



Board of Commissioners
Training

September 29, 2021
11:00 AM-4:00 PM E.S.T.



This training is offered by the U.S. Department of Housing and Urban Development (HUD) and the Office of Native American Programs under a cooperative agreement with the National American Indian Housing Council.

WELCOME &
GOOD
MORNING !



*Sending up smoke
and Prayers*

Cheryl A. Causley and Associates Housing Consulting & Management Services

cherylacausley@hotmail.com
(906) 440-1007
Skype:cherylacausley61



Getting to know The Instructor

Greetings my name is Cheryl
My Anishinaabe name is Red Bird Woman
I am Loon Clan and I come from Gnoozhekaaning (Place of The Pile), Bay Mills
Bay Mills is a Reservation located in the Upper Peninsula of Michigan, we are at the top and our waters border Canada.
I served as my Tribes Director of Housing for over 28 years.
I was honored to serve as the Chairwoman of the National American Indian Housing Council (NAIHC) for Four years and on the Board of Directors as Vice-Chair and Secretary for an additional 12 years.
I also served as The Chairwoman of the Great Lakes Indian Housing Association for 7 Years.



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This webinar is being recorded.



Getting to Know You Introductions

Please type some information about yourself in the Chat box...

What is your name and what do you do regarding Housing.

What is the length of time you have been involved in Indian Housing?

The question I Have is?

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Board of Commissioners Training September 29, 2021

11:00 – 11:15 AM EST
11:15 – 4:00

- Zoom Sign In & Room Entry
- Welcome & Introductions
- The History of Indian Housing
- Understanding NAHASDA & Its Implementing Regulations & Guidance
- NAHASDA Reauthorization
- Key Program Elements
- Selecting the right delivery system
- Housing Governance Structures & the Boards Role
- Code of Ethics
- Board Meetings

1:00 – 2:00 EST

Lunch Break
*We will also try and get a small morning & afternoon break if time permits....



Executive Director Training September 30, 2021

11:00 – 11:15 AM EST
11:15 – 4:00

- Zoom Sign In & Room Entry
- Welcome & Introductions
- Roles & Responsibilities of an Executive Director
- Required Statutory & Regulatory Policies
- Other Areas of NAHASDA Compliance & Federal Requirements
- How to NAVGATE HUD resources (NAHASDA Statute, Regulations- CFR Part 1000, Part 200 Uniform Administrative Requirements, Program Guidance & HUD Notices)
- Required Monitoring & Reports

1:00 – 2:00 EST

Lunch Break
*We will also try and get a small morning & afternoon break if time permits....



Appendix Day # 1

- App # 1 NAHASDA STATUTE
- App # 2 Regulations CFR Title 24 Part 1000
- App # 3 2 CFR Part 200 Uniform Administrative Requirements
- App # 4 Model Housing Code
- App # 5 Sample Ethical Standards
- App # 6 PG 98-13 BOC Stipends
- App # 7 Assisting Non-Low Income PIH Notice 2014-02
- App # 8 CFR Title 24 Part 50 Protection & Enhancement of EQ
- App # 9 CFR Title 24 Part 58 Environmental Review Procedures





The History Of Indian Housing

Trust Responsibility

The United States has a trust responsibility to Native American tribes and to our people. This trust responsibility is based on sacred treaties with Indian tribes, federal statutes, court decisions, executive agreements, and through the course of other transactions and federal policy from the early 1800s.

This trust responsibility extends to areas of health care, education, natural resources, public safety, and, of course, housing.

The 1937 Housing Act

After the Great Depression, federal programs were created in an effort to help America's poorest citizens. The United States Housing Act of 1937, one of many post-Depression New Deal programs, promised to provide "safe and sanitary" dwellings for America's poor. The 1937 Housing Act authorized local governments to organize public housing agencies and provided loan funds to these agencies for low-income housing projects. It also permitted the federal government to guarantee these loans and to make yearly payments.

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The 1937 Housing Act

In 1949, Congress passed another housing bill that updated the '37 Act and addressed the post-World War II housing shortage. The bill renewed the federal commitment to provide safe and sanitary homes to the poor and expanded it to include a "decent home and suitable living environment for all American families." Regrettably, "all American families" did not include Indian Country families. The housing needs in Indian Country were not included in the '37 Housing Act.

The 1937 Housing Act

This was probably due to the Federal government termination policy toward Indian tribes in the late 1940s and 1950s. Termination was a process designed to dissolve the Federal government-to-government relationship with tribes and assimilate Indian people into mainstream America. Tribes lacked the experience and influence in government and politics to assert their housing rights under existing federal and state law during this time period. Most tribes also lacked the financial capability to finance their own housing programs.


The Kennedy Vow



1960-John F. Kennedy visited The Pine Ridge Reservation, during his campaign for President of the of the United States. After viewing housing conditions, He vowed to bring Federal assistance to Native Americans if elected.


1961- After being elected, President Kennedy convened his Cabinet and asked how they could provide Federal assistance to Tribes.

Indian Tribes Eligibility



It was not until 1961 that Indian tribes became eligible for housing assistance under federal programs—assistance that the rest of the United States had accessed for 25 years. Still, in 1961, two major events forever changed Indian housing.

Indian Housing Authorities

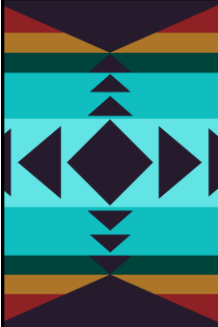


First, the Public Housing Administration, HUD's predecessor agency, recognized tribal governments as local governing bodies that could establish Indian Housing Authorities under tribal law by approving a tribal ordinance. This meant that Indians on reservation and trust lands became formally "eligible" through the IHAs for publicly assisted housing programs which the rest of the country had been accessing for the last 25 years.



First Indian Housing Authority

With this ruling the first Indian Housing Authority was established when the Oglala Sioux tribe on the Pine Ridge reservation in South Dakota created an IHA under tribal law in August 1961.



States Can Establish IHAs

Second, the Public Housing Administration also determined that states could establish IHAs in cases where a tribal government was not federally recognized but exercised the necessary administrative powers. States were required to pass a law that authorized the establishment of an IHA. This opened the programs to non-reservation federally recognized tribes, Alaska native villages, and a limited number of state-recognized tribes.

Pine Ridge Demonstration Project

By the end of 1962, the Pine Ridge demonstration project, helped convince the PHA legal counsel that more than low rent projects were needed, since 85 percent of Indian families needing homes earned \$2,000 or less per year.

Self-Help Programs

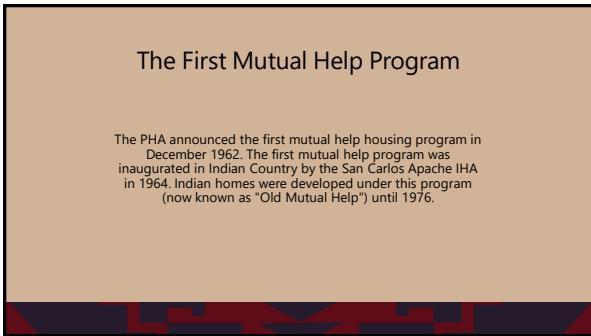
PHA's legal counsel had concluded that the '37 Housing Act contained the legal authority to create self-help programs. The self-help, or mutual help concept, was based on the idea that the homebuyer would contribute one of the following: land, materials, or labor ("sweat equity") toward the purchase of the home.

These contributions would give more low-income Indian families the chance to own single family homes, often at lower payments than the low rent program. Also, it was believed, pride of ownership would be inspired, and there would be more incentive to maintain the home and property.



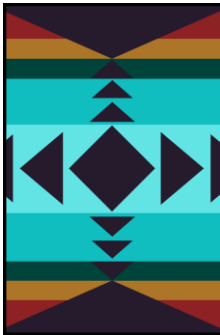
The First Mutual Help Program

The PHA announced the first mutual help housing program in December 1962. The first mutual help program was inaugurated in Indian Country by the San Carlos Apache IHA in 1964. Indian homes were developed under this program (now known as "Old Mutual Help") until 1976.



