

**AMERIND Liaison Report**  
**To**  
**NWIHA Executive Committee**  
Quarterly Report for 01/26/2021

**ARMC Highlights**

The CEO's Executive Report is attached to this report. Derek's report is what was reported to the Board at the October Board meeting. Derek mentioned to me that the 2020 books had not been closed out at the time I requested a report from him but he said he will try to squeeze in an AMERIND report to NWIHA on the 26<sup>th</sup> during the Board's Committee meetings. The AMERIND Board meets on January 26<sup>th</sup> through the 28<sup>th</sup> so I will attempt, to the degree possible, to be attentive to both the AMERIND meeting and the NWIHA meeting.

At that time of the report Derek that I have provided as an attachment, the IHBG program was continuing to experience losses in excess of the estimated loss ratios due to severe weather and wild fires that occurred during the year. This, of course, has a negative impacted on the operations bottom line for the IHBG program. However, investments continue to show a good return to compensate for the losses incurred by members. Among those impacted by the wild fires was one of our own - the Colville Tribe. They reported the loss of 3 homes. Unfortunately, this will negate the chance of NWIHA receiving a fire loss incentive payment this year. The good news is that the AMERIND programs, apart from the IHBG program, are collectively performing well.

During the October virtual meeting of the AMERIND Board, action was taken to approve the 2021 Operations and Capital Budgets. The Board was also apprised of the plans to conduct AMERIND's Annual Business Meeting virtually during mid-November 2020. Announcements for member participation in that virtual meeting went out as planned. However, there was an insufficient number of members present during the virtual meeting to constitute a quorum so no business could be transacted and the meeting was simply informative for those participating. The Annual Meeting that was originally scheduled for May in Seattle but cancelled due to COVID-19 will be rescheduled at the same venue in Seattle in 2022. The AMERIND Annual Business Meeting for 2021 is still scheduled to be conducted the week of May 24<sup>th</sup>, 2021 at the Hilton Waikoloa Village on the Big Island of Hawaii.

AMERIND staff continue to work in the Corporate office on rotating schedules and this continued protocol will continue until further notice. When not present in the AMERIND office, staff are working to maintain normal business functions and operations remotely.



Operational Highlights through July 31, 2020

- Core program – IHBG performing at **104%** with **loss** from operations of **\$0.315M**
- All other programs – performing at 72% with income from operations of \$5.429M
- Net Investment Income and Other Expense: \$2.113M
- Net position increased \$7.227M -less performance incentives

2020 Staffing

Jobs at AMERIND – **55%** Native American operated

		As of 12/31	YTD	Budgeted
	2018 FTE	2019 FTE	2020 FTE	2020 FTE
Total Staffing	52	52	54	70

Board Oversight through 07/30/2020

- Approved employee 401(k) discretionary contribution, 2019 IHBG and Consolidated Audits, Annual IPS Compliance Report, COVID19 Prevention Initiative, PPP Loan Waiver, Cell Transfers and Business Plan Amendments, 2021 FOCUS participants, 2021 IHBG Rating Plan, 2020 Rate Stabilization Fund Dividend
- Approved amendment to AMERIND 401(k) Governmental Plan, Articles of Corporate Governance
- Denied appeal of Member claims from 2011 & 2015

**Regional Fire Loss Ratio Incentive (As of 01/01/2020 - 6/30/2020)**

Region	Loss Ratio	Fire Claims \$	# of Fires	Property Premium	Incentive %	Potential Incentive
1	0%	\$0	0	\$376,326	20%	\$20,000
2	0%	\$0	0	\$619,480	20%	\$20,000
3	40%	\$482,418	3	\$1,218,928	20%	\$20,000
4	27%	\$394,316	5	\$1,466,779	20%	\$20,000
5	31%	\$128,724	2	\$418,427	20%	\$20,000
6	57%	\$265,017	1	\$467,715	20%	\$20,000
7	159%	\$807,751	6	\$507,682	0%	\$0
8	8%	\$50,178	2	\$606,281	20%	\$20,000
9	68%	\$560,863	2	\$820,527	12%	\$12,000
<b>Total:</b>		<b>\$2,689,268</b>	<b>21</b>	<b>\$6,502,145</b>		<b>\$152,000</b>



