

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

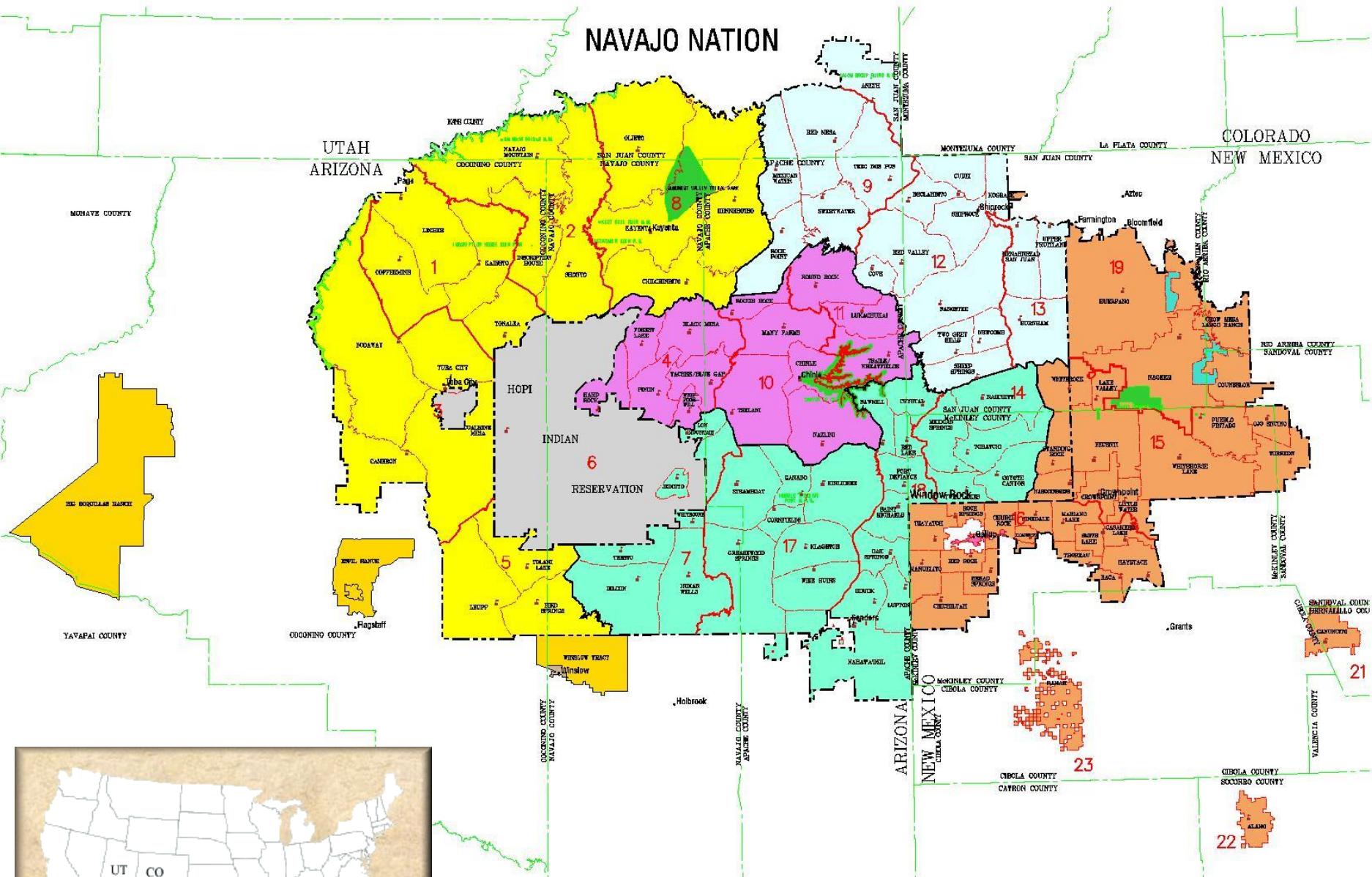
- **Largest land-based Tribal Nation:**
 - 27,000 square miles (or 17.2 million acres) over three state area: AZ, NM and UT.
 - Larger than 11 of the 50 states in America – West VA, Maryland, Hawaii, Massachusetts, Vermont, New Hampshire, New Jersey, Connecticut, Delaware, Rhode Island and Washington, 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 NATION



27,000 square miles or 17.2 million Acres
110 Local Government Chapter Communities
270,000 estimated population



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 8th 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

