



## **NAIHC 2021 Q2 Update**

*(edited May 5, 2021)*

### **NAIHC News:**

- COVID Impacts Continue, Trainings Mostly Online (some in-person available)
  - 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 quarter
    - 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 and Procurement are the next two courses 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 Virtual Legal Symposium
  - NAIHC has awarded 19 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 in DC
- **2021 Annual Convention and Members Meeting: May 24-27, Hawaii**
  - Postponed to 2023
  - Under Contract for Seattle in 2022
  - Members Meeting expected to be held in December in Las Vegas
- **2021 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 bigger event
  - Dates TBD, but targeting August 2021, currently expecting virtual event
- **HUD Regional Trainings:**
  - Check NAIHC's website/calendar
  - Adding new online trainings sessions almost every week

## **Update on Pending HUD Grants/COVID Funding**

- FY 2020 Competitive Grant (\$100M)
  - Awards announce in early April: announcement can be found [HERE](#)
- FY 2021/Other Grants
  - Top priority is ICDBG-ARP (covid relief) (\$280M), NOFA is in clearance process at HUD/OMB
  - FY21 ICDBG (\$70M) NOFA is second in line, HUD targeting late summer
  - IHBG Competitive (\$100M) NOFA is probably third in line; fall at the earliest

## **Treasury Funds**

- Emergency Rental Assistance funding (meant to follow IHBG allocation formula)
  - \$800M for tribal Rental Assistance coming from U.S. Treasury Department
    - Tribes should have money now
  - Tribes can provide rental and utility assistance (including arrears) to members 80% AMI and other eligibility requirements
  - *Must be spent by September 30, 2022 (original deadline of Sept 2021 was extended by American Rescue Plan passed in March)*

- *Treasury could re-allocate funding to other tribal grantees beginning in September 2021 (still to be determined if and how that might happen)*
  - Operated through Treasury Department, latest FAQ/guidance updated May 7 [HERE](#)
  - NAIHC will work with Biden Administration and Congress if changes need to be made
- Homeowner Assistance Fund ~\$500 M
  - 5% set-aside of larger national program
  - Operated through Treasury, Similar to Emergency Rental Assistance Program
  - **Does** include national or local AMI
  - Tribal allocations follow IHBG formula (mechanism allows non-IHBG tribes to claim allocation as well)
  - Applications:
    - Tribes must apply to receive their allocation by September 30, 2021.
    - Tribes will receive 10% of their allocation upon application
    - Tribes will have to submit 'HAF Plan' to receive remainder of funds after Treasury approval
  - More information found on US Treasury website [HERE](#)

### **Legislative Updates:**

#### **NAHASDA Reauthorization**

- No full bill yet introduced
- NAHASDA is included in American Housing and Economic Mobility Act (*10-year reauth, \$2.5 Billion in first year, tribal access to section 8 vouchers*)
- Last Congress saw bipartisan standalone 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 Senate and House Committee leadership
  - Senate lead sponsors include: Schatz and Murkowski
  - House lead sponsors could include Rep. Cleaver, Rep. Lucas, Rep. Davids and others
- 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***
- ***Senate Committee on Indian Affairs has indicated it wants to push Senate version, more friendly Senate Committee structure this year***

## HUD-VASH

- No bill introduced yet
- 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
  - Biden Administration budget asked for \$900M total (compared to ~\$825M last year combined for IHBG, Competitive IHBG, ICDBG, HUD-VASH)
  - NAIHC asking for nearly \$1 billion in annual IHBG alone
- Infrastructure Bill
  - President Biden released his \$2 trillion infrastructure proposal, which included \$213 billion for housing "Through targeted tax credits, formula funding, grants, and project-based rental assistance" and specifically calls out assistance to tribal areas.
  - NAIHC working with other Native orgs in DC to provide specifics to Congress on how to include tribes in any infrastructure package
  - Initial drafts of infrastructure bill in House included ***\$2 Billion for IHBG***
- Other legislative topics for tribal housing f 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:**