INDIAN HOUSING ENCOUNTERS PROBLEMS

Problems which arose from the onset of these first initiatives still plague tribal housing programs and their federal funding agencies today. The PHA modeled both the low-rent and mutual-help delivery systems after its urban multi-family prototype. Unfortunately, this approach had a long list of unforeseen consequences for Indian housing.



Some Issues Include:

- 1. Indian preference for single family as opposed to multi-family dwellings
- 2. Trust status of Indian lands
- 3. Cultural considerations
- 4. IHA lack of training and professional expertise
- 5. Rural isolation of most reservations
- 6. Banks reluctance to lend money on trust lands
- 7. Inefficient Federal inter-agency coordination
- 8. The high cost and slowness of the development process



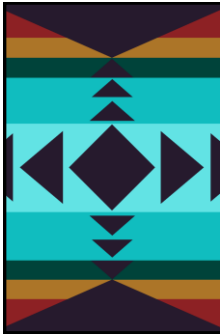
These problems persisted for many years despite many efforts to address them. Many of these issues remain today in varying degrees, directly affecting the quality of the tribes housing program.



THE FEDERAL GOVERNMENT'S RESPONSE TO THE PROBLEMS

It soon became apparent that PHA and the Bureau of Indian Affairs had to work closely together in order to address the problems. In 1963, PHA and the BIA signed the first coordination agreement for mutual help projects. The agreement identified each agency's responsibilities in the mutual help development process. The BIA was already developing homes using construction supervisors so it was logical that it should provide the construction superintendent for mutual help projects. Consequently, the Bureau was designated the lead oversight agency for all development activities.

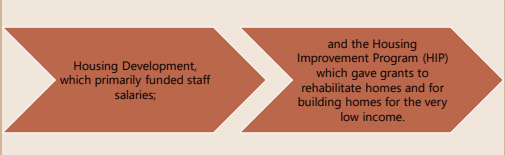




THE FEDERAL GOVERNMENT'S RESPONSE TO THE PROBLEMS

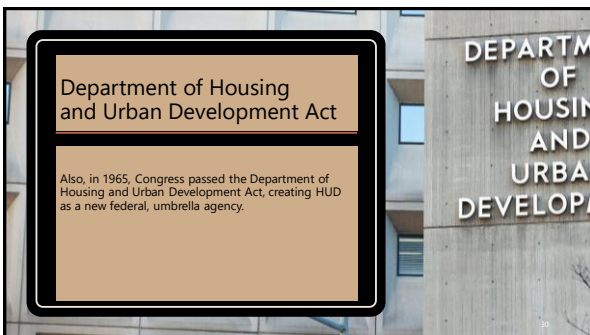
The PHA's role was to give technical assistance and facilitate projects. In 1965, a second coordination agreement was signed between the two agencies, this time to cover PHA low-rent projects. Both agencies' responsibilities remained the same under this agreement. Problems arose, however, as both agencies were severely criticized for vague and overlapping roles requiring a complexity of bureaucratic red tape that caused unnecessary and costly construction delays. Furthermore, it became apparent that the BIA's responsibilities were more than it could handle. In response, two major changes occurred in 1965.

First, the BIA established the Division of Housing Assistance with two programs:



Housing Development, which primarily funded staff salaries;

and the Housing Improvement Program (HIP) which gave grants to rehabilitate homes and for building homes for the very low income.



Department of Housing and Urban Development Act

Also, in 1965, Congress passed the Department of Housing and Urban Development Act, creating HUD as a new federal, umbrella agency.




Six former federal agencies were merged under HUD

1. Public Housing Administration (PHA)
2. Federal Housing Administration (FHA)
3. Housing and Home Finance
4. Community Facilities Administration
5. Urban Renewal Administration, and
6. Federal National Mortgage Administration

Housing and Urban Development Act of 1968

The first formal reference to HUD's obligation to serve low-income Indian families was in the Housing and Urban Development Act of 1968, which included the modernization program, the Comprehensive Improvement Assistance Program (CIAP).

CIAP was designed to fund major rehabilitation and repairs to low-income rental units. It was not until 1979, however, that Indian Housing Authorities became eligible for CIAP.



Logistical Challenges

The promise of the Indian housing programs established in the 1960s was under increasing pressure as the 1970s began. Federal programs administered by HUD, more fitted to an urban environment, made the development of effective housing programs even more difficult in Indian Country. There was considerable national interest in satisfying the recognized housing need; however, the logistical challenges of developing housing in Indian Country remained.

Developing Housing in Indian Country

Overwhelming construction delays were compounded by new projects from multiple programs and funding agencies going into production without adequate delivery system controls and virtually untrained local IHA staff. HUD issued various rules and regulations that continued a long history of federally established guidelines intended to better monitor and measure the effectiveness of Indian Housing programs. The guidelines and HUD directed housing programs did not work. HUD and the BIA quickly realized that the goal of eliminating substandard Indian housing conditions would not be completed by their self-imposed goal of 1974.

Government Accounting Office (GAO) Issued a Congressional Report on Indian Housing

In 1971, the Government Accounting Office (GAO) issued a congressional report on Indian housing that recommended a National Indian Housing Policy to stimulate agency coordination and accelerate the completion of projects.

HUD published the Interim Indian Housing Handbook (7440.1).

In March 1976, HUD published the Interim Indian Housing Handbook (7440.1). The handbook contained the regulations, their guidelines and procedures. The new regulations made it easier for centralized oversight of Indian programs and clarified federal agency roles. They also created a measuring device for monitoring the effectiveness of IHA management particularly in rent and homebuyer payment collections. Tenant Accounts Receivable or "TARs" became an industry buzzword as collection became directly tied to IHA management subsidy funds. In the regulations the mutual help program became "old" mutual help (OMH), superseded by the "new" mutual help program. The New Mutual Help (NMH) program had, among other things, fixed unit prices and fixed amortization schedules.






Developing Housing in Indian Country

In 1978 the General Accountability Office issued a report on Indian housing that found that 86,500 Indian families lived in substandard housing or needed new housing as compared to 63,000 documented in its 1971 publication. Housing construction starts had dropped dramatically and many of the long-standing problems still had not been addressed. Obviously, the federally-directed program delivery system had failed.


Lack Of Training


The failure of top-down administration was made even worse because local Indian Housing Authorities received no training in housing development and administration. NAIHC, established in 1974, reasoned with HUD and Congress that the goal of eliminating substandard housing conditions would not occur with Indian housing programs that were federally directed, and that training and other capacity building efforts should be tribal-specific. It would be 22 years until tribally directed housing would be authorized by law.



Decade of Survival

1980s was truly a decade of survival for tribal housing funding. Indian housing conditions worsened and the Presidential Budget Requests during this time proposed no funding for Indian housing programs. Throughout the decade, Congress allocated only limited resources that would create an average of 2,300 new units during the 80s, about half of the funding for previous years.






TYPES OF IHA HOUSING PROGRAMS DEVELOPED AND MANAGED UNDER THE 1937 HOUSING ACT


HUD LOW-INCOME HOUSING PROGRAMS
Low-Income Rental

In the rental program low-income families typically are month-to-month lessees. Most rental programs include two or three primary types of structures such as single-family detached units and duplexes or triplexes. Elderly and handicapped projects may include congregate housing with common dining and other facilities. The homes are rented to low-income families and HUD subsidized their rental payments with payments to the IHA in the form of an "operating subsidy". HUD provided this assistance over a 40-year period. At the end of 40 years, the project's development costs were retired through provisions of the Annual Contributions Contract (the financing contract).

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HUD LOW-INCOME HOUSING PROGRAMS
Low-Income Rental



Tenants paid according to their income which means that if a tenant's income decreased, their rent also decreased (and there was no minimum payment required). The rent also increased if the tenant's income increased. The IHA was responsible for maintenance and repairs for damage not caused by tenants.

TYPES OF IHA HOUSING PROGRAMS DEVELOPED AND MANAGED UNDER THE 1937 HOUSING ACT

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Mutual Help Homeownership

This program was for low-income Indian families to own their homes rather than to rent. Before construction began the Mutual Help, homebuyer entered into a Mutual Help and Occupancy Agreement (MHOA) with the IHA. Among the terms and conditions, the family agreed to contribute at least \$1500 to the project before moving in.