- 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 study



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

- 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

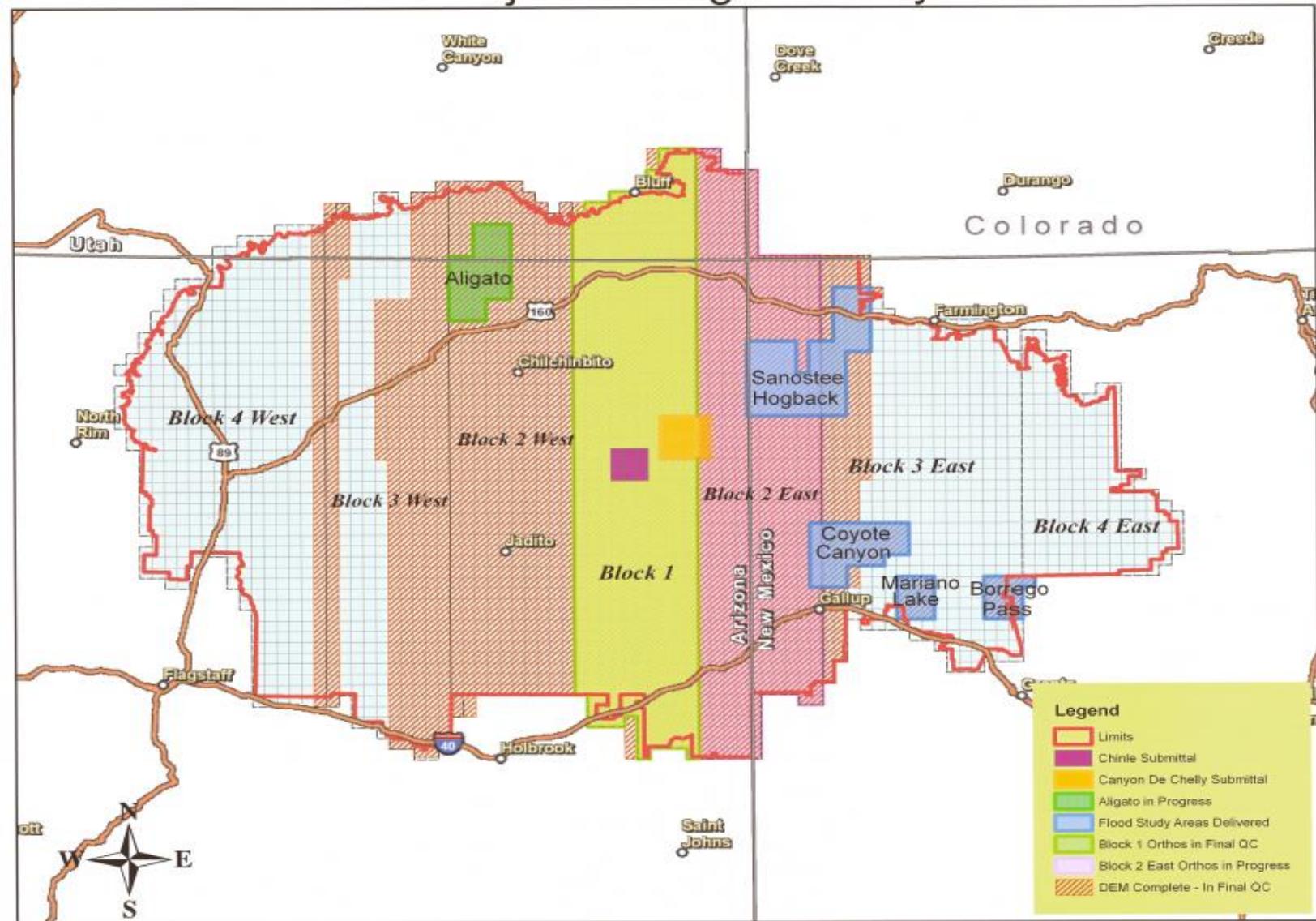
- NHA completed its NN Housing Needs Assessment Report in August 2011
- NHA has completed 110 master plan typologies for 110 Chapters with proposed sites for housing development
- NHA is providing planning assistance to Chapters on one-on-one approach to ascertain site feasibility & engineering
- NHA 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)