- Sign up online to receive newsletter by email every two weeks for recent updates
- Legislative Committee
  - Typically First Thursday of Each Month: June 3, July 8, August 5
  - <https://zoom.us/j/97496787338>

- 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  
2021 Winter Annual Convention

January 25-28

Virtual

**BUSINESS ACTION TAKEN**

**Business of Housing Committee:** None

**DISCUSSION**

**Items of discussion:** N/A

**Reports:** I will attend the virtual NWIHA session on May 18<sup>th</sup>, 2021

**ADOPTED AND RECOMMENDED TO GENERAL**

**COMMITTEE – TABLED**

No Tabled Resolutions

Minutes/Report submitted by: \_\_\_\_\_  
Committee Co-Chair Shonn R Leno

**AMERIND Liaison Report**  
**To**  
**NWIHA Executive Committee**  
Quarterly Report NWIHA Meeting for 05/18/2021

**ARMC Highlights**

The CEO's Executive Report serves as an attachment to this report. Derek's report is the most up-to-date reported available. The AMERIND Board had to cancel the meeting in April but will meet on May 25<sup>th</sup> and 26<sup>th</sup>. Since I have not received the Board Book for the upcoming meeting at the time of this report I do not have updated information to share and brief the members. However, Derek has told me he will be present at the NWIHA Quarterly Virtual Meeting and will provide a report to our members.

The attached report Derek provided me shows that the IHBG program is continuing to experience losses in excess of the estimated loss ratios again this 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 last year was one of our own - the Colville Tribe. They reported the unfortunate loss of 3 homes. Also unfortunate is that our Region experienced excessive fire losses last year and that negates 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.

AMERIND's Annual Business Meetings for 2020 and 2021 had to be cancelled due to COVID. Plans are underway to reschedule those meetings and as soon as those plans, locations, and related information is available it will be distributed to the AMERIND membership.

Stay safe everyone!



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### Operational Highlights through March 2021

- Core program – IHBG performing at **101%** with loss from operations of **\$0.037M**
- All other programs – performing at 79% with income from operations of \$1.919M
- Net Investment Income and Other Expense: \$0.697M excluding PPP
- Net position increased: \$2.578M

### 2021 Staffing

Jobs at AMERIND – **60%** Native American operated / **80%** AINS designated

	2019 FTE	As of 12/31 2020 FTE	YTD 2021 FTE	Budgeted 2021 FTE
Total Staffing	51	54	55	70

### Board Oversight through 1/27/2021

- Approved employee Capital Expenditure Allocations, 401(k) discretionary contribution, BOD/Cell Continuing ED expectations

## Regional Fire Loss Ratio Incentive (CY 2020 Results)

Region	Loss Ratio	Total Incurred Fire Claims	# of Fires	Property Premium	Incentive Level	Incentive Earned
1	18%	\$195,632	2	\$1,062,172	20%	\$20,000
2	41%	\$580,112	4	\$1,419,997	20%	\$20,000
3	49%	\$1,314,256	9	\$2,676,527	20%	\$20,000
4	49%	\$1,443,632	14	\$2,965,213	20%	\$20,000
5	63%	\$590,098	7	\$938,772	17%	\$17,000
6	126%	\$1,215,882	6	\$968,389	0%	\$0
7	290%	\$3,452,141	13	\$1,190,441	0%	\$0
8	7%	\$117,563	6	\$1,703,046	20%	\$20,000
9	24%	\$395,823	2	\$1,656,438	20%	\$20,000
<b>Total:</b>		<b>\$9,305,138</b>	<b>63</b>	<b>\$14,580,995</b>		<b>\$137,000</b>





