



Proceedings of the

## Northern Plains

# 2008 Regional Housing Summit

*Sharing our Successes: Tribes Building New Relationships to Solve Housing Needs*

March 25-26, 2008

Denver, Colorado

Sponsored by:

Office of Native American Programs

Office of Public and Indian Housing

U.S. Department of Housing and Urban Development

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## **DISCLAIMER**

The contents of this document represent the recorded results of the Northern Plains Regional Summit with summaries developed by the five Breakout Teams. The document is a summary of participant issues, ideas, and discussions and does not represent the official policy or position of the U.S. Department of Housing and Urban Development.

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## REGIONAL SUMMIT OVERVIEW

The Northern Plains Regional Summit was the second of six Regional Summits held during the spring of 2008. The Summit was held in Denver, Colorado on March 25-26, 2008. Information and results from the six Regional Summits will be used to prepare a consolidated Summit Report and Action Plans.

### **Concept**

The concept behind the HUD/ ONAP Regional Summits is the sharing of knowledge between those actively involved in Indian Country housing. Recognizing the internal wealth of wisdom pertaining to housing goals, problems, and solutions; the Summits were designed to provide settings that facilitate the articulation, discussion and recording of this wisdom.

### **Attendance**

Over 200 participants attended the Northern Plains Regional Summit, including representatives from Tribal housing organizations, Tribal leaders and other Tribal officials, staff from Federal agencies, and individuals from the private and not-for-profit sectors.

### **Breakout Tracks**

Working with the Tribes from the Northern Plains region, five interrelated tracks were identified to be addressed at the Summit:

- 1) Financing and Leveraging;
- 2) Energy Efficiency/Green Building;
- 3) Indian Housing as Economic Development;
- 4) Tribal College Partnerships; and
- 5) Back to Basics.

Summit participants selected one of five topics/tracks and, working in breakout teams, a) discussed their thoughts on creating the vision, i.e., identifying the goals, for their designated track, b) identified, discussed, and prioritized barriers and impediments; and c) developed strategies and action plans to overcome the problems and barriers identified. Facilitators worked with each breakout team to promote the active involvement of each participant and support staff recorded the key points offered by the respective groups. Following each breakout, participants reported their work at plenary sessions.

This document summarizes the proceedings of the Northern Plains Regional Summit. It includes reference documents, such as the Summit Agenda and the Participant List, as well as breakout summaries (organized by track), among other pertinent information.

## **Other Sessions**

The Northern Plains Regional Summit second day's agenda included an additional plenary session that reminded participants of the importance of "*Taking the Message Home*." The Summit ended with an Open Forum that afforded participants a final opportunity to present additional ideas and/or concerns.

## **Cross-cutting Themes**

Throughout the Northern Plains Regional Summit, participants engaged in discussions that focused on creating vision, sharing successes, identifying barriers, and generating strategies and action plans to overcome the barriers identified. As the discussions unfolded, several cross-cutting themes emerged:

- **Education**  
Participants consistently cited the need for education. In particular, financial education and education on energy efficiency/Green homes were deemed important. Additionally, the need for education on cultural design was discussed.
- **Collaboration**  
A resonating concern among participants was the lack of collaboration between Tribes and housing authorities. Participants' general sentiment was that politics/political interference and conflicting ideas of government further complicated collaboration efforts.
- **Technology**  
The idea of implementing new technology surfaced in numerous discussions throughout the Summit. Among the suggestions for the use of new technology included the creation of a national clearinghouse to provide guidance on funding programs/sources, utilization of distance learning as a mechanism to increase education, and the use of the Internet to access information.
- **Funding and Resources**  
The need for funding and additional resources was heard throughout conference discussions. Participants emphasized the importance of learning about funding programs, partnering with Federal intermediaries, and establishing in-house capacities for real estate services.

## PARTICIPANT COMMENTS AND OBSERVATIONS

Participants of the Northern Plains Regional Summit were encouraged to provide feedback on the process and content of each track. Comments were captured on evaluation forms. The following comments were taken from the evaluations collected.

### Track 1: Financing and Leveraging

- Good learning sessions for everyone. All new Tribal employees, etc. should attend. It's a must attend session.*
- Good information.*
- Great session – quite interesting. Gained a lot of knowledge in regards to subject matter.*

### Track 2: Energy Efficiency/Green Building

- Need to include Green info at all of the HUD trainings.*
- Well done.*
- Group interaction was very beneficial.*

### Track 3: Indian Housing as Economic Development

- Very good format - better than traditional conferences.*
- Well run and effective.*
- Very good points.*
- Beneficial to everyone.*
- Have more workshops like this.*
- Very good ideas and information.*

### Track 4: Tribal College Partnerships

- Enjoyed the discussion.*
- Very informational.*
- Thank you for sharing your experiences.*
- Keep it up.*

### Track 5: Back to Basics.

- Facilitator was great.*
- We worked hard.*
- Overall areas presented were well addressed.*
- Attending this summit I learned that I have a lot more to learn.*

## INTRODUCTION

The Office of Native American Programs (ONAP), Office of Public and Indian Housing, U.S. Department of Housing and Urban Development (HUD) convened stakeholders on March 25-26, 2008, for the Northern Plains 2008 Regional Housing Summit in Denver, Colorado. This document describes the goals of the ONAP Regional Summits, outlines the Regional Summit process, and summarizes the breakout discussions of attendees for each of the five designated Summit tracks. Additionally, the Summit Agenda, Participant List, and other related documents are included.

### A. Goals of the ONAP Regional Summits

In 2008, HUD/ONAP held interactive Regional Summits in each of its six regions (Eastern/Woodlands, Northern Plains, Northwest, Southern Plains, Southwest, and Alaska).

After each of the Regional Summits, a summary will be distributed to the participants detailing the activities of the Summit as well as the action plans created in each breakout session. This document will serve as a reference to the participants, individuals, Tribes, groups in other ONAP regions, and other stakeholders in Indian housing and development. More importantly, it will promote the goal of further participation and strategy implementation at the regional level.

### B. The Regional Summit Process



**American Indian Veterans of  
Colorado**

Essential to the Regional Summits is the involvement from Tribes and other key stakeholders. Tribes, Tribal housing programs, and Tribally Designated Housing Entities (TDHEs) provided input for each region's breakout track. Strategies and action plans are derived from the shared experience, expertise, and wisdom from Tribal leaders, program staff, and Tribal members. The promotion of these strategies and action plans ensure the continued expansion of safe, affordable housing options in Indian Country.

This year, five themes were identified for the Northern Plains Regional Summit (See Figure 1 – Summit Tracks).



Figure 1. Summit Tracks

During the Northern Plains Regional Summit, participants first attended a plenary session that included welcoming remarks from varied stakeholders and an overview of the Summit goals, objectives, procedures, and agenda. Then, upon receiving instruction on the structure and protocol of the breakout sessions, participants selected one of five Track options to participate in throughout the Summit. For the balance of the Summit, participants attended breakout sessions, each of which was immediately followed by a plenary session that allowed a representative(s) from each track to present a summary of his/her team’s discussions, results, and achievements to the larger group. Each breakout track for the Northern Plains Regional Summit focused discussions on the following:

- Creating the Vision and Sharing Success.
- Identifying Barriers and Impediments.
- Strategies and Action Plans.