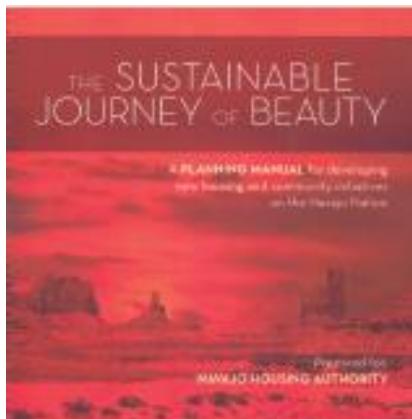


Sustainable Community Master Plan



24
Regional
workshops

5 Agency
Kick-off
Meetings



Deliver 110
Community
Master Plans



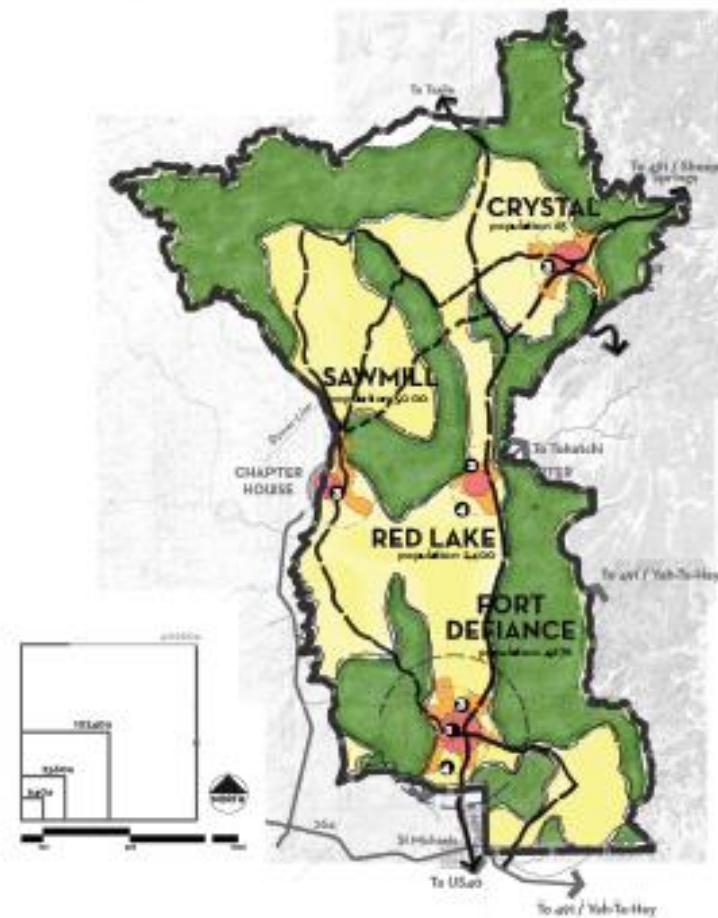
ASU
Student
Workshop



Sustainable Community Master Plan

Community Master Planning & Design Regional Land Management Strategy

F4



LEGEND

- PRESERVATION
- CONSERVATION
- RING OF SUSTAINABILITY
- COMMUNITY INFLUENCE

KEY REGIONAL USES

- Pt. Defiance (Capital District)
- Secondary Growth Area - Red Lake/Crystal
- Schools - elementary/high schools
- Agriculture



KEY MAP



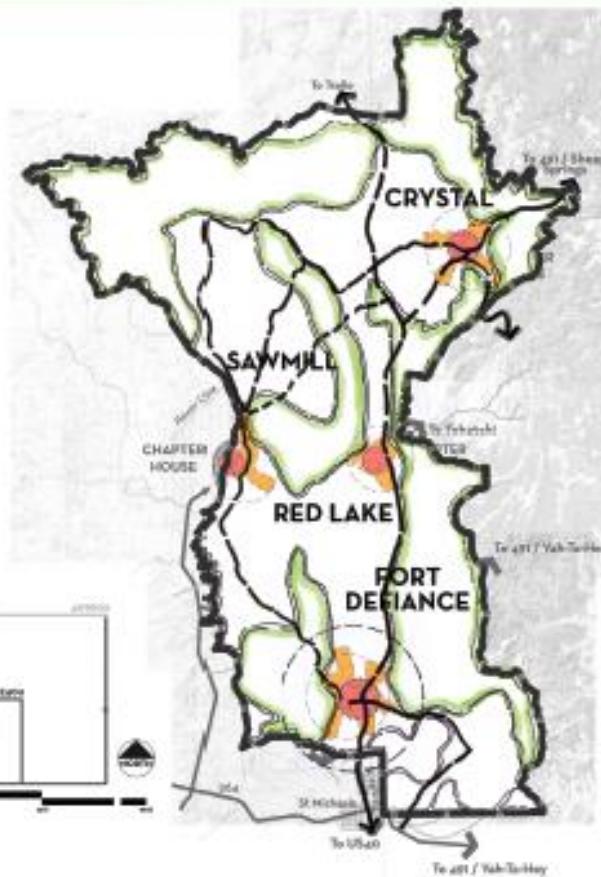
Fort Defiance Agency Region 4
Sustainable Community Plans



Sustainable Community Master Plan

Community Master Planning & Design Community Core Influence

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LEGEND



KEY MAP



Fort Defiance Agency Region 4
Sustainable Community Plans



Community Master Planning & Design
Conceptual Planning Study DRAFT
Recommended Housing Locations

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ANSWER

Recommended Housing Locations

LITERATURE

Category	Highly expressed (red)	Moderate (blue)	Low (green)	Very low (yellow)
Highly expressed (red)	100	100	100	100
Moderate (blue)	100	100	100	100
Low (green)	100	100	100	100
Very low (yellow)	100	100	100	100

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For those who are interested in learning more about the mechanics of the different learning approaches from cognitive psychology, the following section contains some of the most common and well-known approaches to learning and their characteristics.



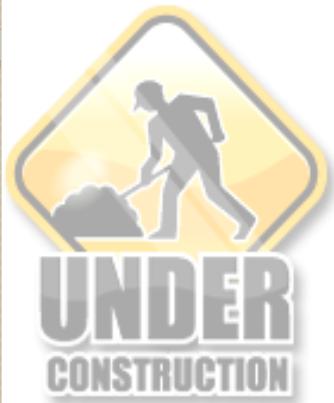
CRYSTAL CHAPTER

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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: $\$55M \times 5 \text{ times} = 275 \text{ Million}$
- 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 $\$55M \times 5 \text{ times} = 275 \text{ Million}$
- 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