Greetings,

IRHA has had a very productive and successful year so far. I have been working on attaining the following goals and directives outlined by our Board of Commissioners: coaching and mentoring on leadership, preparing a strategic plan, cross-training, building trust, developing verbal and written communication skills, creating a professional, customer service-oriented work environment, developing punch list items after Board meetings to ensure follow-up, and planning for repurposing our warehouse. The result will be the IRHA balanced scorecard shown below, aligning our business activities to the Board’s vision.

As always, I look forward to meeting with your tribes and councils during the upcoming subregional meetings. Please do not hesitate to contact me with your concerns and ideas.

IRHA works in partnership with the Tribes of the Doyon Region to improve rural and urban housing conditions through planning, design, and affordable and safe construction, and to seek opportunities to promote community self-sufficiency through energy and infrastructure advocacy and community projects.
IRHA’s Mission and How We Accomplish It

“IRHA works in partnership with the Tribes of the Doyon Region to improve rural and urban housing conditions through planning, design, and affordable and safe construction, and to seek opportunities to promote community self-sufficiency through energy and infrastructure advocacy and community projects.” This newsletter contains information about housing authority programs designed to help us carry out our mission and outlines how tribes and individuals can apply for the various services.

NAHASDA History

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- Grant Writing
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- Lead Paint Testing and Abatement
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Acronyms

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Application Process

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1. When a person returns a completed application packet, it is managed with the date and time received. The application packet is then reviewed with clients to ensure that they provided complete information on all forms.

2. We require the following documentation:

- Tribal enrollment or Certificate of Indian Blood
- Picture ID for each adult
- Most recent bank statement
- Income verification:
  - Pay stubs for the last 2 pay periods
  - Current income (SS, retirement, dividends, etc.)
  - Last year Federal Tax Return for each applicant
- Proof of Ownership (Cabin/claim) – Must be filed with the State of Alaska Recorder’s Office
- Have Homeowners Insurance for Fairbanks

3. Income is verified and calculated to determine eligibility. Household income must meet the HUD income Limits. IRHA follows the IRS Guidelines in determining income: Employment Income, Dividends, Social Security & Disability Benefits, Unemployment, Alimony, and Retirement.

4. Once IRHA determines an application/applicant to be eligible, IRHA will rank the application using the following point system in accordance with Eligibility, Admission, and Occupancy Policies. Completed applications are also time and date stamped when received as part of the selection and waitlist process.

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<th>Point Breakdown</th>
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<td>Enrolled local tribal member, Spouse or Head of Household</td>
<td>35 40</td>
</tr>
<tr>
<td>Enrolled Indian Children in Household</td>
<td>10 10</td>
</tr>
<tr>
<td>Veteran Head of Household</td>
<td>5 10</td>
</tr>
<tr>
<td>Need for Housing Accessible to a Person with a Disability</td>
<td>10 10</td>
</tr>
<tr>
<td>Exceptional Circumstances</td>
<td>10 10</td>
</tr>
<tr>
<td>First time participants in an IRHA Housing Program</td>
<td>20 20</td>
</tr>
<tr>
<td>Elders Preference</td>
<td>10 –</td>
</tr>
<tr>
<td>Total Possible Points</td>
<td>100 100</td>
</tr>
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</table>

5. After IRHA ranks an eligible applicant, they are placed on a waiting list and notified in writing that they are eligible for the program they have applied for. The entire eligibility process with a complete application takes two to four weeks.

For more information about any Rural Development programs, please contact Jane Gibson, Interior Area Director, at the Fairbanks office: (907) 479-6767, ext. 1003 or jane.gibson@ak.usda.gov.

