

# Navajo Housing Authority

## Native American Housing Assistance and Self Determination Act



A Presentation to the Arizona Housing Alliance

Flagstaff, AZ  
June 5, 2015



# What is NAHASDA?

- **Native American Housing Assistance & Self Determination Act of 1996, Public Law 104-330, as amended**
- NAHASDA streamlines federal housing assistance to Native Americans by replacing a range of separate programs from the U.S. Housing Act of 1937 with a single block grant program to Tribes.
- Implementing Regulations at 24 CFR Part 1000



# What are the objectives of NAHASDA?

- A. To assist and promote affordable housing activities to develop, maintain and operate affordable housing in safe and healthy environments on Indian reservations and in other Indian areas for occupancy by low-income Indian families;
- B. To ensure better access to private mortgage markets for Indian tribes and their members and to promote self-sufficiency of Indian tribes and their members;
- C. To coordinate activities to provide housing for Indian tribes and their members and to promote self-sufficiency of Indian tribes and their members;
- D. To plan for and integrate infrastructure resources for Indian tribes with housing development for Indian tribes; and
- E. To promote the development of private capital markets in Indian country and to allow such markets to operate and grow, thereby benefiting Indian communities.





# NAHASDA Eligible Activities

1. Indian Housing Assistance
  - a. Subsidy
  - b. Modernization
2. Development
  - a. Acquisition
  - b. Construction
  - c. Rehabilitation
3. Housing Services
4. Housing Management Services
5. Crime Prevention & Safety
6. Model Activities (Approved by HUD)
7. Planning & Administration



# NAHASDA Legislation Status

- NAHASDA Expired 09/30/13
- H.R. 360: Contains three time funding cap language effective 01/01/16 for tribes that receive more than \$5 million in annual IHBG. Any excess not spent beyond the latest allocation, that amount is redistributed to other tribes.
- S.B. 710: Contains the 3x language but with effective date of 10/01/17 to mirror the compromised language of the IHBG Formula Neg Reg Committee.
- NHA Unexpended Funds Balance: \$285M (As of 06/05/15) & 81% Expenditure rate
- FY 2015 Planned Expenditure: \$155M with Five Year Goal to Spend Pipeline by 09/30/17 (In Year 3 of 5 Year Plan)