The Summit concluded with a final plenary session entitled *Taking the Message Home* that highlighted cross-cutting themes and next steps. This session was followed by the *Open Forum*, which provided an opportunity for participants to present additional ideas, concerns, and/or final thoughts.

### C. Summary of Breakout Tracks

Each breakout team began by identifying the respective needs and goals pertaining to its track. Next, the breakout teams identified barriers/impediments to meeting the needs and goals and associated problems. Finally, each breakout team developed strategies and action plans to overcome the barriers identified and presented these during plenary sessions to all attendees.

## TRACK 1

### *Financing and Leveraging*

Northern Plains Tribes and housing authorities explored financing methods, e.g., using NAHASDA Block Grants with Low Income Housing Tax Credits, Title VI Loans, 184 Loans, USDA programs, and other creative options; and created strategies and action plans to increase financing for Tribes' projects.

#### **A. Track 1: Financing and Leveraging – Creating Vision and Sharing Success**

In the *Creating Vision and Sharing Success* breakout session, participants identified several goals relevant to financing and leveraging:

##### 1. Education.

Participants expressed the need to engage key public and private sector groups in developing and implementing audience-appropriate and effective curricula and workshops for groups to ensure that all parties involved in housing development and/or homeownership understand their responsibilities, roles and rights. Targeted groups included beneficiaries (homebuyers/renters); leverage partners (lenders/investors/grantors/services providers); Tribal leadership; and other stakeholders.

##### 2. Financial Resources.

Track 1 participants agreed that there is a need to develop a long-term cooperative effort among Federal, State, Tribal, and private financial resource providers to enhance awareness of the availability and accessibility to funding for Tribal housing and homeownership development on a coordinated basis.

##### 3. Tribal Legal Infrastructure.

Participants felt that it was important to encourage the adoption of reasonably uniform secured transactions laws (UCCs), comprehensive foreclosure and eviction laws with appropriate use restrictions, and building and zoning codes; and to develop training and/or other means to ensure enforcement of these codes by Tribal courts and agencies, e.g., NACLI.

#### 4. Federal Regulatory Review.

The group expressed a need to promote and/or encourage a comprehensive and coordinated review of Federal regulations and programs that affect Tribal housing and homeownership to better coordinate and simplify the varying processes and requirements.

#### 5. Process Issues.

Track 1 participants suggested that a resource(s) that will offer step-by-step roadmaps for Tribal housing authorities, developers, lenders and Tribal/Federal/State/local agencies to eliminate confusion and disruption in funding and planning processes be developed.

#### 6. Capacity Building.

The development of training programs for Tribal housing and other staff to make them better aware of the programs they are responsible for as well as coordination with other Tribal programs and departments, lenders, and other entities was viewed as important.

### **B. Track 1: Financing and Leveraging – Identifying Barriers and Impediments**

During the second breakout session, *Identifying Barriers and Impediments*, members of Track 1 identified obstacles related to each of the goals they identified in the previous breakout.

#### 1. Education.

The following items were identified as barriers/impediments to providing educational workshops and effective curricula:

- Lack of incentives.
- Limited opportunities/lack of awareness.
- Not knowing where to go.
- Lack of funding (childcare).
- Loss of institutional knowledge (staff and BOC turnover).
- Lack of qualified trainers.
- Travel concerns.
- Time constraints.
- Cultural concerns.
- Unrecognized need.
- Fear/intimidation.
- Lack of trust.

## 2. Financial Resources.

The following items were identified as barriers/impediments to enhancing awareness of the availability and accessibility to funding:

- Tribe's financial condition.
- Grant management problems.
- Lack of a plan.
- Insufficient outreach (other funding opportunities).
- Lack of awareness.
- Lack of coordination/cooperation.
- Lack of expertise.
- Competition.
- Complicated requirements (intimidating).
- Lack of capacity.
- Lack of real estate professionals.
- Title status report delays.
- Confusion over BIA's role/responsibilities.

## 3. Tribal Legal Infrastructure.

In regards to Tribal legal infrastructure, the following barriers were mentioned:

- Difficult to develop/adopt UCC.
- Lack of Tribal court support.
- Political interference.
- Misunderstanding zoning concepts (planning/leasing).
- Lack of enforcement.
- Cultural considerations.

## 4. Federal Regulatory Review.

A barrier noted for this item was the lack of coordination between funding agencies.

## 5. Process Issues.

Barriers related to process issues included the following items:

- Timing of funding opportunities.
- Lack of planning.
- Lack of communication among Tribal entities.
- Lack of Tribal/community buy-in.

## 6. Capacity Building.

Barriers related to capacity building included the following items:

- Lack of awareness.
- Lack of coordination/cooperation.
- Lack of defined processes.

### C. Track 1: Financing and Leveraging – Strategies and Action Plans

Track 1 participants brainstormed strategies and actions plans to overcome the barriers they identified in the previous session. In regards to education, the group suggested taking advantage of NeighborhoodWorks and other existing training opportunities.

To overcome financial barriers, participants suggested having in-house capacity for real estate services through non-profit organizations, partnerships, and/or associations; utilizing Tribal colleges for training; partnering with HUD FHA to increase FHA appraiser certification training to expand appraisers' knowledge of trust land issues; utilizing the NCAI initiative and HUD-funded intermediaries; and creating a national interactive clearinghouse that would include case studies and search engines, and guidance on funding sources; among other strategies.

Track 1 participants considered the option of de-politicizing the housing authority/reorganizing the TDHE under a new charter or reform to address problems with the Tribal legal infrastructure. They also discussed adapting state UCCs and utilizing the [www.nccusl.org](http://www.nccusl.org) website as a resource.

Other strategies mentioned included assessment and inter-office cross-training of staff, and leadership education to build capacity.



**Northern Plains Summit  
Plenary Session**

## TRACK 2

### *Energy Efficiency/Green Building*

Track 2 discussions addressed the economical benefits of building Green and explored options for accessing non-traditional funding sources that give higher ratings to “Green built” homes. Among the Green concepts and ideas addressed included lot preparation and design; resource efficiency; energy efficiency; water efficiency/conservation; occupancy comfort and indoor environmental/air quality; material selection and waste minimization; and operation, maintenance, and education.

#### **A. Track 2: Energy Efficiency/Green Building – Creating Vision and Sharing Success**

In the *Creating Vision and Sharing Success* breakout session, Track 2 participants identified several goals/ideas for achieving energy efficiency and building Green.

##### 1. Maintenance.

Participants envisioned the creation of preventative maintenance schedules to save time, save energy, and decrease replacement costs. They acknowledged the need for local staff to learn more about Green built homes and energy efficient materials.

##### 2. Knowledge, Education, and Training.

Track 2 participants supported the idea of creating a financial literacy foundation that would provide energy conservation training (at an early age) and communicate knowledge about energy efficiency.

##### 3. Planning (Present and Future).

The group advocated for comprehensive planning inclusive of long term goals, the development of Tribal codes and/or national models, and the development of contracts to own building plans. They agreed that planning takes a team effort in terms of both design and implementation and therefore they encouraged the use of local resources such as Tribal colleges. They also suggested using site orientations to take advantage of southern exposures.