The Mutual Help contribution included at least one of the following:

- (a) cash,
- (b) labor,
- (c) land where the unit will be located, and/or
- (d) appropriate materials and equipment, such as appliances.

The MHOA (Mutual Help and Occupancy Agreement)

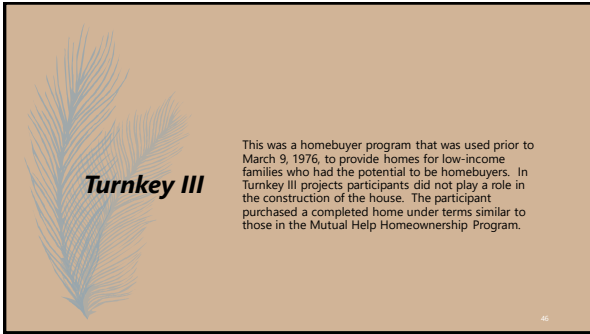
The MHOA specifies the type and amount of the contribution. Credit was given to the homebuyer for the contribution when the initial purchase price of the home was determined. HUD gave financial assistance to the IHA for the cost of the project. The government helps the homebuyers pay off the purchase price annually through the ACC. Mutual Help homebuyers were also responsible for paying their own utilities and for maintaining the home. In addition, they paid the IHA a monthly administrative charge. As income permitted, they also made additional monthly payments toward the purchase of the home.



The MHOA (Mutual Help and Occupancy Agreement)

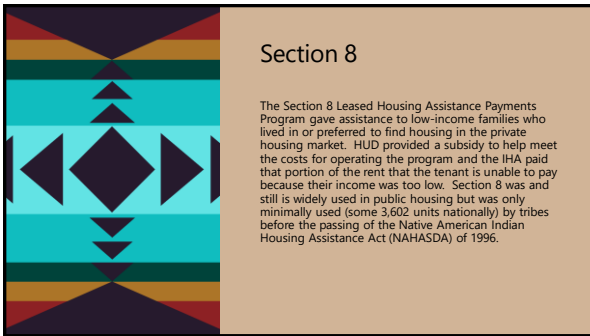
Homes in the mutual help homeownership program that were built between 1962 and 1976 are called "Old Mutual Help"; homes built after 1976 are called "New Mutual Help". The Old Mutual Help program is very similar to the New Mutual Help program. The main difference is in the accounting process and the Mutual Help and Occupancy Agreement.





Turnkey III

This was a homebuyer program that was used prior to March 9, 1976, to provide homes for low-income families who had the potential to be homebuyers. In Turnkey III projects participants did not play a role in the construction of the house. The participant purchased a completed home under terms similar to those in the Mutual Help Homeownership Program.



Section 8

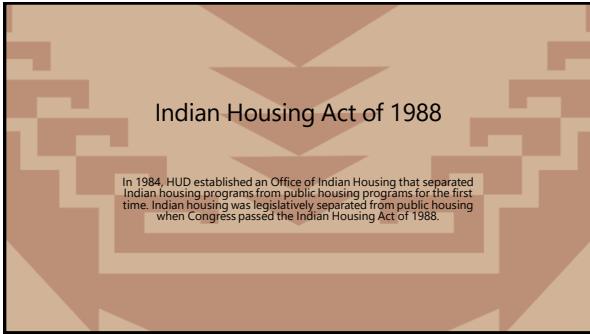
The Section 8 Leased Housing Assistance Payments Program gave assistance to low-income families who lived in or preferred to find housing in the private housing market. HUD provided a subsidy to help meet the costs for operating the program and the IHA paid that portion of the rent that the tenant is unable to pay because their income was too low. Section 8 was and still is widely used in public housing but was only minimally used (some 3,602 units nationally) by tribes before the passing of the Native American Indian Housing Assistance Act (NAHASDA) of 1996.



HUD reported in 1981 that over 30% of all IHAs were "troubled" or unable to meet financial obligations.

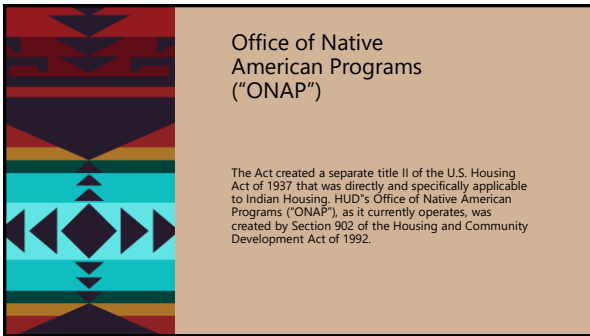
By the end of 1980, mutual help homes comprised about 61% of IHA housing. HUD reported in 1981 that over 30% of all IHAs were "troubled" or unable to meet financial obligations. The following reasons were given:

- IHA failure to collect TARs
- over-budget expenditures
- lack of cooperation between the IHAs and tribes/states/regional corporations
- lack of good management resources
- tribal government instability, and
- poor tribal economies.



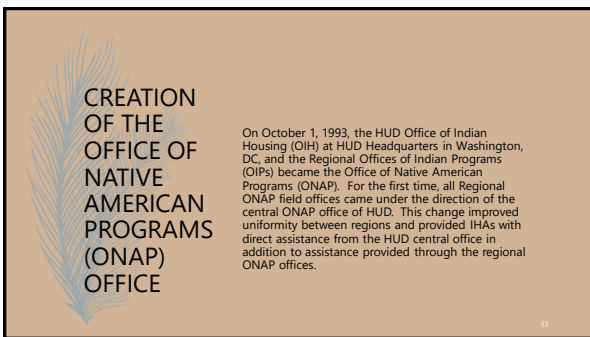
Indian Housing Act of 1988

In 1984, HUD established an Office of Indian Housing that separated Indian housing programs from public housing programs for the first time. Indian housing was legislatively separated from public housing when Congress passed the Indian Housing Act of 1988.



Office of Native American Programs ("ONAP")

The Act created a separate title II of the U.S. Housing Act of 1937 that was directly and specifically applicable to Indian Housing. HUD's Office of Native American Programs ("ONAP"), as it currently operates, was created by Section 902 of the Housing and Community Development Act of 1992.



CREATION OF THE OFFICE OF NATIVE AMERICAN PROGRAMS (ONAP) OFFICE

On October 1, 1993, the HUD Office of Indian Housing (OIH) at HUD Headquarters in Washington, DC, and the Regional Offices of Indian Programs (OIPs) became the Office of Native American Programs (ONAP). For the first time, all Regional ONAP field offices came under the direction of the central ONAP office of HUD. This change improved uniformity between regions and provided IHAs with direct assistance from the HUD central office in addition to assistance provided through the regional ONAP offices.

The Creation of NAHASDA

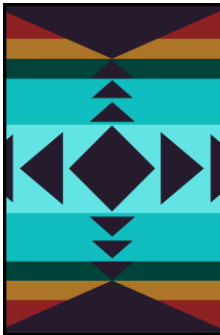
The 1990s started the process that culminated in passage of the Native American Housing Assistance and Self-Determination Act ("NAHASDA") of 1996.

An extraordinary amount of thought and work preceded the passage of NAHASDA. Tribes, IHAs, and NAIHC were closely involved with representatives from Congressional and Administration staff to craft legislation that would address the long-neglected housing needs in tribal communities.



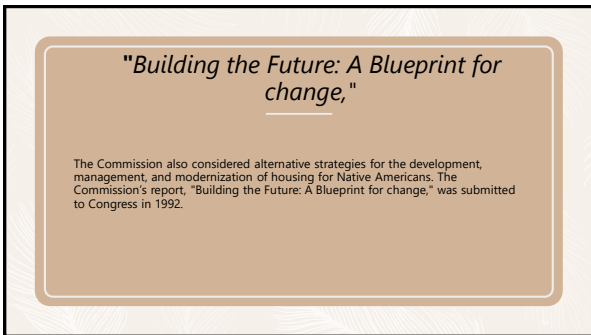
("The Commission")

Much of the work that went into crafting NAHASDA was the result of the creation of a commission to evaluate the barriers to housing development in tribal communities. The National Commission on American Indian, Alaska Native, and Native Hawaiian Housing ("the Commission") was established by Congress in 1990 to evaluate the factors that were impeding the development of safe and affordable housing for Native Americans.



