalt or metal, replacement of roof. If you have a partial loss, there would have to be some co insurance. 50% AMERIND and 50% IHA. It is an option for us to go and insure the total roof.

With that I would like our Board members come up. Jason -You have a Board member that attends the meetings, but not here. I would like Region III to consider that.

Lafe Haugen – When I go to an AMERIND meeting, all we hear about is how much money we are making. AMERIND is all about Tribes protecting Tribes. We nominated Jason last year for AMERIND, we need to support him. We need to address the T-lock issue. We don't have an answer to that, but I will get one. AMERIND is a big issue. I am going to set my report out on the tables for you to read.

Jeannie Langis – I wasn't able to be at the meeting due to a death in the family.

Jason – Discussion on unit count and values

Chairman Adams asked Randy Akers to come up.

Randy Akers– I apologize for running a little late this morning. Since the last time, Rodger Boyd retired. I was asked me to go back to DC. While I have been back there it has been an eye opening experience. Personally, I am glad I didn't apply for the position. It has been 6 mos. now. There is a lot of things in the works. They are closing in on a DAS coming on Board. Discussed VASH initiatives and T/TA assistance. T/TA won't be concluded by the time a new DAS comes on Board.

Chairman Adams – I have a gentleman that has to go, I want to give him some time. NFHS streaming platform for broadcasting games. It is a great opportunity for watching a game. I would love to hear back from you with your comments. Within the broadcast you create the broadcasting space is all yours.

Administrators Report

Bob Gauthier – Board authorized UNAHA to apply for a VASH grant through Enterprise. We received the grant so we can provide assistance. We have to spend this money by July. If you want to have a VASH presentation at your reservation, let me know.

University of Montana students upgraded the website. It is going to have a training survey. We will have meeting updates. Success stories. The roof project they have going at Blackfeet. We have a Salish Kootenai person who will be working on the website part time.

We applied for 501c3 over a year ago. We expect any day to get the certification. We have five grants that we can apply for once we receive certification. We want to make sure that we have strength in numbers on the NAIHC and AMERIND meeting. Training that is starting tomorrow. This is my 33rd year in Housing.

Discussion on Homeownership impediments.

After lunch we have Lynn Trujillo. The last issue was the issue that Warren brought up this morning. 2009 there was action for IHA's to pay reduced dues. We want to make sure the value is there. Last year we joined the LIHC.

Chairman Adams – Bank 2, Soltice, Tribal 1st lending, Travois, Vital Spirit, & Bob Clooten.

Negotiating Rulemaking final Report and next steps

Jim – National advocacies and legal issues. I am going to talk about the national advocacy issues in addition to the T/TA issues. We want to talk about short term actions that are impacting the long term

interests. This region has organized around is funding for land and treaty based reservations. You have heard talked about additional funding, there was some excitement when the Sec of HUD and President called for 700 Million \$'s. This is what happens when an administration is about to leave. Secretary Castro is talked about a running mate for Hilary Clinton. Don't get so excited when they are talking about 50 million more. This money will be spread out between rich Tribe, medium income and poor Tribes. The 50 million shouldn't go into the NAHASDA pie. It doesn't happen in a year. The second one you heard talked about is the opposition to the ACS. The ACS would cause most of you in this room a reduction in money. The fight continues. This Region through UNAHA has been requested to have a meeting with the Assistant Secretary. The invitation has been extended to Paul Iron Cloud. The meeting is now scheduled for the 19th of this month. The purpose of this meeting is find an alternative to ACS. Paul has had some health issues is why he isn't here.

I want to emphasize what Jason talked about this morning. Heidi Heitkamp from ND. This is our chance to report our needs at the meeting. This meeting becomes very critical, for that reason this is an opportunity for your proposals. We want this to be a Regional oriented conference.

Dave - ACS is not predictable when it comes to Indian country, HUD couldn't get a consensus on it. We will probably get a published regulation for comment. 60 day comment period. This will be implemented in 2018. In addition to challenging data source, HUD dictates. Once it has been finalized.

Next topics are the law suits.

Several Tribes in this Region are represented by our firm and several are represented by another attorney. HUD has not followed their own procedures. HUD appealed two weeks ago. End of briefing process. The way it is scheduled there will be 20 minute briefing comments. With 25 minutes you get right down to the point. Court of appeals have gone against Tribes.

Tribal consensus 2020 considering having a Tribal enrollment question.

Jim- If only 10 of you comment on it, Thursday is the time to do it, it would have a great impact.

Chairman Adams – We are waiting for the proposed rule to be published for comment.

AMERIND election strategy and proxy coverage for non-attending TDHE/Tribes

Sharon – Who is going?

Jeannie, Joey, JC and Shelley are going from Region III

Patrick, Joe, Jack, Jason – Region V

Jack – Give Proxy to Jason. Charter at the annual meeting says you can vote for person in person or by proxy.

One of the issues that came up is that one member of Alaska said I have 1,000 units paid off. Tenant didn't have coverage.

Jason – We are supposed to be Tribe's protecting Tribes. Discussion on covering paid off units. Discussion on number of units that are and are not covered. The homeowners are of the age where they don't have the financial resources to cover them. There is a tremendous need for homes on the reservation.

At the December meeting, we can set aside a day to talk more about these issues. The outcry is the paid off units. There is a distinction that needs to be made.

Bob G. – There is 8,000 paid off units in our Region.

Associate Members

Vital Spirit – Robin Thorne – Leverage NAHASDA funds and Asset management services

1st Tribal Lending – Juel Burnett – Rosebud Sioux Tribe

Soltice XR – Richard Associate

2009 Member dues \$500

Jack -Where is the determining factor? \$500,000

Warren – Dicky sent me a check back for \$2,000.

Bob – Warren has been overcharged. Discussion on discussing this issue at summer meeting. Get the amendment change and act on it at the summer meeting.

Changes to By-laws

USDA & HUD

Flandreau, Goshute and NW Band of Shoshone were in that category.

We have Trenton and Warren Mackey in the same category.

Discuss at summer meeting.

NAIHC Resolution Development – April 29th.

I know there is a need for supportive housing. I was contracted by Salish Kootenai to work on supportive housing. Kickoff two days on May 3 & 4th there will be a supportive housing training.

Chairman Adams – We had some basketball issues. We haven't had any substantial issues in all the 31 years.

Where do we draw the lines? We want to regulate paperwork. Patrick – Basketball referees, different classes have different rules. Discussion on Code of Conduct for Tournament

Discussion on when rosters are sent out they will have to send a signed code of conduct back when they register. Discussion on violation of Code of Conduct.

Age is 19 and still in high school. Referee consistency is an issue.

Bob – We can readjust our banquet for Monday night.

Round table discussion.

Jim – Pinky Clifford NLIHC – Advocating for Indian Housing. There is a 3 million \$ set aside for Indian Housing SD for housing.

Meeting adjourned. Jeannie made a motion to adjourn. 2nd by Warren Mackey. Meeting adjourned at 4:00 p.m.