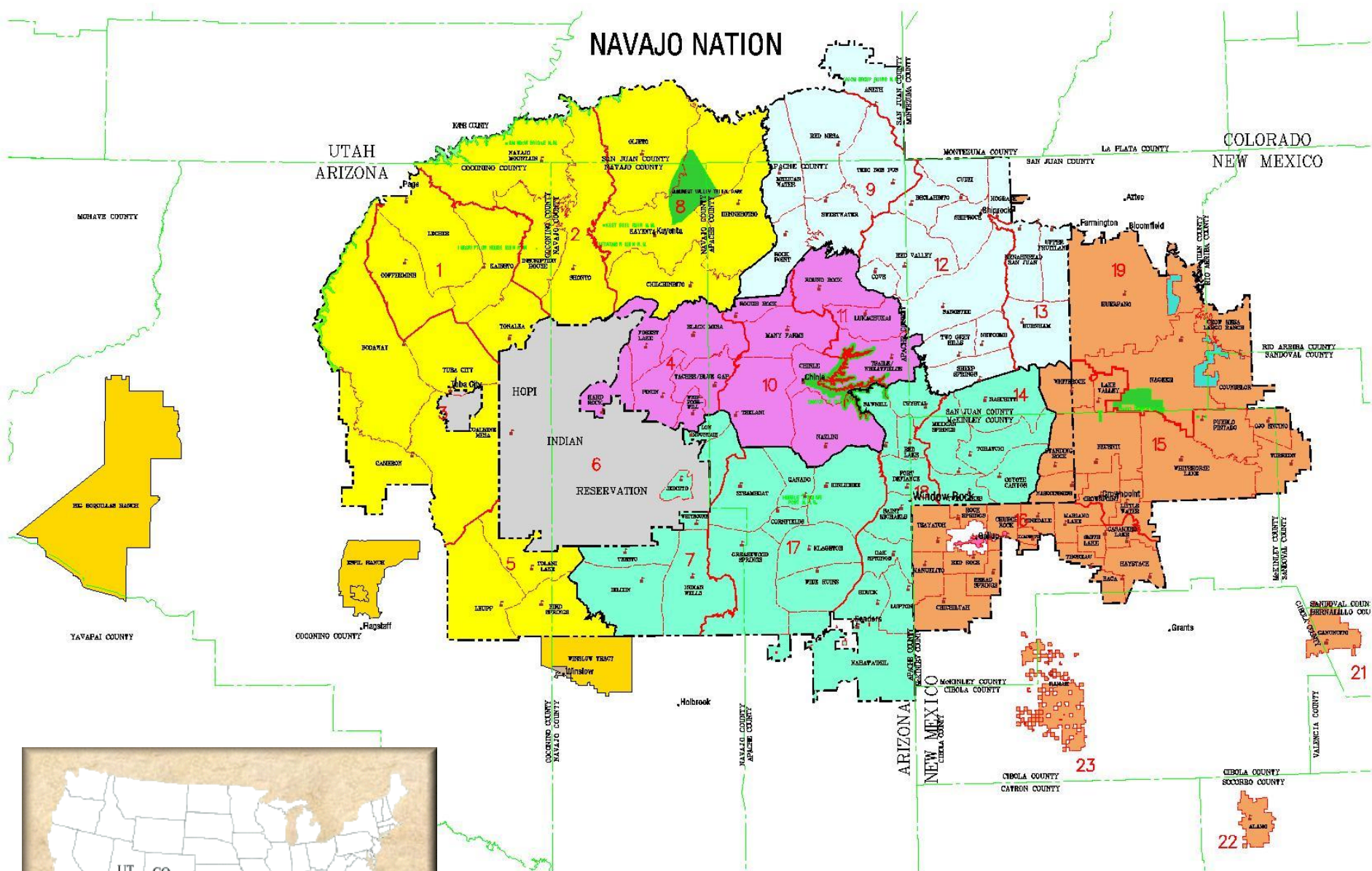
# Navajo Nation Profile

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- Largest land-based Tribal Nation:
  - 27,000 square miles (or 17.2 million acres) over three state area: AZ, NM and UT.
  - Larger than 11 of the 50 states in America – West VA, Maryland, Hawaii, Massachusetts, Vermont, New Hampshire, New Jersey, Connecticut, Delaware, Rhode Island and Washington, DC
- Largest tribal population:  
Current Est. 304,000
- High Unemployment Rate: 65-70%
- Land Status: Trust Land (90%), Allotted Land and Fee Simple Land
- 110 Chapters/communities
- 24 Council Delegates
  - Reduced from 88 in 2011
- Three Branch Govt:  
Executive, Legislative & Judicial









# Navajo Housing Authority

## **VISION STATEMENT: ‘HOUSING OUR NATION BY GROWING SUSTAINABLE COMMUNITIES’**

- NHA created May 1, 1963
- U.S. Housing Act of 1937
  - Low Income Rental Program
  - Old/New Mutual Help Homeownership Program
- Native American Housing Assistance and Self Determination Act of 1996, as amended
  - Annual Indian Housing Plan/Performance Report
  - 8500 Housing Stock: 3882 Rental and 4618 homeownership
  - 29 Administrative Facilities
  - 50 Sub-recipients Housing Stock: 2,225
- Largest Tribally Designated Housing Entity in U.S. and 8<sup>th</sup> largest public housing agency in country



# NAHASDA Oversight



President Obama

United States Congress

HUD  
Office of Native American Programs

Navajo Nation  
Recipient of Indian Housing Block Grant



23rd Navajo Nation Council

Navajo Housing Authority  
Tribally Designated Housing Entity





# NAHASDA Requirements

NAHASDA

P.L. 104-330 and 24 CFR 1000

2 CFR 225 (OMB A87)

Federal Cost Principles

CIRCULAR A-133

Single Audit Act (Over \$500,000)

