

The elderly Lakota lady's words went over the heads of the cultured and educated audience

I think often about our current state-of-affairs on the Pine Ridge, specifically alcohol/drug abuse, poverty, single-parent-hood, suicide, and the high numbers of Lakota serving time in the state's penal correction system. Also, I'm seeing that many appear detached from these realities. These conditions will not go away by themselves and ignoring them will not make them go away either.

I think about the ethics and belief system our ancestors had. Theirs was a beautiful way to live, and I mean live. They were spiritually vibrant and physically strong and so resilient that they escaped total annihilation by the whites thus allowing us to exist today. Yet, in these modern times we are barely surviving with little hope of flourishing.

The "free" used clothing and used furniture solicited by non-Lakota non-profit organizations and sent to the reservation from time to time do not help at all. The occasional "free" money from the tribal council serves no worthy purpose either. These activities have a band aid effect on our situation and merely escalate the people's enervating dependency.

I attended an education conference in Rapid City where a renowned elderly Lakota woman, Marie Randall, was given a 20-minute window to share her knowledge. She talked about the importance of family and used a chart to illustrate her lesson. The reaction of her highly-educated native audience remains fixed in my mind. I believe she was passed off as "cute"

by all those cultured minds.

Imagine an old tiospaye camp. All the dwellings are well-kept and strikingly painted and the occupants of each home are busy with the responsibilities necessary to maintain a healthy and vibrant household. Next, imagine the same camp with only a few homes standing and the rest are no longer covered with the occupants huddled under the poles, some of which are broken.

It is unfortunate that most people today, including natives, go through life without inquiring about current events or their surroundings. Many don't see beyond what their eyes process. For instance, nature offers many beautiful marvels from which life lessons can be learned. Sadly, it appears most cannot see beauty perhaps because the most basic essentials of life have not been satisfied, much less mastered.

I believe an important element of our existence today, is to acknowledge that "g" word (genocide). It actually happened but is reviled and often ignored. We must accept the fact that our ancestors faced, endured, and survived ethnic cleansing. We as descendants are adversely affected by it today. It is sad to see natives attempting to go on with their lives as if genocide didn't happen at all.

So what can we do today? I do not propose to have all the solutions but I do think about the future of our little ones today. We cannot change what happened in the past but we must be aware of it and only then can we do something today to im-



BY IVAN F. STAR COMES OUT

act our children's future. It appears we are missing some vital foundations in our lives as a culturally distinct group of people.

I refer to a theory proposed by a psychologist to help explain my thoughts on reservation life today. Abraham Maslow (1908-1970) was the first of seven children born to Jewish immigrants from Russia. The elements discussed in his theory are parallel to those that were once taught generation to generation by a Lakota father and mother in a nuclear family setting.

In 1943, Maslow proposed his theory to the budding field of psychology which seems to explain our situation here on the homeland. He suggested that an individual must satisfy and master the most basic of human needs to truly move up to subsequent higher levels of needs. The most basic of these needs are Bi-

ological survival requirements like air, water, food, clothing and shelter.

The next level involves Personal and Economic Safety. The lack of opportunities in an economically deprived environment denies one from satisfying this need. Additionally, war, natural disasters, family violence, childhood abuse, and government corruption all deter mastery of this level of need. Keep in mind that these needs must not only be satisfied but also mastered in order to move up to the next.

Love and Belonging is the next human necessity. Friendship, intimacy and family are important elements and are especially strong in children and the lack of it may negate physical and security needs. Neglect, shunning, and bullying can severely impact a child's ability to form and maintain healthy relationships. Many become susceptible to loneliness, social anxiety, depression, and suicide ideation.

Maslow's theory lists Esteem as the next needs level. All humans have a need to feel respected, to be accepted and valued by others. This helps to explain why Lakota people tend to engage in a profession of helping others to satisfy this need. This also gives the person a sense of contribution or value.

Psychological imbalances such as depression can hinder a person from attaining a healthy level of self-esteem or self-respect. Low self-esteem often demands an unreasonably high level of respect from others. Building self-esteem requires an unconditional acceptance of one's self

as opposed to living up to society's or another's expectations.

The topmost of these needs is listed as Self-actualization, which refers not only to a person's potential but the realization of that potential. In other words, the desire is to become the most that one can be. I see that a few Lakota people have attained this level. It appears a primary focus is on becoming a top athlete. This may also be expressed in art and music. These people have met and mastered these basic needs.

It was a "eureka" moment for me when I first realized that our ancestors mastered these same basic needs which enabled them to develop cultural or spiritual principles that equaled any other in the world. Today, we are reduced to surviving somewhere within the spectrum of these basic human needs.