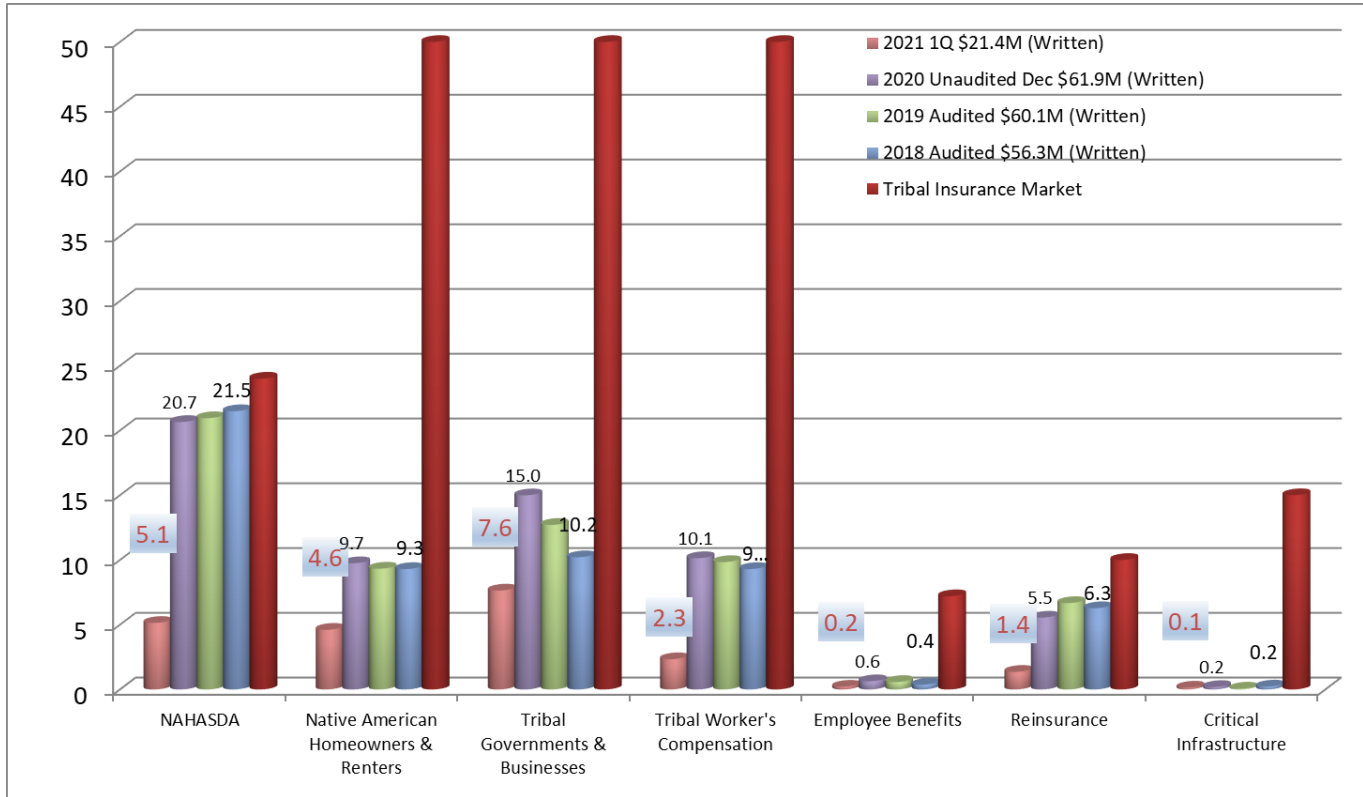
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2021 1<sup>st</sup> Quarter Corporate Objectives

1. 95% Combined Ratio (TGB, NAHR, TWC, ACI & AB)	Actual/Incentive 95.9% / 0.00%
2. 5.4% Net Growth and Retention (TGB, NAHR, TWC, ACI & AB)	26.9% / 2.00%
3. Team Rocks (Teamwork, Tech Capacity, Process Improvement)	Yes / ≈0.50%

2013 - 2020 Strategic Planning

Current Market Position



Diversification of Income Streams