PROCUREMENT (24 CFR 85)

Competitive Bids/Proposals

NEPA ACT OF 1969

Environmental Review & Clearances  
(EIS, EAs, CEs, Exempt)

UNIFORM RELOCATION ACT

Temporarily Displaced Families

SECTION 504  
ACCESSIBILITY ACT OF 1973

Accessibility Reasonable Accommodations  
(Hear, Visual & Mobility Impaired)

FED / DAVIS BACON ACT OF 1931

Davis Bacon & HUD Determined  
Wages for Projects

REPORTS TO HUD & CONGRESS

Combined IHP/APR (New 07/11)





# Housing Needs Assessment

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- First Time Ever conducted for the Navajo Nation across the entire Navajo reservation
- 25% Representative Sampling (confirmed)





# Housing Needs Assessment

- 57% of Navajo tribal members make less than \$10,000 annual income
- 17.5% of Navajo Tribal Members have income between \$10,000-\$15,000
- 24% live in one-room dwelling (versus 2% nationally)
- Median number of rooms per dwelling is 3 (versus 5.4 nationally)





# Housing Needs Assessment

- 55% Overcrowded
- 50% of homes need major repairs
- 50% of homes have no or incomplete plumbing and kitchens
- 34,000 homes needed (\$9 Billion unmet need)





# Housing Needs – Bennett Freeze

- Former Bennett Freeze Area – 9 impacted communities that was not allowed any development for 40 years
- Task Force Created in 2008: NHA CEO served as Vice Chair
- Survey Conducted on unmet needs
  - Housing
  - Infrastructure
  - Community buildings
  - Schools
  - Health facilities
  - Youth facilities
- Equates to 4 billion in community and housing needs alone in addition to 2 billion housing needs





# Impediments to Timely Development/ Funds Expenditures

1. **Land lease approval processes** for trust land withdrawal which is a very protracted process (for master site and scattered home site leases) as a requisite before pre development planning can begin;
2. **Lack of FEMA flood maps** for reservation causing site specific flood delineations for land that is finally withdrawn with an approved lease by the NN and BIA;
3. **Multiple layers of environmental review processes** required by NN, BIA and HUD and as funds are blended, agency processes like for I H S, usda, state tax credits, etc. also have their own ERR processes for mixed financed projects;
4. **Lack of available utility infrastructure** and protracted federal bureaucracy processes caused by either I. H. S. and tribe or NTUA's competing demands for line extensions and right of way issues to clear or lack of funding in a cost shared approach
5. **Project administrative approvals** through NN govt channels given tribal structure of 88 delegates (now 24), 110 chapters, and tribal legislative processes for final approvals as may be required for land withdrawals, rights of ways, master lease and other are administrative approvals processes which are time intensive in a semi-decentralized govt tribal system;
6. **Legal review processes** for numerous contracts or legislative documents for TDHE and respective NN dept as may be warranted;
7. **Lack of IT infrastructure** due to remoteness of sites that impede real time communication systems and management information that require coordination with NN and external service providers with differing priorities.



# NHA Initiatives – Eligible Activities

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- Goal: Homeownership with Rental Assistance Still Available
- Project Hope HO Program: Income \$15,000-30,000 (Lease to Own w/ Sweat Equity)
- Shi Shighan HO Program: Income \$35,000 - \$50,000 (Lease Purchase)
- DINE HO Program: Income \$50,000 and over (Mortgage-based)
- Home Repair Grant/Loan Program (in development)
- Veterans Assistance Program incl VASH (in development)
- Special Needs Housing Assistance Grant/Loan Program (in dev.)
- Senior Housing Assistance Program (Model Activities)



# Planning Partnerships

- NHA completed its NN Housing Needs Assessment Report in August 2011
- NHA has completed 110 master plan typologies for 110 Chapters with proposed sites for housing development
- NHA is providing planning assistance to Chapters on one-on-one approach to ascertain site feasibility & engineering
- NHA acquired technologies to aid in planning with its partners (NN and Chapters) – LIMS & 3D Imagery & Flood Delineation Data



