

UNITED NATIVE AMERICAN HOUSING ASSOCIATION
December 3, 2017
Winter meeting at Venetian Hotel and Resort Las Vegas, NV

Meeting called to order by Chairman Adams at 3:28.
Chairman Adams led meeting with opening blessing.

Chairman Adams welcomed everyone.
Roll call taken by Secretary. There are 19 of 32 members present. Quorum established.

Minutes - Summer meeting August 20, 2017 in Polson, MT. **Lower Brule made a motion to approve minutes of August 20, 2017 in Polson, MT. 2nd by Fort Berthold. All in favor.**

Chairman's Report

Chairman Adams – The highlight of the meeting was newly appointed HUD Secretary, Dr. Benjamin Carson. Heidi Freschette, Deputy Assistant Secretary, Office of Native American Programs, was also present. We were also pleased to welcome Diane Yentel, President and CEO of National Low Income Housing Coalition. S & K Housing Staff gave them a tour.

Hunter Kurtz – Advisor to the Secretary. He has been nominated for the HUD Assistant Secretary level. We do have to continue working with 184 issues. A letter was sent, we are still waiting for a response. Salish is developing a mitigation process. We have a few defaults on our reservation. We are hoping the mitigation process will happen soon. National Native Housing Conditions – Sharon and I will be doing presentation Tuesday morning.

TREASURER'S REPORT

Income

	\$5,500 – Associate member dues
Membership dues -	\$70,250 Membership Dues
	<u>75</u> Program Income - Other
	\$75,825

Corporate Contribution \$40,000.

Grant Proceeds	16,251.76
Interest Income	<u>7.49</u>
Total Income	\$132,084.25

Expenses

Accounting fees	\$ 402.00
Legal fees -	\$ 16,933.66
Outside contract service	41,250.00
Outside Contract services	<u>1,125.</u>
Total Contract Services	\$56,710.

Total Travel & Meeting	\$29,220.43
Total Expense	\$103,282.92

Net Income \$ 28,801.33 Current bank Balances are **\$63,697.96.**

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

Attorney's Report – David Heisterkamp
New Formula and new data.
Figures for ACS – last hand out.

David Provided an update of the NAHASDA Reauthorization Legislation. There is a bill pending that will continue funding. Still absorbing information on Census adjustments. ACS uses HUD's AIAN #'s. ACS data is compiled on an annual basis. October, new ACS data is published. 5 year average, impact is need. Need discretionary money. I did send message out.

NAIHC Report

Chancey – I will let Tony fill you in. Tony Walters- Executive Director. I am 8 months in. 2018 software – Call to action! We need better ways to engage our elected officials. In the next couple of months NAIHC will be working with HUD on identifying your needs.

T/TA staff – We have seven staff in DC. I hope to get out to some other locations.

Legislative Update- Tax Reform bill. We don't meet with Senate staff too much, Sammi Jo does though. NAHASDA has been stalled for years. Congressional leadership need 60% of votes. We are going to continue working with Senator Hogan on passing bill for Indian Country.

Side by side – We will be sending it out with next newsletter. In the meantime we are working with Senator Tester on Water bill settlement for Blackfeet. We are optimistic about NAHASDA. HUD VASH is kind of a wait and see.

Lafe – Tony, Senator Daschle called it the Build America Act.
We are working with them to try to get their support.

Sammi Jo

Chairman of NAIHC – NAHASDA – I really think we are going to get this (reauthorization) done this year. Try to stay active and get your Elected officials involved.

Once you have a Cap, it's really hard. Bill that came out of Senate with Cap, I think it's a bad trend. Sammi – We had a strategic planning session in San Diego. We started looking at unique strategic planning piece. Discussion on Advocacy team and their strategic planning session.

Bob G. – Has your term gone pretty quickly? Organization has come a long way. Sammi Jo thanked everyone for her support as Chairman.

Stuart Langdeau – I just want to follow up on what I discussed in Polson. I requested that UNAHA step up efforts on drugs. One other thing in regards to where we want to be. Tony is the best person we've had for advocacy.

Tony – That's a lot of pressure!

New Business

Bob G -Training - Our UNAHA Board conference calls are usually an hour every month. From our perspective it is incredibly difficult. One third of the Housing Programs in UNAHA have new ED's, if we are not set up to help and to make sure they succeed. We are looking at a NAHASDA boot camp. We have been working with HUD and have a ground level NAHASDA boot camp.

Charmel – We have had an awful time getting folks to try Foundation Search. We are looking at the foundation search for Law and Order and getting repeaters for the police cars. Once we learn this process, there is no limit to how many members use it.

White Mountain received \$600,000 to mitigate Meth from EPA!

Sources of funds

Community Compass – We are looking at an advanced finance class for late summer of 2018.

T/TA Assistance needs

2nd Enterprise grant of \$45,000. Working on Homeownership mitigation, 184 and 502. Joe Pigg has the expertise in this field

Original plan for HUD -184 was that four months into foreclosure, HUD would pay off lender. Bank had confidence in writing mortgage loans on trust land.

AMERIND update -

Sharon Vogel introduced AMERIND Staff

Derek and Jeff Blackwell

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. AMERIND – 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. 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 LIHC 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.

Dave – All West 100 is going to be April 5-8, 2018. Brochures will be out right after the 1st of the year. Check on UNAHA website.

Business meeting will be April 9, 2018, banquet will be on Monday. Training will be Tuesday and Wednesday.

Summer meeting will be in Nebraska. Joey, Warren and Norma are co-chairs.

Four policy areas under USDA were discussed – 502 lending, USDA, Rural Development and relending to eligible 502 capital on trust land.

1. Pilot in SD
2. Improving Section 184 on trust land
3. HUD has enough resources to work with Department of Interior.
4. Native American Direct Loan Program – VA

BIA – HIP Program – HIP as a down payment, Homeownership down payment assistance for down payment and closing costs.

10% of 184 are on trust land. HIP has been around since 1922. Robin T. – HIP is being cut out completely.

Discussion on thanking Sharon, Joey, Iva, Bob and Myrna for their work for UNAHA. Stuart L. – I really enjoyed meeting in Polson.

Duck Valley made a motion to adjourn meeting. 2nd by Lower Brule. All in favor meeting adjourned at 5:33 p.m.