#### 4. Indian County Applicable.

Track 2 participants discussed the importance of properly applying technologies that fit culture and competing needs. They supported the development of a prototype Green building, as well as a clearinghouse for new technologies. They suggested using regional housing associations for resource information on finding other sources of successful projects, models, prototypes using energy efficient materials and design. The group also recognized the need to educate the community on energy benefits and felt a goal should be to create a library of resource information on Green Build and energy efficiency.

#### 5. Leverage Resources.

Participants encouraged the use of incentives to encourage energy conservation. They also suggested exploring funding resources to pay up-front costs.

#### 6. Alternative Energy.

Track 2 participants discussed options for storing energy and the use of phantom loads to reduce energy cost.

### **B. Track 2: Energy Efficiency/Green Building – Identifying Barriers and Impediments**

During the second breakout session, *Identifying Barriers and Impediments*, members of Track 2 identified obstacles related to each of the goals they identified in the previous breakout.

#### 1. Maintenance.

Among the various items discussed regarding barriers to maintenance included:

- Maintenance personnel having a full daily work load and no extra time.
- Huge backlog of preventive maintenance.
- Need more money and staff.
- Clients not taking care of the unit.
- A failure to provide basic maintenance.
- Not educating the clients about their responsibilities.
- Educating maintenance staff on energy efficient replacement.
- Lack of comprehensive asset management plan.
- Differences in cultural ideas.
- Failure to run like a business.
- Not empowering the tenants.

In addition, the group discussed ways to challenge themselves and their boards to think about Green Build and energy efficiency.

## 2. Knowledge, Education and Training.

In its discussion of barriers to knowledge, education and training, the following items were mentioned:

- Getting clients involved.
- Getting people to attend educational functions.
- Financial literacy not accepted by culture.
- Not enough incentives for learning about financial literacy, energy efficiency, and Green Build.
- Lack of education at an early age (being able to gain the youths attention) and dealing with a generation difference.
- Lack of qualified trainers in energy efficiency and Green Build.
- Lack of local knowledge about energy efficiency or Green Build.

## 3. Planning (Present and Future).

Barriers to planning included:

- Lack of planning, planning to fail, need of a written plan.
- Lack of knowledge of energy codes.
- Lack of identifying energy codes or adopting/designing local energy standards.
- Lack of implementation of a written plan.
- Lack of implementing new technologies.
- Using proper contract language.
- Not including the eventual owner or all parties to be involved to all facets.
- Lack of addressing cultural beliefs on entire site orientate to energy efficient design.

## 4. Indian Country Applicable.

In discussing Indian Country applicable issues, the following items were presented:

- Not having a clearinghouse for new technologies.
- Not learning from the experiences of others.
- Lack of using resource information at a regional level.
- Lack of identifying prototype building.
- Lack of industry and national to account for Indian Country.

## 5. Leverage Resources.

Track 2 participants identified the following barriers in regards to the issue of leveraging resources:

- Lack of identifying and implementing incentives.
- Lack of establishing the cost effectiveness of energy conservation.
- Lack of finding ways or understand what is available for upfront money.
- Failure to access information and funding through the internet.
- Failure to explore all funding resources.

## 6. Alternative Energy.

Two items were discussed as barriers to using alternative energy:

- Lack of adequate staff to pursue energy.
- Lack of awareness of the phantom loads and storing energy.

### **C. Track 2: Energy Efficiency/Green Building – Strategies and Action Plans**

Track 2 participants discussed strategies and actions plans to overcome the barriers they identified in the previous session. Proposed strategies and action plans per each focus area are listed below.

#### 1. Maintenance.

Among the items listed regarding strategies to address maintenance issues included:

- Reeducate the maintenance staffs from bottom up with emphasis on Green Build.
- Implement energy efficiency and Green Build on staff homes first.
- Reorganize staff for more efficient production.
- Involve young people in training.
- Educate the client on cost effectiveness and utility savings related to energy efficiency.
- Provide client incentives for proper care of unit.
- Solicit incentives from local vendors.
- Conduct resident workshops on energy efficiency and Green Build.
- Implement a comprehensive asset management plan.
- Educate the housing board and council on the benefits of energy efficiency and Green Build.
- Send staff and boards to workshops.
- Ideas from the bottom up to influence decision makers. Lead by example.

- Show financial impact and benefits.
- Focus on cultural implications.
- Seek state organizations. Involve local businesses.
- Buy in bulk at local housing offices.

## 2. Knowledge, Education, and Training.

Among the items listed regarding strategies to address knowledge, education and training issues included:

- Don't create a bigger problem with a solution.
- Seek input from the community.
- Offer food, raffles, and entertainment to attend energy efficiency Green Build training.
- Provide information with orientation at move in on the benefits of energy efficiency.
- Knowing audience and customizing program(s).
- Educate the clients on financial literacy and future benefits.
- Tailor programs to the clients' culture.
- Understanding poverty versus Indian culture/mentality.
- Research the mindset of both Indian and non-Indian.
- Seek out appropriate financial literacy training tailored for Indian Country.
- Team up with businesses to provide incentives for training.
- Partnership with schools.
- Start early.
- Educational models/hands on for kids.
- Solicit nonprofit opportunities for training kids.
- Use the website, Federal agencies, and housing fairs.

## 3. Planning (Present and Future).

Participants' discussion on strategies for improved planning generated the following ideas:

- Meet energy star home or local standards if adopted.
- Build Tribal capacity to enforce standards.
- Develop a written plan with critical path and flow chart.
- Plan has to be supported by the community with regular updates.
- Develop contracts that fit your needs with ownership of documents.
- Keep all parties involved in your development programs.
- Maximize site planning including cultural beliefs and site orientation/analysis.
- Building design with community input which includes cultural beliefs and space usage.

#### 4. Indian Country Applicable.

Among the items listed regarding strategies to address Indian Country applicable issues included the following:

- Find methods and means to educate on a local, regional, and national level the energy and Green community/industry about the unique issues regarding applying their ideas to Indian Housing.
- In dealing with energy and Green advocates, experts, and providers, question and adopt their ideas so that they are practical and appropriate for Indian Country and your reservation.
- Partner with Tribal Colleges and establish a clearinghouse to relay success stories.
- Bring the industry to the next summit.

#### 5. Leverage Resources.

Proposed strategies to better leveraging resources included:

- Using USDA 504 and 515 rural development/renovation monies.
- Identifying other groups that have funding available.
- Using self help programs.
- Capitalizing on Department of Energy weatherization services to homeownership and low income families.
- 184 design build.
- Researching Federal Tax Credits for Green building as well as lenders, utilities, and insurance companies.
- Establishing the Tribal housing program as the model/clearinghouse for Green Build and energy efficiency.
- Go to the Internet for information on tax credits with energy efficiency.

#### 6. Alternative Energy.

Strategies for using alternative energy included:

- Visiting the Tribal Energy website under U.S. Department of Energy.
- Learning what phantom loads are.
- Being advocates for energy alternatives and phantom loads.

## TRACK 3

### *Indian Housing as Economic Development*

Participants in this track discussed options for providing jobs and related economic opportunity through home-building.



#### **A. Track 3: Indian Housing as Economic Development – Creating Vision and Sharing Success**

In the *Creating Vision and Sharing Success* breakout session, participants identified their top five goals relevant to using housing construction activity as a means to economic development:

1. Identify Capital and Available Resources with a Focus on Education and Marketing of Leveraging Concepts.
2. Share Success Stories/Collaboration.
3. Recycling Capital.
4. Housing as Economic Development.
5. Separate Politics from Business.