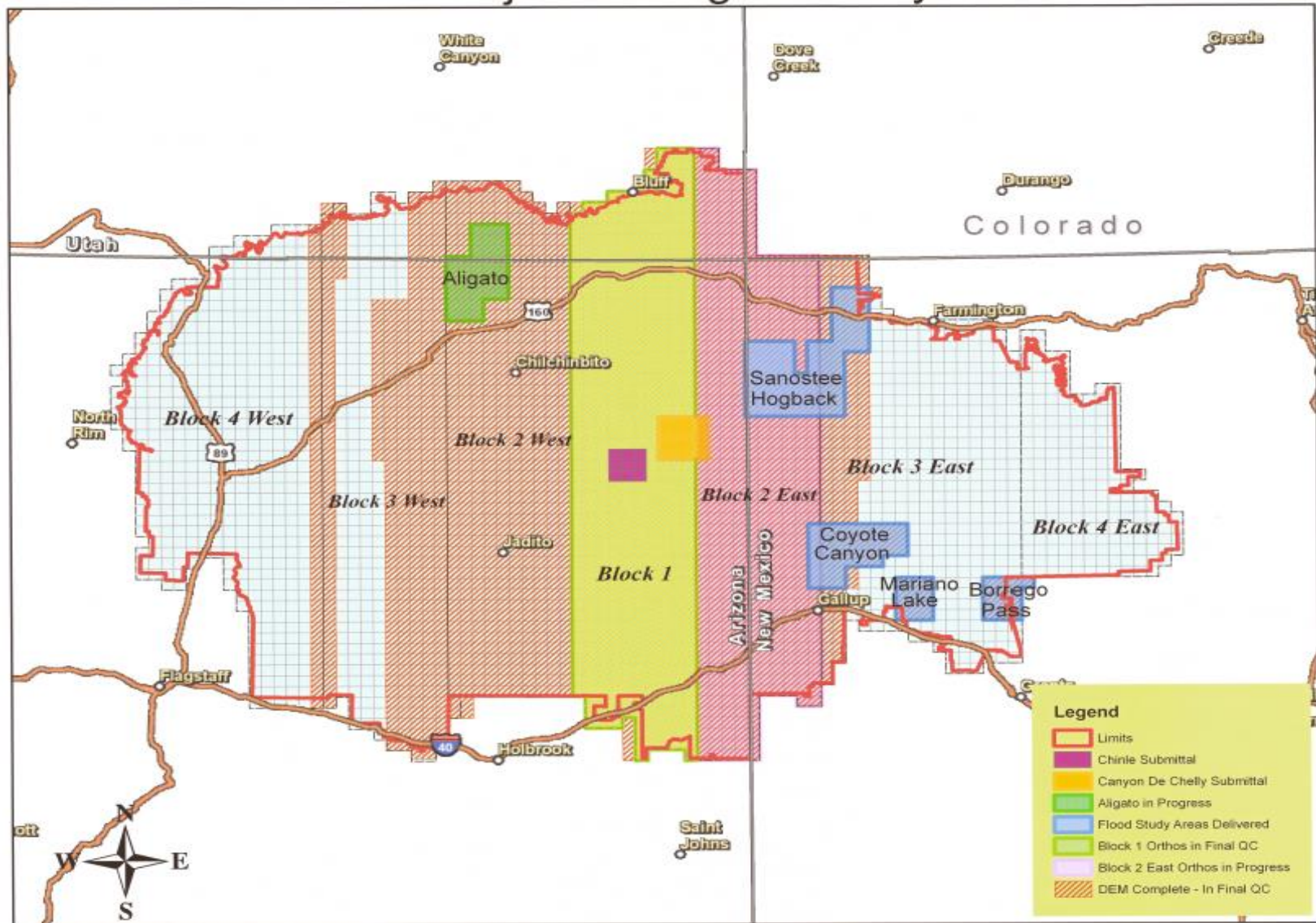
# Community Based Master Planning

- Digital Land Survey/Mapping Technology
- Supplement Planning needs with A/E/Planners and developers on regional basis
- Mapping Overlays with NTUA, BIA, NLD, BOR, NDOT & Water Resources data to ascertain areas suitable for development
- Share Strategic Plans with Planning Partners to optimize funding streams for regional communities
- Infrastructure integral to community, housing & economic development