"Building the Future: A Blueprint for change,"

The Commission also considered alternative strategies for the development, management, and modernization of housing for Native Americans. The Commission's report, "Building the Future: A Blueprint for change," was submitted to Congress in 1992.



The National Commission on American Indian, Alaska Native, and Native Hawaiian Housing was established by Public Law 101-235, the Department of Housing and Urban Development Reform Act of 1989.

The Commission was comprised of two members appointed by the Secretary of Housing and Urban Development, two members appointed by the Chairman and the Ranking Minority Member of the Select Committee on Indian Affairs of the Senate, three members appointed by the Chairman and the Ranking Minority Member of the Subcommittee on Housing and Community Development of the Committee on Banking, Finance, and Urban Affairs of the House of Representatives, three members appointed by the Chairman and Ranking Minority Member of the Subcommittee on Housing and Urban Affairs of the Committee on Banking, Housing, and Urban Affairs of the Senate, one Native Hawaiian appointed by the Secretary of Housing and Urban Development, and one Native Hawaiian appointed by the Chairman and Ranking Minority Member of the Select Committee on Indian Affairs of the Senate.

NAHASDA Was Signed into Law

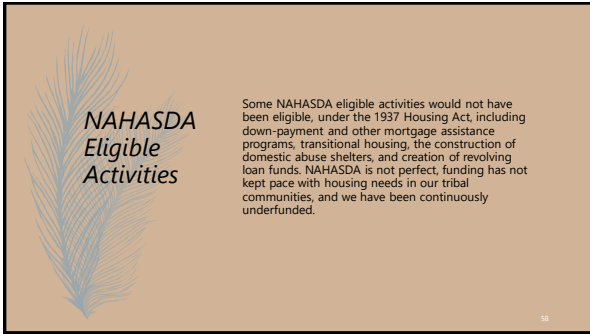
NAHASDA was signed into law on October 26, 1996. While not perfect, this legislation represented a vast improvement over previous programs for Native Americans. NAHASDA was intended to enhance tribal capacity to address the substandard housing and infrastructure conditions so prevalent in our tribal communities. NAHASDA encouraged greater self-management of housing programs and emphasized the need to include private sector financing to complement scarce Indian Housing Block Grant ("IHBG") dollars.



The Annual IHBG was Formula Driven

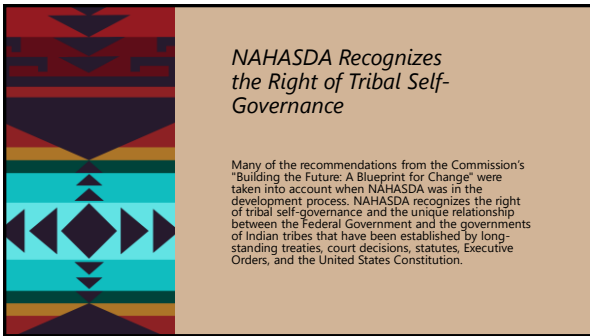
The annual IHBG was formula driven and awarded to eligible Indian tribes, or their designated tribal housing entity—what HUD calls ("TDHES") for a range of affordable housing activities that primarily benefit low-income Indian families living on Indian reservations or in other Indian areas. The amount of each grant was based on a formula that considers need and the amount of existing housing stock. We know the formula was not perfect, however, most would agree it is a great improvement over the previous funding methods based on competitive housing grants more suited to public housing.





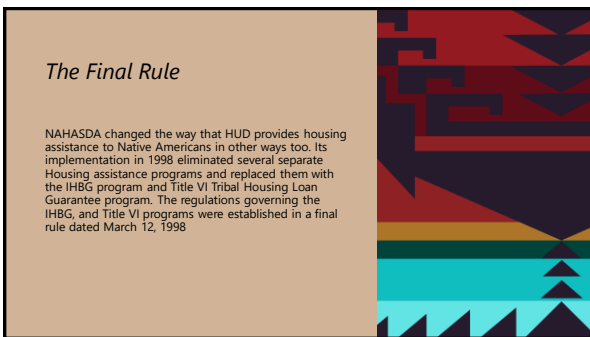
**NAHASDA
Eligible
Activities**

Some NAHASDA eligible activities would not have been eligible, under the 1937 Housing Act, including down-payment and other mortgage assistance programs, transitional housing, the construction of domestic abuse shelters, and creation of revolving loan funds. NAHASDA is not perfect, funding has not kept pace with housing needs in our tribal communities, and we have been continuously underfunded.



**NAHASDA Recognizes
the Right of Tribal Self-
Governance**

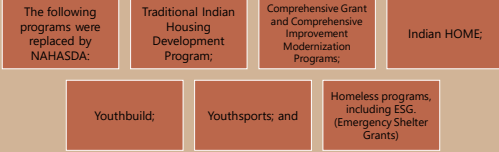
Many of the recommendations from the Commission's "Building the Future: A Blueprint for Change" were taken into account when NAHASDA was in the development process. NAHASDA recognizes the right of tribal self-governance and the unique relationship between the Federal Government and the governments of Indian tribes that have been established by long-standing treaties, court decisions, statutes, Executive Orders, and the United States Constitution.



The Final Rule

NAHASDA changed the way that HUD provides housing assistance to Native Americans in other ways too. Its implementation in 1998 eliminated several separate Housing assistance programs and replaced them with the IHBG program and Title VI Tribal Housing Loan Guarantee program. The regulations governing the IHBG, and Title VI programs were established in a final rule dated March 12, 1998

Repealed Programs



Self-Determination the Hallmark of NAHASDA

NAHASDA is a definite departure from the top-down process of previous Indian housing rules and regulations. NAHASDA recognizes the right of Indian self-determination and tribal self-governance by making assistance available directly to the Indian tribes or TDHE, under authorities similar to those accorded Indian tribes in Public Law 93-638. Self-Determination was, and continues to be, the hallmark of NAHASDA



The Importance of Funding for our Programs

NAIHC Board members, tribal leaders, tribal housing professionals and other allies strive to continually educate Congress, especially those on the House and Senate Appropriations Committees, to the importance of funding for our programs and the destructive impact any reduction in funding would have in tribal communities.

Without sufficient funding, proper training and technical assistance, progress regarding tribal housing will not only cease; but years of hard work will be reversed, as many tribes will lack the funds to maintain and operate existing housing units, much less provide new ones.



Building, Strong, Vibrant Communities

We must work together to ensure that Indian housing programs are funded sufficiently to address the immense need we know still exists in our communities. Too many of our families live in over-crowded and substandard homes. This is unacceptable. It is through our shared passion to provide safe and healthy homes that we strengthen our native people and our communities. We need to support each other, as together we continue the important work of building, not just homes but strong, vibrant communities and nations for generations to come.

Break Time

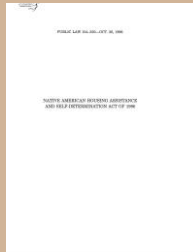
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ALLOWED!