Equally amazing is how all that our ancestors built was nearly destroyed by the continent's newcomer. Again, too many of us ignore or refuse to acknowledge the fact that our ancestors survived genocide. I present this as something to be aware of, to think about, and possibly implement in our current efforts to get a hold of the devastation we are floundering in today.

Tribal elder Marie Randall held a mirror in front of her audience but most saw only their own reflection. Very few saw beyond that.

(Ivan F. Star Comes Out, POB 147, Oglala, SD 57764; 605-867-2448; mato_nasula2@outlook.com)

Memorandum

June 27, 2016

To: Executive Director
From: Bob Gauthier, NAIHC Contractor
Re: Rental rates effect on Home ownership

It was a great discussion with your Board last week. I was impressed that all of them participated through the strategic planning. As I promised, I wanted to provide an analysis of the impact of your current rent structure to the TDHE. The rents must be considered impacting two areas: one, revenue for your housing program and two, incentive for higher earning families to consider homeownership as their income increases. I will discuss each:

Impact of Rents on Low Rent Operations

As you shared with me, your 2015 Low Rent gross income was \$192,000. That is exactly 1/3 of what you would be collecting if you were charging each family 30% of adjusted gross income. If we were still under the HUD program, the gross rent, based on the HDS data, would be \$566,000. If you were charging a full 30% of adjusted gross, approximately \$112,000 per year would qualify as "non-program" income and the balance would be available to spend as "program" income.

While I don't believe, you can increase rental rates quickly, over a period of a couple of years, I would recommend that you eliminate all ceiling rents in the low rent program and charge 22% of adjusted gross income without providing a utility charge. That would produce enough additional income to service the HUD Title VI loan that you recently completed. Higher income families would pay 22% of income until they reach Fair Market Rents for your area. It would get them thinking Home ownership much sooner.

I believe it would be to the benefit of your tribe to carefully consider this structure. As we discussed during the planning session, it will take a lot of communication with the communities to show how slightly higher rents will assist everyone. The lowest income families will not be impacted. Keep in mind, that in Low Rent you have 39 out of 111 families that earn more than \$25,000 per year.

Incentive for Families to consider Home Ownership

As we discussed last week, if higher income families move from Low Rent to homeownership, more Low Rent units will be available to assist the lower income families on your current waiting list. Homeownership is possible for lower income families willing to go through home buyer education and will consider a subsidized mortgage such as a USDA 502. As you will

remember, that program will subsidize interest for eligible families down to 1% per year. It could be used in concert with a small grant to make home buying a possibility for any family with reliable income.

If you set reasonable rents that will rise with income increases, families will look more carefully at buying their own home.

In closing, I would encourage you to schedule the completed Home Ownership Strategic Plan on your Board agenda. If the Board votes to adopt the plan, then you will have much work to do to schedule time with SBC to begin to educate them as to the value and impact of the plan.

Let me know if you have any further questions and good luck.

Creating an ALLOWABLE EXPENSE LEVEL (AEL) UNDER NAHASDA

Under the 1937 Public Housing Act, the Federal Government developed a subsidy system that assured no low income family would pay more than 30% of adjusted gross income for housing costs. That 30% included a utility expense.

Example: Family has monthly adjusted income of: \$1500.00

$\$1500.00 \times 30\% = \text{Gross Rent of } \450.00 Less utility allowance of $\$200.00 = \250.00 net rent paid by family. If this tribe had an AEL of $\$435.00$ they would have received $\$185.00$ per month in HUD subsidy. The tribe would have been expected to collect 90% of charged rents.

AEL was determined and approved by HUD as a formula under the 1937 Housing Act. Under NAHASDA, tribes might replicate the AEL process to give managers and boards an indicator of rising costs and actual subsidy spent for each low rent unit. The five factors to consider are: 1) Maintenance salaries, including indirect, 2) Maintenance materials, 3) Insurance costs, 4) Pro-rated share of administration, 5) Maintenance contracts (snow removal, furnaces, etc.) Example:

100 CAS Low Rent Units

Maintenance Salaries	\$132,000 (\$20 for Mgr \$15 for 2 maint men w/fringe)
Maintenance Materials	\$61,000 (50% of salaries)
Insurance costs	\$30,000 (\$300 per unit)
Administration	\$197,000 (3 staff, Director)
Contract costs	\$50,000 (garbage, snow removal, misc. vehicle maint.)
<u>Total Low Rent Operating</u>	<u>\$470,000 divided by 1200 unit months = \$392 per month</u>

This housing program would have a current AEL of \$392 per month.