# NHA Digital Aerial Photometric Mapping System

Navajo Housing Authority





# NHA Mapping System (cont'd)





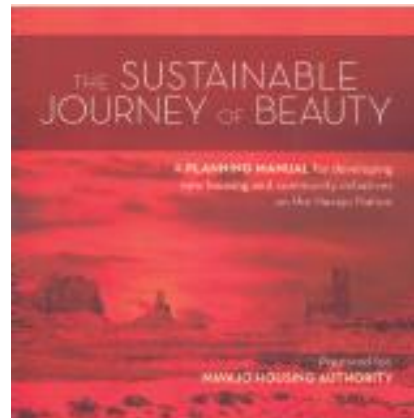
# Sustainable Community Master Plan



**5 Agency  
Kick-off  
Meetings**



**24  
Regional  
workshops**



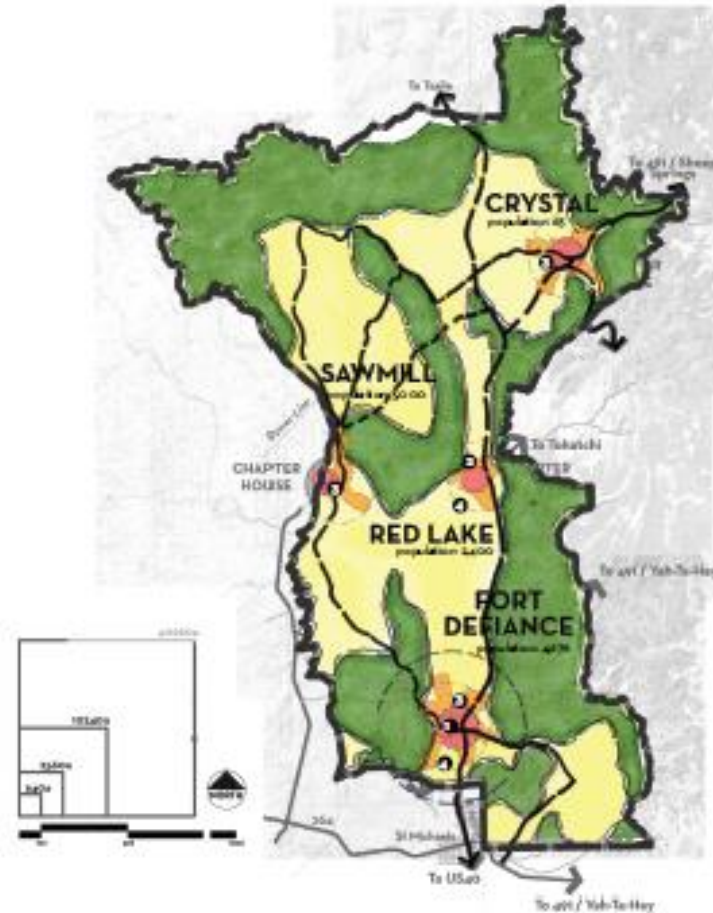
**Deliver 110  
Community  
Master Plans**