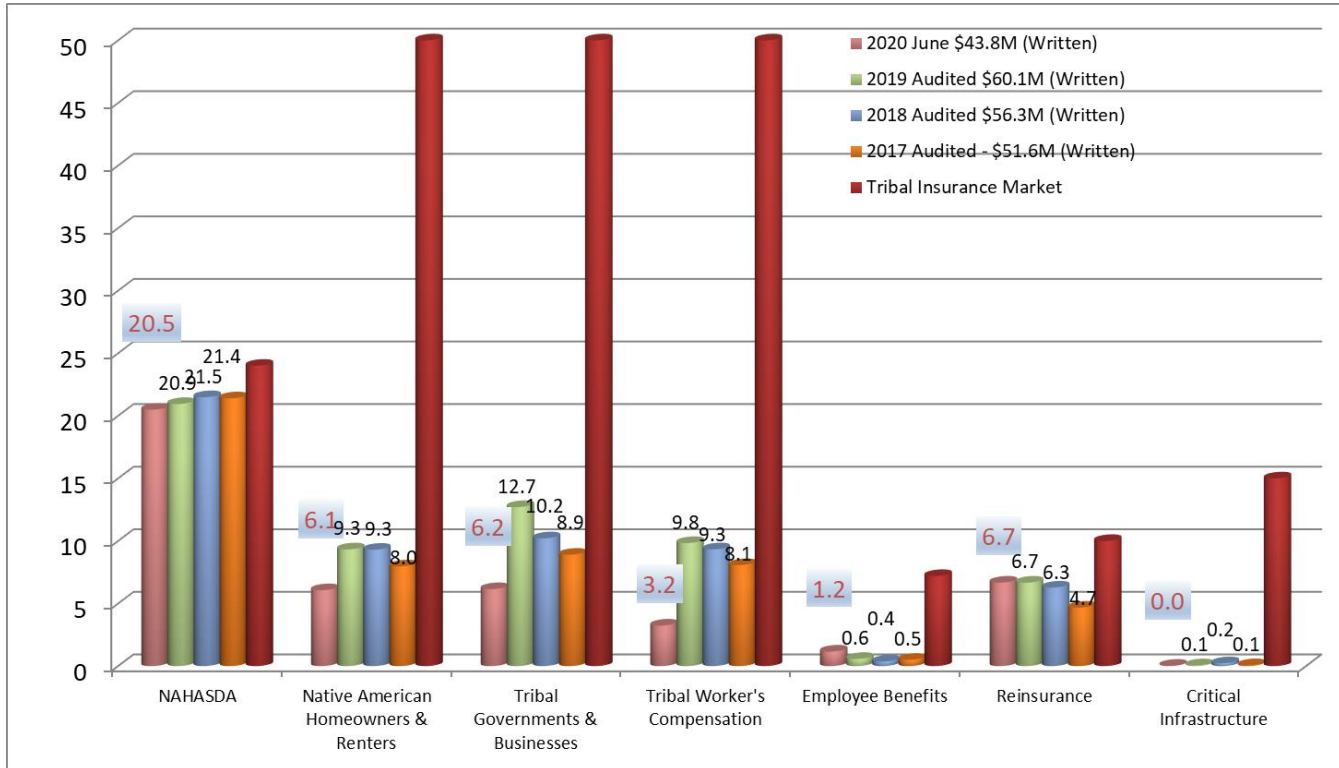
*Insure Confidently*

2020 Corporate Objectives – 2<sup>nd</sup> Quarter

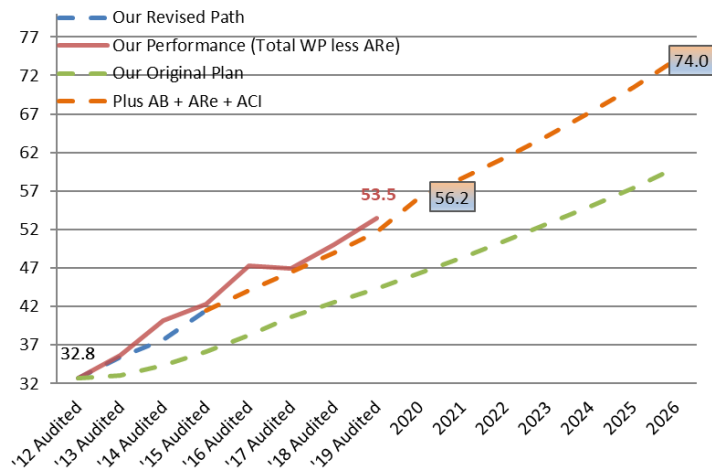
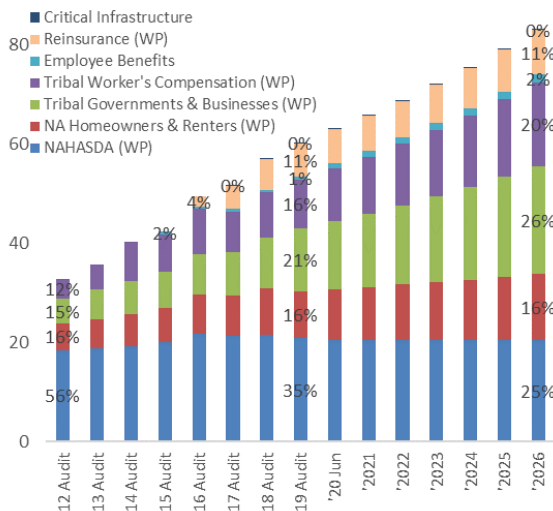
1. 95% Combined Ratio (TGB, NAHR, TWC, ACI & AB)	Actual/Incentive 83.6% / 1.0%
2. 5.4% Net Growth and Retention (TGB, NAHR, TWC, ACI & AB)	10.6% / 1.00%
3. Team Rocks (Teamwork, Tech Capacity, Process Improvement)	Yes / ≈0.75%

2013 - 2020 Strategic Planning

Current Market Position



Diversification of Income Streams





## **NAIHC 2021 Q1 Update**

*(edited January 5, 2021)*

### **NAIHC News:**

- COVID Impacts Continue, Trainings Moving Online
  - NAIHC Headquarters staff remain teleworking, but all are available for any assistance
  - Most TTA is online only, a few sessions where tribe and TTA provider are comfortable and live in close proximity have been held in-person, following tribal and local rules
  - Conducting 1-3 Online Training sessions a week (in lieu of regional trainings), there was a break for holidays.
- Leadership Institute
  - In-person courses for 2021 are still TBD
  - Indian Housing Management course is available online
  - Online Pathways Homebuyer Education will be rolled out this month
    - Provides training to the Housing professional & can be used with individuals in the community
  - Hopeful to produce 2-3 LI courses each year moving forward; Admissions and Occupancy is next to be developed.
    - Targeting the full development of one certification track
- NAIHC Rehab Grant (2020)
  - NAIHC awarded grants to 20 tribes for Rehab of Senior-owned at the beginning of 2020
  - Work still ongoing in many communities due to COVID, extensions have been provided
- ***NAIHC COVID Housing Assistance Grant (NEW for 2021)***