#### **B. Track 3: Indian Housing as Economic Development – Identifying Barriers and Impediments**

During the second breakout session, *Identifying Barriers and Impediments*, members of Track 3 identified obstacles related to each of the goals they identified in the previous breakout.

1. Identify Capital and Available Resources with a Focus on Education and Marketing of Leveraging Concepts.

For the goal of “Implementing Capital and Available Resources with a Focus on Education and Marketing of Leveraging Concepts” the following impediments were cited:

- Limited knowledge.
- Time constraints in accessing available resources.
- Lack of outreach by funding agencies unfamiliar with Tribes.

## 2. Share Success Stories/Collaboration.

Track 3 participants identified the following items as impediments to effective collaboration and sharing:

- Individual Tribal issues.
- Differences in capacity.
- Fear of not succeeding/failing.
- Breakdown in communications.
- Territorial issues.
- Cultural upbringing.
- Lack of a forum.

## 3. Recycling Capital

The following impediments were viewed as barriers to recycling capital:

- Lack of Tribal small businesses which contributes to limited competition.
- Financing.
- Need to educate individuals on equity and how to build equity in property (and restrictions of homeowner’s equity).
- Business leverage-when purchasing supplies off the reservation.

## 4. Housing as Economic Development

In its discussion of “Housing as Economic Development,” the following barriers were mentioned:

- Lack of small business development.
- Cultural considerations.
- Land use issues.
- Financing/not having a bank.
- Lack of Federal funding/restrictions on funding.
- Not having a profit motive.
- Individual interest versus Tribal efficiency.

## 5. Separate Politics from Business

Recognizing the need to separate politics from business, Track 3 members identified the following items as impediments:

- Conflicting ideas of government.
- Lack of knowledge.
- Misunderstanding of roles.
- Lack of a vision.

### **C. Track 3: Indian Housing as Economic Development – Strategies and Action Plans**

Track 3 participants discussed strategies and actions plans to overcome the barriers they identified in the previous session. Proposed strategies and action plans per each focus area are listed below.

#### 1. Identify Capital and Available Resources with a Focus on Education and Marketing of Leveraging Concepts.

To address the issue of limited knowledge, participants felt that promotion of successful stories via an Internet website was a viable way to increase awareness of barriers to success. This solution would also permit constant accessibility to resource information. The group also suggested giving Tribal support as a solution to the lack of outreach by funding agencies.

#### 2. Share Success Stories/Collaboration.

To address the various impediments related to effective collaboration and sharing, participants supported the idea of peer-to-peer mentoring, as well as the use of technology, i.e., use of a listserv or broadcast email.

#### 3. Recycling Capital.

For the issue of “Recycling Capital,” possible solutions included the creation of small business incubation centers, attainment of small business loans, and securing transaction code (with recording).

#### 4. Housing as Economic Development.

Participants generated the following list of solutions to overcome the impediments to using housing as economic development:

- Small business incubation.
- Identify resources, e.g., ROSS/USDA.
- SBA funded development corporation(s).
- ROSS for childcare.
- Subsidize business leasing
- Comprehensive support from government.
- Chamber of Commerce.
- Education to qualify for loans.
- Plan to foster individual entrepreneurship.
- Lannon Foundation.
- Johnson Foundation.
- Kellogg Foundation.
- NCAIED.
- Funding for infrastructure needs.
- Combining program funds.
- Sharing business developments.
- Loan guarantee assistance (TERO co-sign for loans).

In addition to the solutions listed above, the participants cited various solutions to addressing land use issues. Among these solutions included land use planning/zoning, infrastructure, and creation of a business district.

Participants also discussed the need to have a Native American owned private bank/state bank charter for competitive banking services as a possible solution to using housing as economic development.

#### 5. Separate Politics from Business.

Possible solutions for addressing conflicting ideas of government included:

- Guiding documents.
- Good policies/governing documents/ordinances/resolutions.
- Training.
- Strong leadership/planning.
- Accountability.
- Ethics policies.

## TRACK 4

### *Tribal College Partnerships*

Track 4 participants focused on strategies for exploring local resources and creating partnerships with Tribal colleges for building capacity to construct Indian homes.

#### **A. Track 4: Tribal College Partnerships – Creating Vision and Sharing Success**

In the *Creating Vision and Sharing Success* breakout session, Track 4 participants identified five goals:

1. Partner with Tribal colleges and high schools to develop Homebuyer/Rent Wise education programs.
2. Implement education programs that teach skills needed for improved reservation life and workforce development.
3. Partner/collaborate with casinos and other Tribal colleges and universities for funding resources.
4. Implement culturally appropriate designs and infrastructure; and research existing laws that may constrict cultural design.
5. Identify/seek resources for faculty and student family housing.

#### **B. Track 4: Tribal College Partnerships – Identifying Barriers and Impediments**

During the second breakout session, Track 4 participants identified barriers and impediments to establishing partnerships with Tribal colleges. Among the barriers cited included:

1. Lack of communication. Participants felt that there was a general reluctance to thinking outside the box and an apprehension to approach other entities.
2. Rigid Curriculum/Accreditation Standards. Most Tribal colleges are two year programs and the availability of cultural design college programs is limited or does not exist.
3. Lack of time and staff. Participants acknowledged the lack of teachers/instructors in the construction trade as a barrier.
4. Lack of financial support, initial investment and other entities' budgetary constraints were viewed as problematic.
5. Agency and program requirements that include restrictive income limits were viewed as impediments.

6. Lack of long term planning and a model for workforce housing.

### **C. Track 4: Tribal College Partnerships – Strategies and Action Plans**

The general consensus among Track 4 participants in discussing strategies and actions plans was that development of a comprehensive plan to achieve the goals they identified was needed. Specific strategies are provided below.

Among the strategies identified for partnering with Tribal colleges and high schools to develop Homebuyer/Rent Wise education programs included outreach to the appropriate resource contacts, being consistent with follow-up, and finding common interests to start dialogue. Participants also suggested having a community summit that would include student participant and leadership; an outside facilitator to help explore new ideas; advocates to assist with a “What If” agenda; and policy review and updates.

Participants’ strategies for implementing education programs that teach skills needed for improved reservation life and workforce development included using distance learning; developing and integrating housing responsibilities and requirements into high school and college curriculum; and partnering with 4 year colleges and universities to provide grant writers and do research projects.

The groups’ recommended strategies for collaborating for funding and implementing culturally appropriate designs included engaging outside grant writers to find sources of funds; creating a volunteer mentor program; and seeking out volunteer organizations, e.g., faith-based, Job Corp, Habitat for Humanity.

Track 4 participants’ final list of strategies addressed solutions for identifying/seeking resources for faculty and student family housing. Among the strategies cited included:

- Seeking out programs that have less restrictive agency and program requirements, e.g., Sec 184.
- Using successful programs as a model, e.g., Youthbuild, TERO, Tax Credit, Tenant-based assistance.
- Asking for special funding appropriation.
- Asking for casino funds.
- Creating a model for workforce housing by developing policies and procedures to manage new programs.

## TRACK 5

### *Back to Basics*

Track 5 participants discussed basic management practices of housing development; reviewed essential housing policies, procedures, ordinances, and organizational structures; and discussed ways to prepare Indian families for homeownership, among other fundamental topics.