**ASU  
Student  
Workshop**







## LEGEND

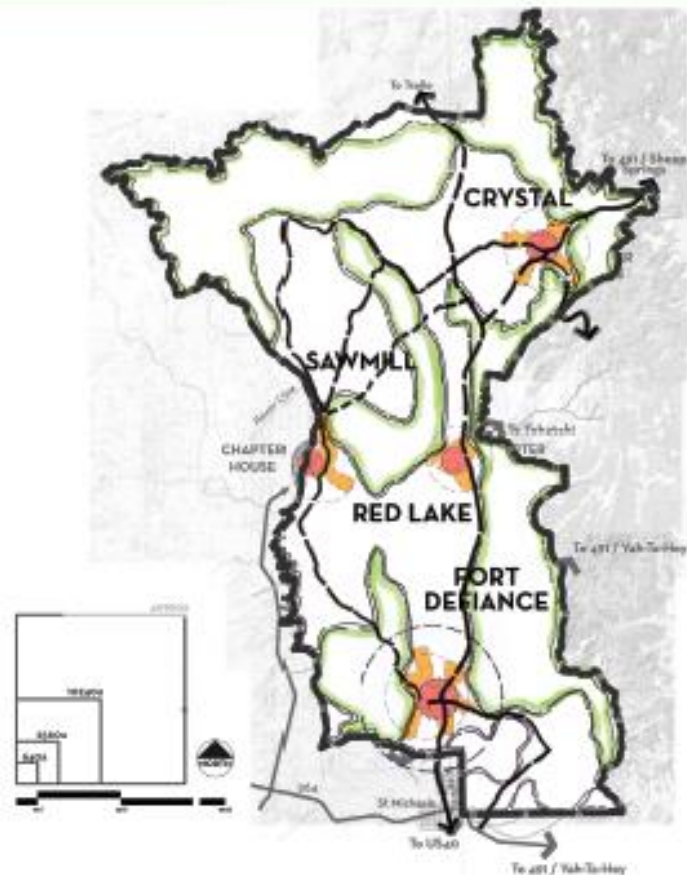
- PRESERVATION
- CONSERVATION
- RING OF SUSTAINABILITY
- COMMUNITY INFLUENCE

## KEY REGIONAL USES

- 1 PL Defiance (Capital District)
- 2 Secondary Growth Areas - red lake / crystal
- 3 Schools - elementary / high schools
- 4 Agriculture







#### LEGEND





## Community Master Planning & Design Conceptual Planning Study DRAFT

**F4**

September 20th, 2011

### Recommended Housing Locations

#### Legend

- Existing housing units
- No density limitation
- 10 units per acre
- 20 units per acre
- 30 units per acre
- 40 units per acre
- 50 units per acre
- 60 units per acre
- 70 units per acre
- 80 units per acre
- 90 units per acre
- 100 units per acre
- 110 units per acre
- 120 units per acre
- 130 units per acre
- 140 units per acre
- 150 units per acre
- 160 units per acre
- 170 units per acre
- 180 units per acre
- 190 units per acre
- 200 units per acre
- 210 units per acre
- 220 units per acre
- 230 units per acre
- 240 units per acre
- 250 units per acre
- 260 units per acre
- 270 units per acre
- 280 units per acre
- 290 units per acre
- 300 units per acre
- 310 units per acre
- 320 units per acre
- 330 units per acre
- 340 units per acre
- 350 units per acre
- 360 units per acre
- 370 units per acre
- 380 units per acre
- 390 units per acre
- 400 units per acre
- 410 units per acre
- 420 units per acre
- 430 units per acre
- 440 units per acre
- 450 units per acre
- 460 units per acre
- 470 units per acre
- 480 units per acre
- 490 units per acre
- 500 units per acre
- 510 units per acre
- 520 units per acre
- 530 units per acre
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- 600 units per acre
- 610 units per acre
- 620 units per acre
- 630 units per acre
- 640 units per acre
- 650 units per acre
- 660 units per acre
- 670 units per acre
- 680 units per acre
- 690 units per acre
- 700 units per acre
- 710 units per acre
- 720 units per acre
- 730 units per acre
- 740 units per acre
- 750 units per acre
- 760 units per acre
- 770 units per acre
- 780 units per acre
- 790 units per acre
- 800 units per acre
- 810 units per acre
- 820 units per acre
- 830 units per acre
- 840 units per acre
- 850 units per acre
- 860 units per acre
- 870 units per acre
- 880 units per acre
- 890 units per acre
- 900 units per acre
- 910 units per acre
- 920 units per acre
- 930 units per acre
- 940 units per acre
- 950 units per acre
- 960 units per acre
- 970 units per acre
- 980 units per acre
- 990 units per acre
- 1000 units per acre