  - ***NAIHC and Wells Fargo announced the next grant during the Legal Symposium***
  - ***NAIHC will provide grants to 20 tribes for COVID-related housing projects, up to \$44,000 per tribe***

## NAIHC Events:

- **2021 Legislative Conference Postponed**
  - NAIHC working with the Board/Legislative Committee and NCAI on best options:
    - Something sooner in 2021, but virtual
    - Wait until the fall to host something in-person
- **2021 Annual Convention and Members Meeting: May 24-27, Hawaii**
  - Still being planned, but we are mindful that travel may still be limited depending on level of vaccinations
- **2020 Legal Symposium: December 6-7-8, Las Vegas**
  - Currently planned in person in Las Vegas

## Other Meetings/Trainings:

- **HUD Housing Summit**
  - Working with HUD/ONAP on details of large-scale event
  - Dates TBD, but targeting fall 2021
- **HUD Regional Trainings:**
  - Check NAIHC's website/calendar
  - Adding new online trainings sessions almost every week

## Update on Pending HUD Grants

- FY 2020 Competitive Grant (\$100M)
  - Applications submitted in December 2020, awards announcement in 2-3 months
- FY 2021 Appropriations Included:
  - \$100M in Competitive IHBG
  - \$70M in ICDBG
  - \$5M for HUD-VASH
  - \$647M in traditional IHBG
  - \$800M in rental assistance funding (meant to follow IHBG allocation formula)
    - Tribes can provide rental and utility assistance (including arrears) to members 80% AMI and other eligibility requirements
    - ***Must be spent in 2021, or funds will return to Treasury***
    - HUD can begin recapturing funds and reallocating to other grantees beginning in September 2021
    - NAIHC will work with HUD and Congress if changes need to be made