#### **A. Track 5: Back to Basics – Creating Vision and Sharing Success**

In the *Creating Vision and Sharing Success* breakout session, Track 5 participants identified the following needs/goals:

1. How to Access the Need for Rental Subsidy and How to Access the Resources.
2. How to Develop and Follow Policy.
3. Running Housing as a Business.
4. Development of Homeownership.
5. Collaboration between Tribal Council and Housing Authorities.

#### **B. Track 5: Back to Basics– Identifying Barriers and Impediments**

During the second breakout session, Track 4 participants identified barriers and impediments to achieving the needs/goals identified in the previous breakout.

1. How to Access the Need for Rental Subsidy and How to Access the Resources.

Participants explained the difficulty that exists in attempting to access the need for rental subsidy, stating that it is hard to quantify the need because waiting lists are so long that families don't apply. This issue is compounded, they said, by the fact that the severity of housing shortages creates a lot of mobility between homes and communities making it difficult to count families. The group also expressed difficulty in obtaining data on unsafe/unsanitary homes and they asked individuals from private housing how they are able to collect such data. There was a general consensus that the wariness of clients/families with non-community members makes assessment difficult.

In terms of accessing resources, Track 5 participants indicated that their economy is a barrier to rental units because 30% of an individual's income will not sustain rental unit operations; and there are limited resources for subsidizing rental units operations.

Furthermore, they explained, that conflicting regulation between programs limit the availability of rental subsidies. They expressed a need to acknowledge that TDHE's primary purpose is to serve and meet HR needs of our low-income clients who have a need for rental housing.

## 2. How to Develop and Follow Policy.

Participants discussed items that serve as barriers to developing and following policy. Among the items cited included lack of education and lack of community consensus. Additional discussions on barriers addressed the following items:

- Communication.
- Relevancy of policy.
- Establishing sense of ethics/understanding consequences.
- Incorporation of lessons learned.
- Instilling personal responsibility.
- Customization to real needs.
- Creating an enduring institution, one that produces a quality product.

## 3. Running Housing as a Business.

In regards to "Running Housing as a Business," the following barriers were cited:

- Tribal member mentality.
  - Accountability.
  - Buy in by members.
- Economic Resources.
  - TDHE.
  - Members.
- Profitability for Reinvestment.
  - Definitions of profit.
- Regulations/Policies/Procedures.
  - Restrictions.
- Lack of Strategic Planning.

#### 4. Development of Homeownership.

Barriers cited that prohibit the development of homeownership included lack of financial education, lack of opportunity, lack of capital/down payment system, predatory/creditor lending, and fear of foreclosure.

#### 5. Collaboration between Tribal Council and Housing Authorities.

Among the barriers mentioned for collaboration between Tribal Council and housing authorities were politics, lack of understanding (not understanding each other), lack of interest, lack of accountability (by HUD, Federal Government, and Tribes), and lack of communication.

### **C. Track 5: Back to Basics– Strategies and Action Plans**

Track 5 participants discussed strategies and actions plans to overcome the barriers they identified in the previous session. Proposed strategies and action plans per each focus area are listed below.

#### 1. How to Access the Need for Rental Subsidy and How to Access the Resources.

The following items were cited during discussions on strategies for accessing the need for rental subsidies:

- IHS data.
- Partner with Tribal College survey.
- Tribal enrollment.
- Improve census data numbers /or get your own Tribal data.
- Get HUD to work with Tribes on census data/develop a workgroup (prior to the 2010 census).
- Tribal vital statistics.

In terms of accessing resources, the following items were cited during the discussion on strategies:

- Community meetings with comments.
- Inter-agency workgroups with Tribes.
- NAIHC training on information on available resources – partners.
- Screen rental waiting list.
- NAIHC – survey need for rentals.

## 2. How to Develop and Follow Policy.

Proposed strategies included:

- Tenant education for rental payments, financial education and basic information, educate employees on policies, and give families an incentive to attend the training
- Explaining the reason for the policies (to protect individuals and housing).
- Describing the planning process.
- Posting of the policies.

## 3. Running Housing as a Business

Suggested strategies for running housing as a business included:

- Develop a business plan based on successful Native models.
- Build the business plan around the foundation that families are our greatest assets and resource.
- Use visuals such as graphs, site plans, model homes to relate your business plan to your community and clients.
- Adopt the customer service plan to improve the service to the families.
- Promote the idea that tenants are our greatest resources/clients build policies.

## 4. Development of Homeownership.

Proposed strategies for the development of homeownership included:

- Educate youth and adults (high school) on basic financial information.
- Educate families on earned income tax.
- Develop Tribal law in predatory lending (Models), and enforce existing Tribal laws such as TERO.
- Develop alternative to predatory lenders, Oweesta – help communities CDFIS [www.oweesta.org](http://www.oweesta.org), and look for other resources.
- Understand Tribal housing created for moderate income.
- Educate/assist in re-establishing credit.
- Open Indian owned bank.

## 5. Collaboration between Tribal Council and Housing Authorities.

In discussing the strategies for improved collaboration, the following items were cited:

- Communication is the key.
- Hold one-on-one with Tribal Council (TC)/Business Council (BC) and remind them of rules, responsibilities.

- Hold a retreat with TC/BC once a year/provide written reports to TC/BC
- Invite state/county agencies to meetings.
- Initiate tenant appreciation/community award.

# Attachment 1

## *Agenda*

### **Northern Plains Regional Summit**

***“Sharing Our Successes: Tribes Building New Relationships to Solve Housing Needs”***

**March 25 - 26, 2008**

**Denver, Colorado**

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#### **Day 1: Tuesday, March 25<sup>th</sup>**

- 7:00 a.m. Registration
- 8:30 a.m. Plenary Session – Welcome and Opening Ceremonies
- Call to Order – Paul Iron Cloud
  - Blessing by Tribal Elder/Leader
  - Color Guard – American Indian Veterans of Colorado
  - Drum Group – PlainsMen Fingers
  - Welcome by Randy Akers, ONAP Regional Administrator
  - Welcome Remarks by Tribal Chairmen
  - Welcoming Remarks – Elected Tribal Leaders
- 9:30 a.m. Rodger Boyd, Deputy Assistant Secretary
- John Carson, Regional Director, HUD Regional 8
- 9:45 a.m. Break-out Session Structure and Protocol - Bob Gauthier
- 10:00 a.m. BREAK
- 10:15 a.m. Break-Out Session One (participants select one of five tracks)
- Creating the Vision and Sharing Success
-

Noon Lunch – On your own

1:15 p.m. Plenary Session – Team Reports from Session One

2:00 p.m. BREAK

2:15 p.m. Break-Out Session Two (participants stay in selected track)

- Identifying Barriers and Impediments

4:00 p.m. BREAK

4:15 p.m. Plenary Session – Team Reports from Session Two

5:00 p.m. Adjourn

**Day 2: Wednesday, March 26<sup>th</sup>**

8:30 a.m. Plenary Session

- Blessing
- Recap of Day One – Bob Gauthier

9:00 a.m. Break-Out Session Three (participants stay in selected track)

- Strategies and Action Plans

Noon Lunch – On your own

1:15 p.m. Plenary Session – Team Reports from Session Three

3:00 p.m. Plenary Session – Taking the Message Home

- Ron His Horse Is Thunder, Standing Rock Sioux Chairman

3:30 p.m. Open Forum – Opportunity for participants to present additional ideas and/or concerns