Section 1: Housing Units (1)

Area	Units	Area	Units	Area	Units
1	100	2	200	3	300
4	400	5	500	6	600
7	700	8	800	9	900
10	1000	11	1100	12	1200
13	1300	14	1400	15	1500
16	1600	17	1700	18	1800
19	1900	20	2000	21	2100
22	2200	23	2300	24	2400
25	2500	26	2600	27	2700
28	2800	29	2900	30	3000
31	3100	32	3200	33	3300
34	3400	35	3500	36	3600
37	3700	38	3800	39	3900
40	4000	41	4100	42	4200
43	4300	44	4400	45	4500
46	4600	47	4700	48	4800
49	4900	50	5000	51	5100
52	5200	53	5300	54	5400
55	5500	56	5600	57	5700
58	5800	59	5900	60	6000
61	6100	62	6200	63	6300
64	6400	65	6500	66	6600
67	6700	68	6800	69	6900
70	7000	71	7100	72	7200
73	7300	74	7400	75	7500
76	7600	77	7700	78	7800
79	7900	80	8000	81	8100
82	8200	83	8300	84	8400
85	8500	86	8600	87	8700
88	8800	89	8900	90	9000
91	9100	92	9200	93	9300
94	9400	95	9500	96	9600
97	9700	98	9800	99	9900
100	10000	101	10100	102	10200
103	10300	104	10400	105	10500
106	10600	107	10700	108	10800
109	10900	110	11000	111	11100
112	11200	113	11300	114	11400
115	11500	116	11600	117	11700
118	11800	119	11900	120	12000
121	12100	122	12200	123	12300
124	12400	125	12500	126	12600
127	12700	128	12800	129	12900
130	13000	131	13100	132	13200
133	13300	134	13400	135	13500
136	13600	137	13700	138	13800
139	13900	140	14000	141	14100
142	14200	143	14300	144	14400
145	14500	146	14600	147	14700
148	14800	149	14900	150	15000
151	15100	152	15200	153	15300
154	15400	155	15500	156	15600
157	15700	158	15800	159	15900
160	16000	161	16100	162	16200
163	16300	164	16400	165	16500
166	16600	167	16700	168	16800
169	16900	170	17000	171	17100
172	17200	173	17300	174	17400
175	17500	176	17600	177	17700
178	17800	179	17900	180	18000
181	18100	182	18200	183	18300
184	18400	185	18500	186	18600
187	18700	188	18800	189	18900
190	19000	191	19100	192	19200
193	19300	194	19400	195	19500
196	19600	197	19700	198	19800
199	19900	200	20000	201	20100
202	20200	203	20300	204	20400
205	20500	206	20600	207	20700
208	20800	209	20900	210	21000
211	21100	212	21200	213	21300
214	21400	215	21500	216	21600
217	21700	218	21800	219	21900
220	22000	221	22100	222	22200
223	22300	224	22400	225	22500
226	22600	227	22700	228	22800
229	22900	230	23000	231	23100
232	23200	233	23300	234	23400
235	23500	236	23600	237	23700
238	23800	239	23900	240	24000
241	24100	242	24200	243	24300
244	24400	245	24500	246	24600
247	24700	248	24800	249	24900
250	25000	251	25100	252	25200
253	25300	254	25400	255	25500
256	25600	257	25700	258	25800
259	25900	260	26000	261	26100
262	26200	263	26300	264	26400
265	26500	266	26600	267	26700
268	26800	269	26900	270	27000
271	27100	272	27200	273	27300
274	27400	275	27500	276	27600
277	27700	278	27800	279	27900
280	28000	281	28100	282	28200
283	28300	284	28400	285	28500
286	28600	287	28700	288	28800
289	28900	290	29000	291	29100
292	29200	293	29300	294	29400
295	29500	296	29600	297	29700
298	29800	299	29900	300	30000

#### Overview

Section 1: Housing Units (1) is the first of two sections. It shows the distribution of housing units across the area.