Understanding NAHASDA and Its Implementing Regulations & Guidance



What Is NAHASDA?
Native American
Housing Assistance
& Self-Determination
Act of 1996



CONGRESSIONAL FINDINGS] SET FORTH IN SECTION 2 OF NAHASDA (GUIDING PRINCIPLES) 1000.2

THE CONGRESS FINDS THAT-

(1) THE FEDERAL GOVERNMENT HAS A RESPONSIBILITY TO PROMOTE THE GENERAL WELFARE OF THE NATION-

(A) BY USING FEDERAL RESOURCES TO AID FAMILIES AND INDIVIDUALS SEEKING AFFORDABLE HOMES IN SAFE AND HEALTHY ENVIRONMENTS AND, IN PARTICULAR, ASSISTING RESPONSIBLE, DESERVING CITIZENS WHO CANNOT PROVIDE FULLY FOR THEMSELVES BECAUSE OF TEMPORARY CIRCUMSTANCES OR FACTORS BEYOND THEIR CONTROL;

(B) BY WORKING TO ENSURE A THRIVING NATIONAL ECONOMY AND A STRONG PRIVATE HOUSING MARKET; AND

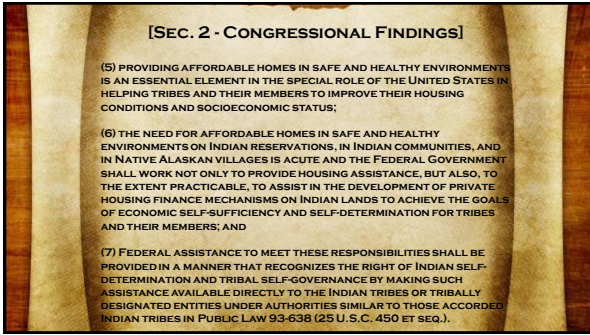
(C) BY DEVELOPING EFFECTIVE PARTNERSHIPS AMONG THE FEDERAL GOVERNMENT, STATE, TRIBAL, AND LOCAL GOVERNMENTS, AND PRIVATE ENTITIES THAT ALLOW GOVERNMENT TO ACCEPT RESPONSIBILITY FOR FOSTERING THE DEVELOPMENT OF A HEALTHY MARKETPLACE AND ALLOW FAMILIES TO PROSPER WITHOUT GOVERNMENT INVOLVEMENT IN THEIR DAY-TO-DAY ACTIVITIES;

[SEC. 2 - CONGRESSIONAL FINDINGS]

(2) THERE EXISTS A UNIQUE RELATIONSHIP BETWEEN THE GOVERNMENT OF THE UNITED STATES AND THE GOVERNMENTS OF INDIAN TRIBES AND A UNIQUE FEDERAL RESPONSIBILITY TO INDIAN PEOPLE;

(3) THE CONSTITUTION OF THE UNITED STATES INVESTS THE CONGRESS WITH PLENARY POWER OVER THE FIELD OF INDIAN AFFAIRS, AND THROUGH TREATIES, STATUTES, AND HISTORICAL RELATIONS WITH INDIAN TRIBES, THE UNITED STATES HAS UNDERTAKEN A UNIQUE TRUST RESPONSIBILITY TO PROTECT AND SUPPORT INDIAN TRIBES AND INDIAN PEOPLE;

(4) THE CONGRESS, THROUGH TREATIES, STATUTES, AND THE GENERAL COURSE OF DEALING WITH INDIAN TRIBES, HAS ASSUMED A TRUST RESPONSIBILITY FOR THE PROTECTION AND PRESERVATION OF INDIAN TRIBES AND FOR WORKING WITH TRIBES AND THEIR MEMBERS TO IMPROVE THEIR HOUSING CONDITIONS AND SOCIOECONOMIC STATUS SO THAT THEY ARE ABLE TO TAKE GREATER RESPONSIBILITY FOR THEIR OWN ECONOMIC CONDITION;



NAHASDA Key Points

- ✓ Separates Indian Housing from Public Housing
- ✓ Provides a Block Grant to Tribes or TDHE
- ✓ Defines TDHE as the existing (IHA) Indian Housing Authority for the Tribe
- ✓ Tribes can also establish other entities through Self-Governance powers or by State Laws
- ✓ Permits the Tribe to set a maximum rent that does not exceed 30% of the monthly adjusted income
- ✓ Encourages private-sector investment in Indian Country through HUD Loan Guarantees
- ✓ Extended the Lease Term on trust or restricted lands

NAHASDA Key Points

- ✓ HUD monitors for non-compliance and to take steps when compliance does not occur
- ✓ Authorizes a federal guarantee program:
 - Tribe can use, with the secretary's approval, a federal guarantee, to undertake affordable housing activities, that does not exceed 5 times the amount of the Tribe's Block Grant (Title Six)
- ✓ Re-authorizes the Indian Housing Loan Guarantee Program (184 Program)
- ✓ Extends Leasehold Interest in trust or restricted land to 50 years
- ✓ Conflict-of-Interest provisions
- ✓ Expands affordable housing opportunities
- ✓ Specifically addresses families who are above low-income

NAHASDA Key Points



Block Grant used to operate and maintain current housing units



Block Grant used for development, rehabilitation, acquisitions, housing support services, such as counseling or loan processing, and to initiate model housing programs



Distributes Block Grant through an Allocation Formula developed under Negotiated Rule-Making

What is: Negotiated Rule-Making

In order to interpret and implement NAHASDA, Regulations were developed using Negotiated Rule-Making

(Negotiated Rule-Making Committee of 58 members, which included Tribal Leaders from across the country, as well as HUD staff)

The process of developing the Regulations was mandated by Section 106(b) of the Statute

This unusual way of writing Regulations is significant because it was the first step in implementing the "Self-Determination" intention of NAHASDA

The IHBG Regulations:

Replaced the U.S. Housing Act of 1937 (1937 Act)

Set forth the necessary policies and procedures for the administration

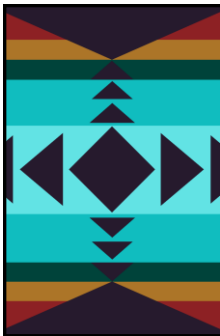
NAHASDA Regulations

Regulations for NAHASDA are negotiated with Tribes after each Re-Authorization of the Statute.

The Native American Housing Assistance and Self-Determination Act of 1996 (NAHASDA) is overdue for reauthorization—it was last reauthorized for a 5-year period in **2008**. NAHASDA expired in 2013 and has been on the list of unauthorized appropriations ever since.

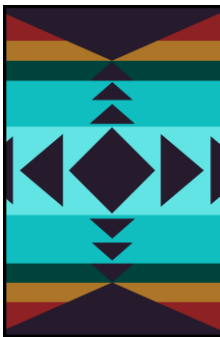
The Native American Housing Assistance and Self-Determination Act (NAHASDA): Issues and Reauthorization Legislation

This Information is from: Congressional Research Service



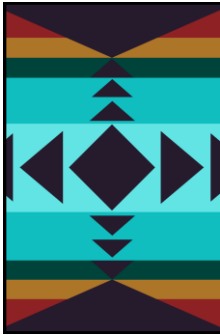
Requirements requested to be streamlined NAHBG (Native American Housing Block Grant)

The NAHBG provides formula funding to tribes to carry out affordable housing activities that benefit low-income Native American households living in tribal areas. NAHBG funds are subject to a number of requirements that are meant to ensure that the program meets its intended purpose, including requirements intended to ensure that NAHBG-assisted housing is and remains affordable to low-income households. In addition, NAHBG funds are subject to a variety of requirements that are common across many federal programs, such as requirements to carry out environmental reviews and to pay prevailing wages to workers on NAHBG-assisted projects.



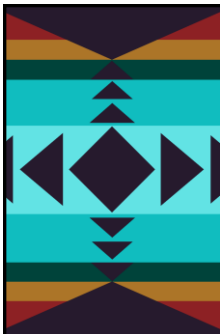
Requirements requested to be streamlined NAHBG (Native American Housing Block Grant)

Many of the changes to NAHBG requirements advocated by tribes have to do with streamlining certain cross-cutting federal requirements when multiple sources of federal funds are used in a project, providing tribes additional flexibility to set their own requirements, or requiring HUD to respond to requests for approvals or waivers in a timely manner. In some cases, goals such as increasing tribal flexibility and self-determination may create a tension with federal oversight goals.



Requirements requested to be streamlined NAHBG (Native American Housing Block Grant) Environmental Review Requirements

NAHBG-funded activities are subject to certain requirements that are common across federal programs. One example is environmental review requirements under the National Environmental Policy Act (NEPA). Sometimes, a project that uses NAHASDA funds might also use funding from another federal agency, such as the U.S. Department of Agriculture (USDA) or the Department of the Interior's Bureau of Indian Affairs (BIA). Other agencies might have somewhat different rules for complying with overarching federal requirements such as environmental reviews required by NEPA.



Requirements requested to be streamlined NAHBG (Native American Housing Block Grant) Environmental Review Requirements

Some tribes have argued that the different requirements under different federal programs make it more difficult to combine funding from multiple sources to use for affordable housing activities. They argue that these duplicative or conflicting requirements are burdensome and costly, making it more complicated to combine funding sources and reducing the amount of funds available for housing. Some tribes have suggested that meeting NAHASDA's standards for certain crosscutting requirements, such as environmental reviews, should be sufficient to satisfy other federal agencies' requirements when multiple funding sources are used in a NAHBG-assisted project.



