

**UNAHA LEGAL SYMPOSIUM
DECEMBER 9, 2024
MGM GRAND LAS VEGAS NEVADA**

MINUTES FOR UNAHA LEGAL SYMPOSIUM LAS VEGAS MGM GRAND.

Opening prayer was given by Patrick Goggles, Northern Arapaho.

The meeting was called to order by UNAHA Chairwoman, Sharon Vogel at 8:20 a.m.

Roll call by UNAHA Chairwoman, Sharon Vogel. Quorum was not established

CHAIR REPORT – Sharon Vogel welcomed all in attendance, recognizing Tribal leaders, new attendees and new directors. Sharon stated we have a new administration and there are going to be changes. We have a new President and new members in the House and Senate. Housing is a Bi-Partisan issue and advocacy is needed. We need to participate in the National Indian Housing Agenda

UNAHA is a strong organization and led on many issues. The legislative agenda is to push for re-authorization of NAHASDA. What can we do differently? We need to educate Senators and Congressman about Indian Housing and we need an impact report. We are doing good things, we don't waste the dollars and we are putting in new infrastructure. We need to do an impact report for UNAHA and each tribe should do individual impact reports as well. We need to leave good info on the Hill. We need to get engaged with the leadership, meet their staff and become a resource to them. The Officers know we have a lot of work to do. We need to use our time and resources wisely through the transition and we need input and suggestions.

We need to advocate to get the Native American Direct Loan program extended and it is set to expire in March 2025.

We need to send letters to the congressmen and senators.

We can ask the NAIHC Board to join in our efforts.

TREASURERS REPORT

Joey Nathan went over the treasurer's report

INTRODUCE ASSOCIATE MEMBERS

Records Management Solutions

Dynamic House

Ace Housing

Travois

Raven HDS LLC

Mahoney Group

1st Tribal Lendfing

RT Hawk
Eagle
Stone Fly Financial
Seven Sisters

Dave Heisterkamp-

John Thune replaced Mitch McConnell as the Senate Majority Leader. John Thune is a friend to Indian Country.

Tim Scott will be the new Secretary for HUD, he is a football player from Tennessee.

House Financial Services leader Luetkemeyer announced his retirement.

National Low Income Housing Coalition (NLIHC) is one organization we will have to meet with. There is a big gap of Indian Housing Data and it is a big asset. The Housing Authorities need to create their own data bases.

James and Kellin are the head of research at NLIHC and they should have a model or template for the data base.

Other meetings to set up in Denver are with TIAC and HUD.

Tribes should put Tribal Building Codes in place. The Native American Code Officials are a resource for Tribal Nations looking to implement building and fire codes that are customized to their tribal needs and traditions.

There is a training program for building inspectors and test is required but participants can take the test over and over until they pass.

ALL WEST

This is the 40th anniversary. The Colorado History Museum will have an exhibit of The All West Tournament in the museum. The All West board provides Scholarships. There is open registration for the All West Tournament.

Sylvia gave reports on TIAC, Equity & Funding, Quality of Housing, IHBG Competitive grants, 184 Handbook, Construction Development, & Insurance Cost.

The following HUD officials toured Choctaw Nation, Adrian Todman, Richard Monocchio, and Heidi Frechette.

BABA regulations do not apply to the construction of single family units which means 4 or less to equal a single family unit. BABA applies to apartment complexes.

Trump nominated Scott Turner as the Secretary of HUD. Turner played for the Denver Broncos and has a housing background.

HOTMA Admissions and Eligibility policy has changes that will affect TDHE's. More specifically the IRS Section 8 census count.

NAIHC is advertising the Executive Director Position because the current Director Douglas Marconi is leaving. Linda Lee will be the interim Director. They are having cash flow problems. TA requests are needed and there is 3 million a year.

What we need to ask for from this administration:

- Partnerships

- Accessing Federal funds outside of HUD

- Subsidies for houses that were built after 1996 NAHRO has a good format

- Regional Pool for HUD VASH vouchers

- Streamline the environmental review

- Exemption from BABA

- Single Stream of Funding

We need to make an impact report of successes

Elon Musk is heading the Department of Government Efficiency and they are advocating against single stream of funding.

PACT Political Action Committee

Find private sources –how do you allocate the resources

NAIHC has 3 conferences

1. Annual

2. Legal

3. Legislative

Because of the cash flow problems NAIHC will have a scaled back Legislative session.

HOTMA-How to determine eligibility for low rent units. There are changes on how to determine eligibility. There is training on how to document your files and how to perform rent calculations.

The General Welfare Exclusion Act provides the IRS with flexibility to address unanticipated issues arising from legislatively provided social benefit program payments. The IRS has contended that the general welfare exclusion is an administrative exception to the statutory definition of gross income.

AMERIND

Derek Valdo CEO of Amerind make his presentation

In 2024 he said there 2,585 claims

1,300 Workers Comp claims

186 members are Tribal Housing authorities funded under IHBG

In 2024 there were 4 performing members who withdrew from Amerind

There are 6,485 policies for individual homeowners in 2024

The program suspended 3,000

Sharon Vogel asked Derek to report specifically for the IHBG data for Amerind. She state the intent of the group was to provide affordable insurance. This started out as a governmental insurance and risk pool. HUD is a stakeholder too.

Derek states the board makes the decisions based on actuarial analysis to should lead to adequate rates. We are dealing with obsolete roofing and this is a 50 year old problem. Derek went on to explain total losses that is impacted by the market place and climate change.

2024 losses were \$16,721,000

2023 losses were \$14,000,000

After reinsurance the actual revenue realized and losses were

2024 3.3 million

2023 5 million

Investments are used to cover losses

Last 3 years were the 1st rate increases

Sharon states the original intent of the board was to establish a risk pool. Your report is all doom and gloom we want to know how to reduce risk? We want to know the practical application of how to do this.

Derek states if we had IHBG only we would be bankrupt.

Jason stated the idea was for IHBG only and Amerind added 9 others

Derek stated IHBG and Individual homeowners has not performed.

Dave H stated there should be a performance subsidy and the block grant is supposed to cover that.

HUD knows how many units there are in total.

HUD has a mandate and we need a separate stream of funding to cover insurance. It is not because Amerind is a bad manager.

Sharon states share that with your board, this year's boost in funding didn't catch us up because we have a lot of other demands.

Derrick says old funding was combined and we can certify we are following the rules.

Sharon suggests asking for the subsidy to come from HUD if that's possible.

Derrick says they are trying to balance the need and every dollar comes from Indian Country. More Tribes are buying from Amerind. If we have adequate reserves in the 4th quarter we may open up to individual homeowners.

Amerind board will declare a dividend
If payments are made on time and are in good standing they will receive a dividend.

Seven Sisters – Joanna Donahue presents

Why do you need a new organization? We need to bring new resources to the group. Look at best practices. There is the Greenhouse Gas Reduction Act, Native Impact Funds, CDFI loans and the Great Plains Housing Initiative. We want to bridge those things that are missing.

Administrative Report

There is a proposal to award the management contract to ACE to replace the contract with Bob Gauthier. Jason Adams will be the manager for ACE and Carrie will be working with him.

Dues are due
Requests for data and pay scales are due as well.

The Annual meeting is coming up at the end of March. The All West Tournament will coincide with the meeting.

We will honor Randy Akers for 45 years of service which started in 1997.

UNAHA is still working on the Insurance Risk Pool study.