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## ATTACHMENT 3

### *Summit Breakout Summaries*

#### 2008 HUD ONAP Regional Summit – Northern Plains

Track One-Financing and Leveraging		
Creating the Vision & Sharing Success	Identifying Barriers & Impediments	Strategies and Action Plans
Education.	<p>-Inadequate incentives, resources and funding to promote widespread appropriate financial education.</p> <p>-Inadequate training and/or participation in lender education opportunities (i.e. doing business in Indian Country).</p>	<p>Take advantage of NeighborhoodWorks and other existing training opportunities.</p>
Financial Resources.	<p>-Lack of Indian Country real estate professionals.</p>	<p>Establish in-house real estate services capacity, such as closers, contracted brokers or agents, or mortgage consultants/counselors. This can be done in a variety of ways, such as through a non-profit, a partnership, or an association. Utilize Tribal colleges for training.</p> <p>Partner w/HUD FHA to increase FHA appraiser certification training to expand appraiser pool knowledgeable in trust land issues.</p>

Track One-Financing and Leveraging		
Creating the Vision & Sharing Success	Identifying Barriers & Impediments	Strategies and Action Plans
Financial Resources (continued).	<p>-Lack of knowledge of funding programs and how they can be effectively leveraged.</p> <p>-Lack of coordination and sometimes conflicting requirements/processes around Federal agency funding programs.</p>	<p>Partner with and utilize NCAI initiative and HUD – funded intermediaries (RCAC &amp; Enterprise Found.) training on how to establish a real estate office.</p> <p>Create a national interactive clearinghouse of “structuring the deal” comprehensive case studies, searchable by funding program(s), that will give guidance on using multiple sources (requirements-funding cycles-timeframes).</p> <p>Revisit interagency MOU to ensure agency processes comply with NAHASDA, and encourage standard processes between agency regions (i.e., IHS inconsistencies).</p>
Tribal Legal Infrastructure.	-Lack of reasonably uniform Tribal secured transactions laws (UCCs).	<p>Consider Model Tribal Secured Transactions Act – expand outreach (Federal Reserve).</p> <p>Other sources codes include adapting state UCCs, National Indian Law Library website, law schools.</p>

<b>Track One-Financing and Leveraging</b>		
<b>Creating the Vision &amp; Sharing Success</b>	<b>Identifying Barriers &amp; Impediments</b>	<b>Strategies and Action Plans</b>
Tribal Legal Infrastructure (continued).	<ul style="list-style-type: none"> <li>-Ineffective or inconsistent enforcement of Tribal codes and policies.</li> <li>-Political interference in judicial and administrative processes and decisions.</li> </ul>	<p><u>Consider:</u> De-politicizing the housing authority or THDE (i.e., reorganizing the TDHE under a new charter, constitutional revision or reform to create independent judicial branch, improved administrative procedures, adoption of ethics codes, employment protections).</p>
Process Issues.	<ul style="list-style-type: none"> <li>-Insufficient planning and coordination between Tribal agencies and departments.</li> <li>-TSR report delays by BIA.</li> </ul>	<ul style="list-style-type: none"> <li>-Establish in-house title plants (638).</li> </ul>
Capacity Building.	<ul style="list-style-type: none"> <li>-Time and resource constraints to train staff and electrical officials to develop broader institutional knowledge and consistency.</li> <li>-Lack of well-defined and documented processes.</li> </ul>	<ul style="list-style-type: none"> <li>-Encourage cross-training (inter-office).</li> <li>-Conduct an in-house assessment of staff capacity.</li> <li>-Encourage teamwork.</li> <li>-Suggest creative ways to address concerns.</li> <li>-Educate leadership.</li> </ul>

<b>Track Two-Energy Efficiency/Green Building</b>		
<b>Creating the Vision &amp; Sharing Success</b>	<b>Identifying Barriers &amp; Impediments</b>	<b>Strategies and Action Plans</b>
Maintenance.	<ul style="list-style-type: none"> <li>-Need more money and staff to run maintenance like a business.</li> <li>-Empower clients to take more responsibility for taking care of unit.</li> <li>-Educating maintenance staff on energy efficient replacements.</li> <li>-Lack of implementing a comprehensive asset management plan, including maintenance.</li> <li>-How can we challenge ourselves and our boards to think about Green Build and Energy Efficiency, including cultural differences?</li> </ul>	<p>Reeducate the maintenance staffs from bottom up with emphasis on Green Build. Implement energy efficiency and Green Build on staff homes first. Reorganize staff for more efficient production. Involve young people in training. Educate the client on cost effectiveness and utility savings related to energy efficiency. Client incentives for proper care of unit. Solicit incentives from local vendors. Conduct resident workshops on energy efficiency and Green Build. Implement a comprehensive asset management plan. Educate the housing board and council on the benefits of energy efficiency and Green build. Send staff and boards to workshops. Ideas from the bottom up to influence decision makers. Lead by example. Show financial impact and benefits. Focus on cultural implications. Seek state organizations. Involve local businesses. Buy in bulk at local housing offices and resell at discount to community.</p>

<b>Track Two-Energy Efficiency/Green Building</b>		
<b>Creating the Vision &amp; Sharing Success</b>	<b>Identifying Barriers &amp; Impediments</b>	<b>Strategies and Action Plans</b>
Knowledge, Education, and Training.	<ul style="list-style-type: none"> <li>-Selecting from multiple products for any given use.</li> <li>-Get clients to attend educational functions.</li> <li>-Financial literacy not accepted by culture.</li> <li>-Not enough incentives for learning about financial literacy, energy efficiency, and Green Build.</li> <li>-Lack of education at an early age (being able to gain the youths attention) and dealing with a generation difference.</li> <li>-Lack of local knowledge and qualified trainers in energy efficiency and Green Build.</li> </ul>	<p>Don't create a bigger problem without a solution. Seek input from the community. Offer food, raffles, and entertainment to attend energy efficiency Green Build Training. Provide information with orientation at move in on the benefits of energy efficiency. Know audience and customize program. Educate residents on financial literacy and future benefits. Tailor programs to the local culture. Understand poverty vs. Indian culture/mentality. Research the mindset of both Indian and non-Indian. Seek out appropriate financial literacy training tailored for Indian Country. Team up with business to provide incentives for training. Partnership with schools. Start early. Educational models/hands on for kids. Solicit nonprofit opportunities for training kids. Use the website, Federal agencies, and housing fairs.</p>
Planning, Present and Future.	<ul style="list-style-type: none"> <li>-Lack of identifying energy codes or adopt/design local energy standards.</li> <li>-Lack of implementation of a written plan.</li> </ul>	<p>Meet energy star home or local standards if adopted. Build Tribal capacity to enforce standards. Develop a written plan with critical</p>