Requirements requested to be streamlined NAHBG (Native American Housing Block Grant) Environmental Review Requirements

Congress has made some efforts to address overlapping environmental review requirements in Native American housing. The explanatory statement accompanying the Consolidated and Further Continuing Appropriations Act, 2015 (PL. 113-235) included provisions related to the issue of multiple environmental reviews, directing HUD to work with the Council on Environmental Quality and other federal agencies "to develop a coordinated environmental review process to simplify tribal housing development and related infrastructure needs."

Requirements requested to be streamlined NAHBG (Native American Housing Block Grant) **Prevailing Wage Requirements**

A similar issue has to do with prevailing wage requirements. In general, workers on federally funded projects must be paid a prevailing wage under the Davis-Bacon Act. Under NAHASDA, workers on projects assisted with NAHBG funds must be paid a prevailing wage as determined by HUD or by the Davis-Bacon requirements, depending on the type of worker. However, if a NAHBG-assisted project is subject to a requirement to pay a prevailing wage rate determined by the tribe, then the HUD-determined or Davis-Bacon prevailing wages do not apply to the project.



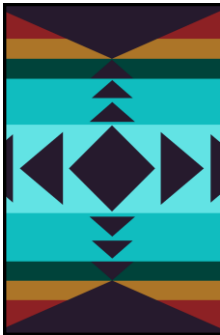
Requirements requested to be streamlined NAHBG (Native American Housing Block Grant) **Prevailing Wage Requirements**

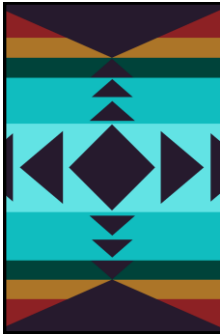
Although tribally determined prevailing wages can satisfy the requirement to pay a prevailing wage under NAHASDA, other federal funding sources may still require the payment of Davis Bacon wages. This can create complications for projects that use NAHASDA and other sources of funds. Similar to the environmental review requirements, tribes have proposed that using tribally determined prevailing wages should satisfy the requirement to pay prevailing wages for all federal sources of funding in projects that use both NAHASDA and other sources of federal funds.



Requirements requested to be streamlined NAHBG (Native American Housing Block Grant) **Maximum Rent**

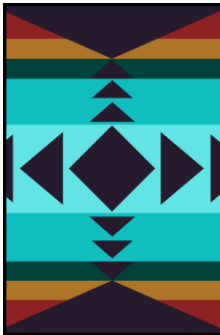
Other changes advocated by tribes have to do with providing tribes with more flexibility in setting their housing program requirements. One example of a NAHASDA program requirement tribes have sought more flexibility with is the maximum rent that can be charged for NAHBG assisted housing.





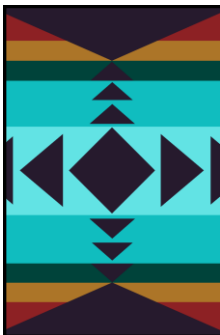
Requirements requested to be streamlined NAHBG (Native American Housing Block Grant)
Maximum Rent

Under the NAHASDA statute, the maximum rent or homebuyer payment (that is, the payment under a lease-purchase agreement) for a housing unit assisted with NAHBG funds cannot exceed 30% of the tenant's income. Many tribes have argued that the 30% rule is too restrictive and that tribes should be allowed to set their own maximum rents. Tribes say that the ability to charge higher rents could allow them to more easily pay for the costs of maintaining and operating NAHBG-assisted units (such as paying for repairs, utilities, and general maintenance). Because tribes do not receive an ongoing operating subsidy for NAHBG-assisted units, the inability to charge higher rents means they have to use more of their NAHBG funds to cover the costs of operating existing units or find other funds that can be used for this purpose. Using more NAHBG funds to operate existing units reduces the amount of funds available for other uses, such as developing new units.



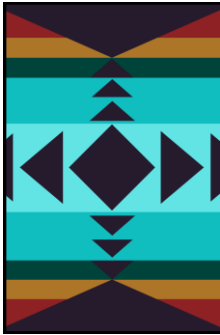
Requirements requested to be streamlined NAHBG (Native American Housing Block Grant)
Maximum Rent

Tribes also argue that the ability to charge rents that exceed 30% of income could reduce administrative burdens associated with recertifying tenant incomes, and that it would further the cause of tribal self-determination by leaving decisions about maximum rents to the tribes. On the other hand, others have argued that allowing tribes the flexibility to set higher rents could make it more difficult to ensure that NAHBG funds are meeting NAHASDA's objective of providing affordable housing. Some lawmakers have expressed concerns that allowing tribes to set maximum rents that exceed 30% of tenant income could make NAHBG-assisted housing unaffordable for some low-income households.



Requirements requested to be streamlined NAHBG (Native American Housing Block Grant)
Total Development Cost

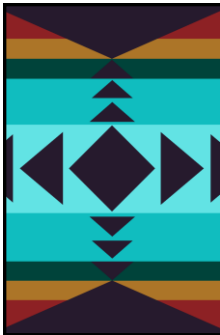
Tribes have also sought additional flexibility with limits on the total cost of housing assisted under NAHASDA. NAHBG-assisted housing is supposed to be of "moderate design." In other words, NAHASDA funds are not intended to be used to construct high-cost or luxury dwelling units. To ensure that this requirement is met, HUD publishes total development cost (TDC) limits that are intended to reflect the cost of moderately designed housing in a given area. A TDC is based on the average current construction costs for moderately designed housing in an area taking into account at least two nationally recognized residential construction cost indices.



Requirements requested to be streamlined NAHBG (Native American Housing Block Grant) Total Development Cost

Tribes can establish their own written standards to ensure that NAHBG-assisted housing is of moderate design. If a tribe has its own written standards, it must ensure that the cost of a NAHBG-assisted project (including all sources of funding) does not exceed the TDC by more than 10% without receiving prior approval from HUD.

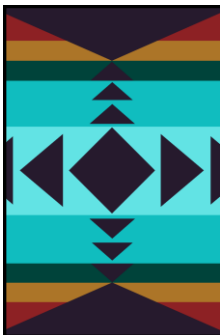
Tribes that have not adopted their own written standards may not exceed the TDC limits without receiving prior approval from HUD. Tribes can request a variance to exceed the TDC for a specific project or to have the TDC limits adjusted but must submit information to support such a variance to HUD and receive HUD approval.



Requirements requested to be streamlined NAHBG (Native American Housing Block Grant) Total Development Cost

Tribes have requested that HUD respond to requests to exceed the TDC limits in a timelier manner, and/or that tribes be given more flexibility to exceed the TDC by more than 10% without obtaining prior HUD approval.

In particular, tribes point to the higher costs of developing energy-efficient housing, which could provide cost savings for the tribe or housing owner over the long term but generally has higher initial costs. (Costs related to energy-efficient construction are one type of information that a tribe can submit to HUD in support of its request for a variance to exceed the TDC for a given project.) Tribes also note the time and procedural burdens involved in requesting approval from HUD.



Requirements requested to be streamlined NAHBG (Native American Housing Block Grant) Total Development Cost

HUD has expressed some concerns about allowing tribes to exceed the TDC by more than 10% without receiving approval from HUD, noting that investing NAHASDA funds in higher-cost homes reduces the amount of funding available for other housing units.

Allowing tribes more flexibility to exceed the TDC by a greater amount before HUD's approval is required may reduce HUD's ability to ensure that NAHASDA funds are being spent on moderately designed housing.

Requirements requested to be streamlined NAHBG (Native American Housing Block Grant) **Affordability Period and Binding Commitments**

NAHBG-assisted housing is required to be affordable. In general, NAHASDA defines housing as affordable if it is occupied by a low-income household (or a household that was low-income at the time that it first rented or purchased the property) and meets other requirements described in the statute (such as the maximum rent requirement described earlier).

Housing assisted with NAHBG funds must remain affordable for "the remaining useful life of the property," as determined by the Secretary of HUD, or for another period of time set by Secretary. The recipient must require "binding commitments," such as deed restrictions or other mechanisms, to ensure that the affordability period will be met.