## **Legislative Updates:**

- End of 116<sup>th</sup> Congress included the passage of the Tribal Access to Homeless Assistance Act, allowing tribes to apply direct for HUD Continuum of Care grants, and the passage of a bill that allows HUD to provide the 184 Loan Guarantee to lenders prior to BIA documentation (with some specific requirements on the lender).
- **117<sup>th</sup> Congress starts all bills over again.**

## **NAHASDA Reauthorization**

- Last Congress saw bipartisan NAHASDA bills in both House and Senate, which hasn't been seen in over a decade (detailed below)
- Looking for new bill sponsors as some past bill sponsors have retired and we want to engage new Committee leadership
- Last Congress House Bill: H.R. 5319
  - Bill included provisions impacting 184 court jurisdiction issues, USDA program improvements, homebuyer counseling grants eligibility, increased TDC allowances for energy efficient homes, and other small non-NAHASDA improvements
- Last Congress Senate Bill: S. 4090
  - The bill would reauthorize NAHASDA programs through 2031 and update several key provisions such as: creating an Assistant Secretary for Indian Housing at HUD; re-establishing a Drug Elimination program for tribal communities; consolidating environment review requirements; allowing student housing assistance; recognizing tribal sovereignty to govern maximum rent requirements; allowing tribal housing programs to access the IHS sanitation funding; make tribes eligible for HUD Housing Counseling grants; make tribes eligible for HUD Homelessness Assistance grants; reauthorizing Native Hawaiian housing programs; and other updates
- ***This Congress, NAIHC will push both chambers to adopt each other's provisions for a single bill***

## **HUD-VASH**

- Last Congress, bill passed the Senate but not the House
- Is included in the larger NAHASDA efforts
- ***This Congress, NAIHC will again push for stand-alone and NAHASDA HUD-VASH provisions, work with House Leadership on getting bill finalized***

## **Other Housing Bills**

- FY 2022 Appropriations
  - Hope to make gains in base funding.
    - Last funding increase for IHBG was the inclusion of the \$100M Competitive funding in FY2018
- COVID-19 Bills
  - Will continue to work with Congress to ensure tribes and tribal housing is included in any future COVID bills
  - Will also work to ensure with HUD and Congress to identify any issues with tribes spending the \$800M rental assistance funding
- Other legislative topics for tribal housing for either stand-alone bills or inclusion in a NAHASDA bill include:
  - Drug risks/Remediation funding (NAICH Resolution 2018-02)
  - Housing & Infrastructure connection (NAIHC Res. 2019-04)
  - Homeownership program improvements
    - 502 Single Family Loan Guarantee, other USDA programs (NAIHC Res. 2018-01)
    - NADL improvements (NAIHC Res. 2019-03)
  - Section 8 and LIHTC improvements (NAIHC Res. 2018-03 & 2018-04)
    - Last Congress, bills did include restoring tribal access voucher program

## **Overall reminders:**

- Legislative Committee
  - None currently scheduled, working with Board to revamp structure
- Encourage vendors, product and service providers serving Indian country to become exhibitors at NAIHC events and/or Associate Members!

## COMMITTEE REPORT

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### HOUSING COMMITTEE

Affiliated Tribes of Northwest Indians

2020 Fall Annual Convention

October 5-8 2020

BUSINESS ACTION TAKEN

**Business of Housing Committee:** Submitted two resolutions on behalf of NWIHA.

- FY 2021 Funding Indian Housing Block Grant
- NAHASDA Reauthorization

Both of the resolutions were approved by committee and moved to the floor to be approved by ATNI. ATNI approved both resolutions and moved them forward.

### DISCUSSION

**Items of discussion:**

- The meeting was virtual and attendance was low so no discussion.

**Reports:**

- No reports given due to virtual platform and small attendance.

### ADOPTED AND RECOMMENDED TO GENERAL

- FY 2021 Funding Indian Housing Block Grant
- NAHASDA Reauthorization

### COMMITTEE – TABLED

No Tabled Resolutions