Track Two-Energy Efficiency/Green Building		
Creating the Vision & Sharing Success	Identifying Barriers & Impediments	Strategies and Action Plans
Planning, Present and Future (continued).	<ul style="list-style-type: none"> <li>-New technologies using proper contract language.</li> <li>-Not including all parties to be involved to all facets of planning.</li> <li>-Lack of addressing cultural beliefs on entire site, orientation to energy efficient design.</li> </ul>	<p>path and flow chart. Plan has to be supported by the community with regular updates. Develop contracts that fit your needs and with ownership of documents. Keep all parties informed and involved in your development programs. Maximize site planning including cultural beliefs and site orientation/analysis. Building design with community input which includes cultural beliefs and space usage.</p>
Indian Country Applicable.	<ul style="list-style-type: none"> <li>-Not having a clearinghouse for new technologies.</li> <li>-Not learning from the experiences of others.</li> <li>-Lack of using resource information at a regional level.</li> <li>-Lack of identifying prototype building.</li> <li>-Lack of industry and national practices to account for Indian Country.</li> </ul>	<p>Find methods and means to educate on a local, regional, and national level the <u>energy and green community/industry</u> about the unique issues regarding applying their ideas to Indian Housing. In dealing with energy and Green advocates, experts, and providers, question and adopt their ideas so that they are practical and appropriate for Indian Country and your reservation. Partnering with Tribal Colleges and establishing clearing house of success stories. Bring the industry to the next summit.</p>

<b>Track Two-Energy Efficiency/Green Building</b>		
<b>Creating the Vision &amp; Sharing Success</b>	<b>Identifying Barriers &amp; Impediments</b>	<b>Strategies and Action Plans</b>
Leverage Resources.	<ul style="list-style-type: none"> <li>-Lack of identifying and implementing incentives.</li> <li>-Lack of establishing the cost effectiveness of energy conservation.</li> <li>-Lack of finding ways or understand what is available for up-front money.</li> <li>-Failure to access information and all funding alternatives through the Internet.</li> </ul>	<p>USDA 504 and 515 Rural development/renovation monies are available. Identifying other groups that have funding available. Self help programs. Department of Energy weatherization services for homeownership and low income families. 184 design build for energy efficiency and Green Build.</p> <p>Research Federal Tax Credits for Green building as well as lenders, utilities, and insurance companies. Establish the Tribal housing program as the model/clearinghouse for Green Build and energy efficiency. Go to the internet of information on tax credits for energy efficiency.</p>
Alternative Energy.	<ul style="list-style-type: none"> <li>-Lack of adequate staff to pursue energy alternatives.</li> <li>-Lack of awareness of the phantom loads and storing energy.</li> </ul>	<p>Visit the Tribal Energy website under U.S. Department of Energy and others. Learning what “phantom loads” are. Be an advocate for energy alternatives.</p>

<b>Track Three-Indian Housing as Economic Development</b>		
<b>Creating the Vision &amp; Sharing Success</b>	<b>Identifying Barriers &amp; Impediments</b>	<b>Strategies and Action Plans</b>
Identify capital and available resources. education and marketing of leveraging concepts.	<ul style="list-style-type: none"> <li>-Limited knowledge.</li> <li>-Time constraints in accessing available Resources.</li> <li>-Lack of outreach by funding agencies unfamiliar with Tribes.</li> </ul>	<ul style="list-style-type: none"> <li>-Promote successful stories via website.</li> <li>-Promote awareness of barriers to success.</li> </ul>
Share success stories/collaboration.	<ul style="list-style-type: none"> <li>-Individual Tribal issues.</li> <li>-Differences in capacity.</li> <li>-Fear of not succeeding/failing.</li> <li>-Breakdown in communications.</li> <li>-Territorial issues.</li> <li>-Cultural upbringing – how to shine the light on our successes.</li> <li>-Lack of a forum.</li> </ul>	<ul style="list-style-type: none"> <li>-Peer to peer mentoring and counseling.</li> <li>-Use technology/Listserv (broadcast email) to relay successes and impediments.</li> </ul>
Recycling capital.	<ul style="list-style-type: none"> <li>-Lack of Tribal small businesses which contributes to limited competition.</li> <li>-Financing.</li> <li>-Need to educate folks on equity and how to build equity in property (restrictions of homeowner’s equity).</li> <li>-Business leverage-when purchasing supplies off the reservation, how does it come back to reservation?</li> </ul>	<ul style="list-style-type: none"> <li>-Secure transaction code/with recording.</li> <li>-Small business incubation Centers.</li> <li>-Small business loan programs.</li> <li>-Attract/establish banks.</li> </ul>

<b>Track Three-Indian Housing as Economic Development</b>		
<b>Creating the Vision &amp; Sharing Success</b>	<b>Identifying Barriers &amp; Impediments</b>	<b>Strategies and Action Plans</b>
Housing as economic development.	<ul style="list-style-type: none"> <li>-Lack of small business development.</li> <li>-Cultural considerations.</li> <li>-Land use issues.</li> <li>-Financing/not having a bank.</li> <li>-Lack of Federal funding/restrictions on funding.</li> <li>-Not having a profit motive.</li> <li>-Individual interest versus Tribal efficiency.</li> </ul>	<ul style="list-style-type: none"> <li>-Small business incubation.</li> <li>-Identify resources/ROSS/USDA SBA funded development corporation.</li> <li>-ROSS for childcare-Subsidize business leasing.</li> <li>-Comprehensive support from government.</li> <li>-Chamber of Commerce.</li> <li>-Education to qualify for loans.</li> <li>-Plan to foster individual Entrepreneurship-Access resources.</li> <li>-NCAIED for funding/resources.</li> <li>-Funding for infrastructure needs.</li> <li>-Combining program funds.</li> <li>-Sharing business development models.</li> </ul>
Housing as economic development (continued).		<ul style="list-style-type: none"> <li>-Land use planning/zoning.</li> <li>-Infrastructure development.</li> <li>-Business district (main street).</li> <li>-NA owned private bank/state bank charter.</li> <li>-Competitive banking services.</li> <li>-Mentoring/apprenticeship.</li> </ul>

<b>Track Three-Indian Housing as Economic Development</b>		
<b>Creating the Vision &amp; Sharing Success</b>	<b>Identifying Barriers &amp; Impediments</b>	<b>Strategies and Action Plans</b>
Separate politics from business.	<ul style="list-style-type: none"> <li>-Conflicting ideas of government.</li> <li>-Lack of knowledge.</li> <li>-Misunderstanding of roles.</li> <li>-Lack of a vision.</li> </ul>	<ul style="list-style-type: none"> <li>-Guiding documents.</li> <li>-Good policies/governing documents/ordinances/resolutions.</li> <li>-Training.</li> <li>-Strong Leadership/Planning.</li> <li>-Accountability.</li> <li>-Ethics policies</li> </ul>

<b>Track Four-Tribal College Partnership</b>		
<b>Creating the Vision &amp; Sharing Success</b>	<b>Identifying Barriers &amp; Impediments</b>	<b>Strategies and Action Plans</b>
Partner with Tribal Colleges and High Schools.	-Lack of communication. -Reluctance to think outside the box. -Apprehension to approach other entities. -Locked into old mind set.	-Get leaders together to share ideas. <ul style="list-style-type: none"> <li>• Contact the appropriate people.</li> <li>• Consistent follow up.</li> <li>• Find common interest to start conversation.</li> </ul> -All inclusive community summit. <ul style="list-style-type: none"> <li>• Get student participation and leadership.</li> <li>• Use an outside facilitator to bring out ideas.</li> <li>• Identify Advocates “What If” Agenda.</li> <li>• Policy review and update.</li> </ul>
Partner/collaborate for funding resources.	-Lack of time and staff. -Lack of teachers/instructors in the construction trade.	-Engage outside grant writers to find sources of funds. -Create a volunteer mentor program. -Seek out volunteer organizations, e.g., faith-based, Job Corp, Habitat for Humanity.