Requirements requested to be streamlined NAHBG (Native American Housing Block Grant) **Affordability Period and Binding Commitments**

Tribes have sought additional flexibility related to these binding commitments for certain types of NAHASDA investments. Currently, tribes can choose to set a short affordability period for units that use small investments of NAHASDA funds, but they must always set some kind of affordability period secured by a binding commitment.

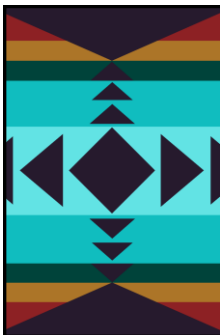
Some tribes have proposed that affordability periods and binding commitments should not apply at all for privately owned housing units that use less than a certain amount of NAHBG funds. The amount could be a specified dollar amount or a percentage of the total development cost maximum for the area.

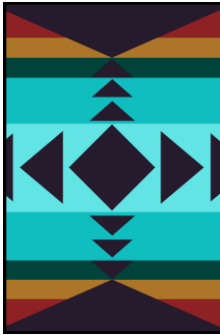
However, removing the affordability period and binding commitment requirements for certain types of NAHBG investments could make it harder for HUD to ensure that NAHBG funds used in this way result in housing that continues to be affordable.



Requirements requested to be streamlined NAHBG (Native American Housing Block Grant) **Expediting HUD Responses to Requests for Approvals or Waivers**

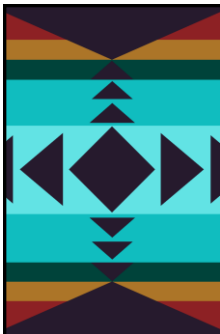
A number of NAHBG requirements can be waived by HUD if certain conditions are met. This includes the ability to exceed the TDC by more than 10%, as described previously, as well as factors related to environmental review requirements, the timing of submission of Indian Housing Plans,³⁰ and a requirement to enter into local cooperation agreements before developing NAHASDA-assisted housing in other jurisdictions, among other things.





Requirements requested to be streamlined NAHBG (Native American Housing Block Grant) Expediting HUD Responses to Requests for Approvals or Waivers

Some tribes have argued that HUD is sometimes too slow in responding to requests for waivers of these requirements, making it more difficult and time-consuming for tribes to carry out their affordable housing activities under NAHASDA. They have urged Congress to enact time limits for HUD to respond to various waiver requests and have sometimes argued that such requests should be considered to be approved if HUD does not respond within the given timeframe. Additionally, tribes have argued that HUD should be required, rather than allowed, to waive certain requirements if specific conditions are met.



Requirements requested to be streamlined NAHBG (Native American Housing Block Grant) Expediting HUD Responses to Requests for Approvals or Waivers

HUD has stressed the need to balance timeliness with accuracy and has noted that approvals sometimes take longer because additional information is needed from the tribe.

Requirements requested to be streamlined NAHBG (Native American Housing Block Grant) IHS Sanitation Facilities Funding

Outside of NAHBG requirements, another issue that tribes have framed as one of tribal flexibility has to do with using sanitation facilities construction funding appropriated to the Indian Health Service (IHS) in conjunction with HUD funding.

For many years, Congress has stipulated in annual appropriations acts that funding for the construction of sanitation facilities appropriated to IHS may not be used to construct sanitation facilities for new homes that are funded through HUD grant programs. (IHS is part of the Department of Health and Human Services, although it is traditionally funded through the annual appropriations acts for the Department of the Interior.)

The prohibition is meant to ensure that planning for new homes built with HUD funding includes the necessary sanitation facilities infrastructure in the cost of a home, and that limited IHS sanitation facilities funding can remain available to provide sanitation facilities infrastructure for existing housing or housing funded through other sources.




Requirements requested to be streamlined
NAHBG (Native American Housing Block Grant)

IHS Sanitation Facilities Funding

Tribes have advocated for the ability to use the IHS sanitation facilities funding in conjunction with HUD-funded housing construction. While NAHASDA funds can be used for housing related infrastructure, NAHASDA does not provide dedicated funds for that purpose.

Therefore, tribes must balance their needs for additional housing and related infrastructure when choosing how to use NAHASDA funds or find other sources of funding for infrastructure.

In some cases, tribes may not adequately plan for providing infrastructure for NAHBG-assisted homes or such homes may tax existing infrastructure systems. Tribes have noted their ongoing need for funding for sanitation facilities and have argued that tribes should be able to choose how to combine federal funds provided for tribal housing and infrastructure.



Requirements requested to be streamlined
NAHBG (Native American Housing Block Grant)

IHS Sanitation Facilities Funding

Even if Congress enacted language allowing tribes to use IHS sanitation facilities funding in conjunction with new HUD-funded housing in authorizing law, that authority could still be overridden if prohibitions on using IHS sanitation facilities funding for this purpose continued to be included in future annual appropriations laws.



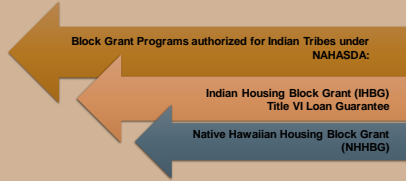
Areas of Change

- Guiding Principals Investments
- Definitions Qualifying as Affordable Housing
- Program Income Non-Low-Income Families
- Administrative & Planning Cooperation Agreements
- IHP & APR Preference
- HUD Monitoring

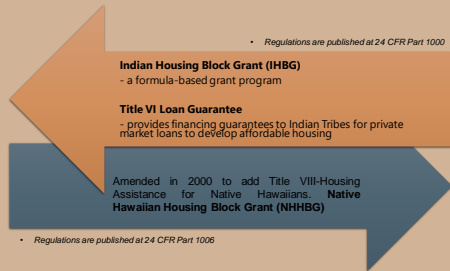


NAHASDA Overview

Reorganized the system of housing assistance provided to Native Americans through the Department of Housing and Urban Development (HUD) by eliminating several separate programs of assistance and replacing them with a Block Grant Programs.



NAHASDA Overview



1000.4 What are the objectives of NAHASDA?

The primary objectives of NAHASDA are:

- (a) To assist and promote affordable housing activities to develop, maintain and operate affordable housing in safe and healthy environments on Indian reservations and in other Indian areas for occupancy by low-income Indian families;
- (b) To ensure better access to private mortgage markets for Indian tribes and their members and to promote self-sufficiency of Indian tribes and their members;
- (c) To coordinate activities to provide housing for Indian tribes and their members and to promote self-sufficiency of Indian tribes and their members;
- (d) To plan for and integrate infrastructure resources for Indian tribes with housing development for Indian tribes; and
- (e) To promote the development of private capital markets in Indian country and to allow such markets to operate and grow, thereby benefiting Indian communities.

1000.2 What are the guiding principles in the implementation of NAHASDA?


The Secretary shall use the following Congressional findings set forth in section 2 of NAHASDA as the guiding principles in the implementation of NAHASDA:

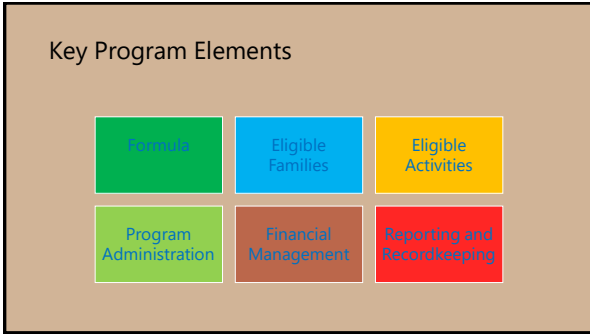
- (1) The Federal government has a responsibility to promote the general welfare of the Nation;
- (ii) By using Federal resources to aid families and individuals seeking affordable homes in safe and healthy environments and, in particular, assisting responsible, deserving citizens who cannot provide fully for themselves because of temporary circumstances or factors beyond their control;
- (iii) By working to ensure a thriving national economy and a strong private housing market; and
- (iii) By developing effective partnerships among the Federal government, state, tribal, and local governments, and private entities that allow government to accept responsibility for fostering the development of a healthy marketplace and allow families to prosper without government involvement in their day-to-day activities.
- (2) There exists a unique relationship between the Government of the United States and the governments of Indian tribes and a unique Federal responsibility to Indian people.
- (3) The Constitution of the United States invests the Congress with plenary power over the field of Indian affairs, and through treaties, statutes, and historical relations with Indian tribes, the United States has undertaken a unique trust responsibility to protect and support Indian tribes and Indian people.