Section 2: Housing Units (2) is the second of two sections. It shows the distribution of housing units across the area.

Section 3: Housing Units (3) is the third of two sections. It shows the distribution of housing units across the area.



CRYSTAL CHAPTER

Disclaimer: For Planning Purposes Only



Fort Defiance Agency Region 4  
Sustainable Community Plans





# Planning and Pre-Development (18 – 24 mos.)



Chapter  
Selects Land  
Sites Available

Chapter Submits  
Resolution to  
NHA

NHA Conducts Site  
Reviews with other  
Agencies:  
I.H.S./NTUA/NLD  
BIA(BOR)/HUD

Site Clearances:  
ERR, Arch, Flood  
Land withdrawal  
Legal Surveys  
Lease Approvals

NHA  
Confirms  
Site Control

Housing  
Plan is  
Submitted  
for Funding



Chapter is  
funded for  
Housing





# Leveraging Opportunities

- Federal Agencies:
  - USDA                      U.S. Federal Home Loan Banks
  - EPA                        HUD                        DOE
  - DOJ                        I.H.S.                        BIA
- State Agencies:
  - State Housing Agencies/Finance Authorities  
(Tax Credits, State Housing Trust Funds)
- Tax Exempt Bond Financing
- Private Markets (Banks & other lending institutions)
- Tribal Departments/Entities (e.g, NTUA, NDOT, etc.)



# Federal Loan Guarantees

- Section 184 Mortgage Loan Guarantee
  - Tribes/Individual Members as Borrowers
  - Participating lenders approved by HUD
  - Example
- Title VI Loan Guarantee Program
  - Leverage up to 5 times IHBG amount (Needs Component)
  - Guarantees 95% of loan amount
- US Dept of Veteran Loan Guarantee Program
- US Dept of Agriculture – Rural Housing and Infrastructure
- Others (Commerce, Energy, Labor, etc.)



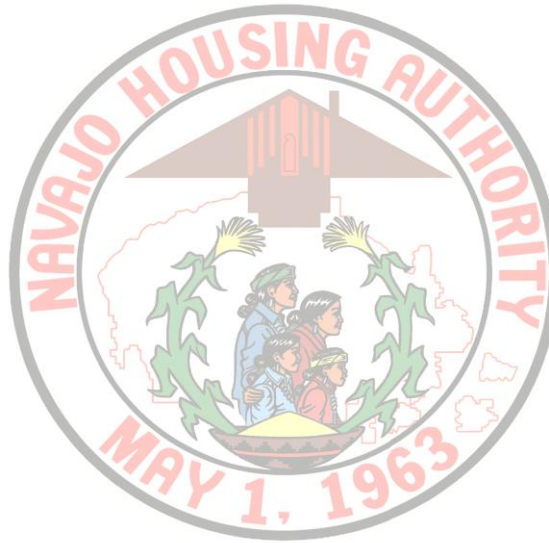
# Leverage Resources for NHA

(not exhaustive)

- NHA (TDHE) Average annual IHBG: 83 million
- HUD Title VI:  $\$55\text{M} \times 5 \text{ times} = 275 \text{ Million}$
- HUD Section 184: NHA as Borrower on Front End and work out agreements with tribal members on back end
- Tax Exempt Bond Financing: Max 5 times IHBG based on sound pro forma  $\$55\text{M} \times 5 \text{ times} = 275 \text{ Million}$
- Federal Grants: \$5 Million per year (minimum)
- State Programs: (AZ, NM, UT): LIHTC \$5 up to \$10 Million per year (minimum)
- Dept of VA: VA Loan Guarantee and Native Direct Loan
- Dept of USDA: Loan Guarantee for Rural Development and Infrastructure
- Potential: \$500-750 Million & Revolving



THANK YOU



**NHA Remains a Committed Planning and  
Funding Partner**

[www.hooghan.org](http://www.hooghan.org)