<b>Track Four-Tribal College Partnership</b>		
<b>Creating the Vision &amp; Sharing Success</b>	<b>Identifying Barriers &amp; Impediments</b>	<b>Strategies and Action Plans</b>
Implement education programs.	<ul style="list-style-type: none"> <li>-Rigid.</li> <li>-Curriculum/Accreditation Standards.</li> <li>-Most Tribal colleges are two year programs.</li> <li>-Unavailability of cultural design college programs.</li> </ul>	<ul style="list-style-type: none"> <li>-Review curriculum to develop and integrate housing responsibilities and requirements into high school and college curriculum.</li> <li>-Partner with 4 year colleges and universities to provide grant writers and do research project. For example, United Tribes Technical College has construction courses and wants to work with HA and Tribes and Chief Dull Knife College partnership with University of Pennsylvania.</li> <li>-Utilize distance learning.</li> </ul>
Implement culturally appropriate designs and infrastructure.	-Lack of financial support, initial investment and other entities budgets.	SAME AS GOAL 2
Identify/seek resources for faculty and student family housing.	<ul style="list-style-type: none"> <li>-Agency and Program Requirements.</li> <li>-Restrictive income limits.</li> <li>-Lack of long term planning and a model for workforce housing.</li> </ul>	<ul style="list-style-type: none"> <li>-Seek out programs that have less restrictive agency and program requirements, e.g., Sec 184.</li> <li>-Use successful programs as a model, e.g., Youthbuild, TERO, Tax Credit, Tenant-based assistance.</li> <li>-Ask for special funding appropriation.</li> <li>-Ask for casino funds.</li> <li>-Create model for workforce housing by developing policies and procedures to manage new program.</li> </ul>

Track Five-Back to Basics		
Creating the Vision & Sharing Success	Identifying Barriers & Impediments	Strategies and Action Plans
How to assess the need for rental subsidy.	<ul style="list-style-type: none"> <li>- Hard to quantify need for rental housing because waiting lists are so long families don't apply.</li> <li>-Severity of our housing shortages creates a lot of mobility between homes and communities making it difficult to count families.</li> <li>-Even data on unsafe/unsanitary is tough to get private housing how do you get data on this.</li> <li>-Wariness of clients/families with non-community members makes assessment difficult.</li> </ul>	<ul style="list-style-type: none"> <li>-IHS data.</li> <li>-Partner with Tribal College survey.</li> <li>-Tribal Enrollment.</li> <li>-Improve census data numbers up/or your own Tribal data.</li> <li>-HUD work with Tribes on census data/develop work group right now (prior to 2010).</li> <li>-Tribal vital statistics.</li> </ul>
How to access the resources.	<ul style="list-style-type: none"> <li>-Our economies are a barrier to rental units because 30% of income won't sustain rental unit operations.</li> <li>-There are limited resources for subsidizing rental units operations.</li> <li>-Conflicting regulation between programs limit availability of rental subsidy.</li> <li>-Need to acknowledge that TDHE's primary purpose is to serve and meet HR needs of our low-income clients who have a need for rental housing.</li> <li>-High cost of maintaining rental units.</li> </ul>	<ul style="list-style-type: none"> <li>-Community meetings with comments.</li> <li>-Inter Agency work groups with Tribes.</li> <li>-NAIHC training on information on available resources – partner (Not about redoing the Formula).</li> <li>-Screen rental waiting list.</li> <li>-NAIHC – survey need for rental.</li> </ul>

<b>Track Five-Back to Basics</b>		
<b>Creating the Vision &amp; Sharing Success</b>	<b>Identifying Barriers &amp; Impediments</b>	<b>Strategies and Action Plans</b>
How to develop and follow policies.	<ul style="list-style-type: none"> <li>-Lack of education and communication.</li> <li>-Community consensus.</li> <li>-Relevancy of policy incorporating lessons learned and instilling personal responsibility.</li> <li>-Establish sense of ethics understand consequences.</li> <li>-Customization to real needs.</li> <li>-Creating and enduring institution and one that produces quality product.</li> </ul>	<ul style="list-style-type: none"> <li>-Tenant education for rental payments, financial education basic information, educate employees on policies, and give families an incentive to attend the training.</li> <li>-Why policies – explain the policies – protect you and housing.</li> <li>-Planning process.</li> <li>-Posting of the policies.</li> </ul>
Run housing as a business.	<ul style="list-style-type: none"> <li>-Tribal member mentality. <ul style="list-style-type: none"> <li>• Accountability.</li> <li>• Buy in by members.</li> </ul> </li> <li>-Economic Resources. <ul style="list-style-type: none"> <li>• TDHE.</li> <li>• Members.</li> </ul> </li> <li>-Profitability for Reinvest. <ul style="list-style-type: none"> <li>• Definitions of Profit.</li> </ul> </li> <li>Regulations/Policies/Procedures. <ul style="list-style-type: none"> <li>• Restrictions.</li> </ul> </li> <li>-Lack of Strategic Planning.</li> </ul>	<ul style="list-style-type: none"> <li>-Develop a business plan based on successful Native models.</li> <li>-To build the business plan around the foundation that your families are your greatest access and resource.</li> <li>-Use visuals such as graphs, site plans, model homes to relate your business plan to your community and clients.</li> <li>-Adopt the customer service plan to improve the service to the families.</li> <li>-Our tenants are our greatest resources/tenants relationships/clients build policies.</li> </ul>

Track Five-Back to Basics		
Creating the Vision & Sharing Success	Identifying Barriers & Impediments	Strategies and Action Plans
Development of homeownership.	<ul style="list-style-type: none"> <li>-Lack of financial education.</li> <li>-Lack of opportunity.</li> <li>-Lack of capital/down payment system.</li> <li>-Creditor/predatory lending.</li> <li>-Fear of foreclosure.</li> </ul>	<ul style="list-style-type: none"> <li>-Educate youth and adults (high school) basic financial information.</li> <li>-Earned income tax - educate families, develop Tribal law in predatory lending (Models), and enforce existing Tribal laws such as TERO.</li> <li>-Develop alternative to predatory lenders, Oweesta – help communities CDFIS <a href="http://www.oweesta.org">www.oweesta.org</a>, and look for other resources.</li> <li>-Tribal housing created for moderate income- educate/assist in re-establish credit. Pathways home.</li> <li>-Open Indian owned bank – Turtle Mountain.</li> <li>-Credit Union – Cheyenne River.</li> </ul>
Collaboration between Tribal Council and Housing Authorities.	<ul style="list-style-type: none"> <li>-Politics.</li> <li>-Lack of understanding (Council does not understand, Board members do not understand housing).</li> <li>-Lack of interest.</li> <li>-No accountability (HUD, FEDS, /Tribe everybody).</li> <li>-No communication.</li> </ul>	<ul style="list-style-type: none"> <li>-Communication is the key.</li> <li>-One-on-One with Tribal Council/Business Council; Remind them of rules, responsibilities.</li> <li>-Retreat with TC/BC once a year/ provide written reports to TC/BC.</li> <li>-Invite state/county agencies to meetings.</li> <li>-Tenant appreciation/Community award.</li> </ul>