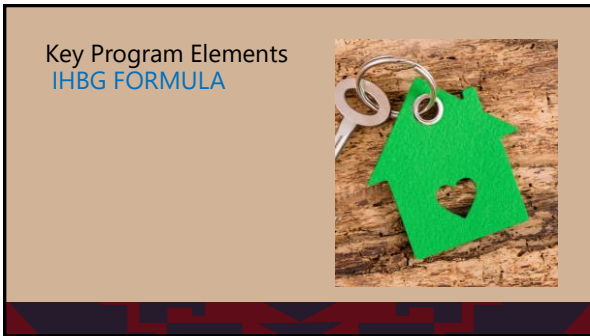
1000.2 What are the guiding principles in the implementation of NAHASDA?

- (4) The Congress, through treaties, statutes, and the general course of dealing with Indian tribes, has assumed a trust responsibility for the protection and preservation of Indian tribes and for working with Indian tribes and their members to improve their housing conditions and socioeconomic status so that they are able to take greater responsibility for their own economic condition.
- (5) Providing affordable homes in safe and healthy environments is an essential element in the special role of the United States in helping Indian tribes and their members to improve their housing conditions and socioeconomic status.
- (6) The need for affordable homes in safe and healthy environments on Indian reservations, in Indian communities, and in Native Alaskan villages is acute and the federal government shall work not only to provide housing assistance, but also, to the extent practicable, to assist in the development of private housing finance mechanisms on Indian lands to achieve the goals of economic self-sufficiency and self-determination for Indian tribes and their members.
- (7) Federal assistance to meet these responsibilities shall be provided in a manner that recognizes the right of Indian self-determination and tribal self-governance by making such assistance available directly to the Indian tribes or tribally designated entities under authorities similar to those accorded Indian tribes in Public Law 93-638 (25 U.S.C. 450 et seq.).
- (8) Nothing in this section shall be construed as releasing the United States government from any responsibility arising under its trust responsibilities towards Indians or any treaty or treaties with an Indian tribe or nation.

KEY PROGRAM ELEMENTS







Formula Purpose and Background

Allocates IHBG funds
Developed as part of Negotiated Rulemaking
Intent: Make equitable distribution of annual appropriation
Allocation is basis of your annual budget

Key Dates

- Formula Response Form (FRF):
 - Sent each year around June 1
 - Includes data to be used in formula and the estimated allocation amount for the coming FY
 - Corrections due 60 days after date of FRF
 - Census challenge deadlines for following FY specified in FRF
 - Corrections must be submitted to the IHBG Formula Customer Service Center on FRF Appendices A-D
- Final Allocations: Completed after the budget is appropriated



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Final Allocations

Final allocations can vary from estimate based on many reasons: different final allocation amount than what was used in the estimate, tribe's data changed, other tribe's data changed.



Formula Components

- Four components make up formula
- Formula Current Assisted Stock (FCAS)
 - Need
 - 1996 Minimum
 - **NEW** - Undisbursed IHBG Funds Factor (UDFF) [§1000.310 and 342]



Undisbursed IHBG Funds Factor (UDFF)

Undisbursed IHBG Funds: Applies to Tribes/TDHEs with:

- 1) Amount of initial allocation of => \$5M
- 2) With funds in eLOCES. Does not apply to Tribes/TDHEs with approved investments.
- 3) Undisbursed amount = Amount in excess of the sum of the prior 3 years initial allocation calculations or its 1996 Minimum.



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Component 1: FCAS



- 1. FCAS is Housing developed under the 1937 Act (before NAHASDA) called Current Assisted Stock (CAS):
 - Low Rent
 - Mutual Help
 - Turnkey III
 - Section 8
- 2. 1937 units in the development pipeline (after NAHASDA)
- 3. Section 8 – expired but still managed like Sec 8 program

FCAS

Two elements of FCAS in formula

- Operating subsidy
- Modernization allocation

FCAS adjusted by

- FY96 national averages for Operating subsidy and Modernization allocation
- Local costs and inflation adjustments



Units Not Eligible as FCAS

- Units built over the number specified in the original ACC for Projects with DOFA after October 1, 1997.
- Units not used as low-income housing dwelling units include:
 - Units used for non-dwelling purposes
 - Vacant units, unless being made available for occupancy
 - Units being used for VASH program
- Conveyance eligible, conveyed, or demolished units not rebuilt within one year.
- Units constructed with NAHASDA funds



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Demolished Units 1000.318(e)

- A unit that is demolished pursuant to a planned demolition may be considered eligible as a FCAS unit if, the unit is rebuilt within one year.
- If the unit cannot be rebuilt within one year because of relative administrative capacities and other challenges faced by the recipient, a one-time, one-year extension may be requested.
- Requests must be submitted in writing and include a justification for the request.



Section 302(b)(1)(A)

Section 302(b)(1)(A) makes it clear that units should not remain under subsidy forever.



Reviewing FCAS Data

- Review the Formula Response Form.
- Report any corrections to unit counts, unit types, and actual/expected Date of Full Availability (DOFA) for occupancy.
- Submitted corrections will be reviewed and HUD will inform the tribe of the corrected unit counts.
- Remember to take your Mutual Help Units off your CAS when you convey them.

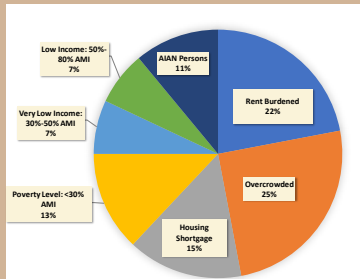


Component 2: Need

- After determining the FCAS allocation, remaining funds are allocated by need component.
- The need component consists of Seven criteria
- Based on Decennial Census and American Community Survey (ACS) 5-year data
- Adjusted for local Development Cost



Need Component Weights [\$1000.324]



Formula Area



- Geographic area providing substantial housing services
- Formula area and Indian area are different!

What if a formula area I served by more than one Indian tribe?

(a) If an Indian tribe's formula area overlaps with the formula area of one or more other Indian tribes, the funds allocated to that Indian tribe for the geographic area in which the formula areas overlap will be divided based on:

- (1) The Indian tribe's proportional share of the population in the overlapping geographic area; and
- (2) The Indian tribe's commitment to serve that proportional share of the population in such geographic area.



What if a formula area I served by more than one Indian tribe?

- (3) In cases where a State recognized Indian tribe's formula area overlaps with a Federally recognized Indian tribe, the Federally recognized Indian tribe receives the allocation for the overlapping area.
- (b) Tribal membership in the geographic area (not to include dually enrolled tribal members) will be based on data that all Indian tribes involved agree to use. Suggested data sources include tribal enrollment lists, the U.S. Census, Indian Health Service User Data, and Bureau of Indian Affairs data.
- (c) If the Indian tribes involved cannot agree on what data source to use, HUD will make the decision on what data will be used to divide the funds between the Indian tribes by August 1.




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Population Cap

- Control to maintain fairness
- Only if AIAN persons exceed twice the Tribal enrollment
- Challenge process available

Component 3: 1996 Hold Harmless



- A tribe's IHBG funding is never reduced below its FY 1996 funding level.
- This is the amount the tribe's IHA received in FY 1996 for operating and modernization subsidy.
- IHBG funding is adjusted to the amount received in FY 1996.
- This is a statutory requirement.
- This is not new, just added as a component during the last negotiated rulemaking.

Component 4: Undisbursed IHBG Funds Factor (§1000.342)



- New formula factor
- Provides adjustments for tribes with
 - Initial allocation of \$5 million or more
 - Have undisbursed IHBG funds greater than the sum of their prior 3 years' initial allocation
- Initial allocation will be reduced, and any amounts recovered will be redistributed



IHBG Formula Customer Service Center

- Calculates formula allocations
- Provides TA to recipients on formula
- Receives and process corrections and challenges
- 1-800-410-8808



LUNCH TIME
1 To 2 PM EST