USDA Rural Development (RD) is committed to the future of rural communities. RD programs touch rural America in many ways and help to improve the economy and quality of life in rural places. RD offers over 30 individual programs to benefit communities in the following program areas with some examples included:

- Housing
  - Single Family Housing Direct Loans & Single Family Housing Guaranteed Loans
  - Multi-family Housing Loans
  - Home Repair Grants and Loans
- Community Programs
  - Community Facility Loans & Grants – can be used for both facility and community equipment needs
- Water & Environmental Programs
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The Housing Department provides homeownership education and consultation, manages and conducts re-exams and inspections on all housing stock, collects monthly housing payments, and monitors the following programs:

- TEAM – Tribal Equity Advantage Mortgage
- HOPE – Home Ownership Program for Elderly
- HQP – Home Ownership Program
- Rental Assistance for Elders (Fairbanks area only)
- Senior Access Program
- Working with the tribes to plan and start projects
- Writing the Indian Housing Plan
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- Self-Help Program
- Completing Environmental Reviews

The Planning department is responsible for:

- Completing Environmental Reviews
- Writing the Indian Housing Plan
- Working with the tribes to plan and start projects
- Rehabilitation of existing homes program
- Giving final approval to departments when funding is ready to use
- Applying for Title VI Loan Guarantee program
- Senior Access Program
- Self-Help Program
- Completing Environmental Reviews

Planning

The planning process begins when tribes sign a resolution directing IRHA on the priorities for their community. Then IRHA opens the application process (1-2 weeks), gathers information, and determines eligibility. Our Planning department is responsible for:

- Completing Environmental Reviews
- Writing the Indian Housing Plan
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Weatherization

Through a program funded annually from AHFC, IRHA provides assessments on homes to determine causes of household drafts and heat loss, client education on energy efficiency and energy reduction tips, weatherization services to reduce energy costs for homeowners, and installation of fire extinguishers, smoke and carbon monoxide detectors.

Tribes interested in weatherization services can submit a resolution to IRHA or TCC. IRHA is currently working in Galena, Huslia, Shageluk, and Rampart. The 2015 IRHA weatherization grant will end on March 31, 2016, and funding for 2016 has not been determined.

Since 2008, IRHA has weatherized over 505 homes in more than 20 communities within our service area.

Rental Assistance

The Rental Assistance Program assists elderly clients (62 years or older) in the Fairbanks area with their monthly rental payments. On average IRHA assists seventy elders each month with their rent, thereby allowing them to afford other important items necessary for their health and safety. To apply for rental assistance:

- Pick up an application at IRHA or download at www.irha.org
- Provide all required documentation listed on the application
- Client must find an apartment of their choice
- The apartment must be inspected for health and safety

Rental Assistance applicants must meet all eligibility requirements per IRHA Policy and HUD Rules and Regulations. New applicants are required to submit the following information: income limits, proof of all income, current bank statement, CIB or Tribal Card for proof of Native Heritage, picture I.D., and criminal history record. This program requires an agreement between the applicant, IRHA and the landlord—and the landlords must be willing to accept payments from IRHA.

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We Need Your Help...

IRHA, in collaboration with Tanana Chiefs Conference, has distributed surveys in hopes of gathering valuable information that can be used to better determine village housing needs. There is a link to the survey on TCC’s website: https://www.tananachiefs.org/

Also available online at: https://survey.sohopublic.com/zs/Q2im7N

Survey Deadline is Monday, August 31.

IRHA Services

- Completes assessments on eligible applicant homes or projects
- Produces budgets for projects; Procures and orders materials
- Provides logistics and skilled workers for projects
- Provides quality control

Force Account Labor

- IRHA uses force account labor on all projects to maximize local hire and keep our work force trained on modern building practices
- IRHA bids on contract projects from State, Federal, and Tribal governmental projects in our rural region to help spread out our overhead costs
- On average, IRHA employs 40 temporary and 22 full-time employees each year
- IRHA accepts applications year round for the construction trades

Grants

IRHA actively seeks and writes grants for itself and the villages. We assist tribes with reporting requirements and support villages in their grant writing with letters of support—providing assets they can use, such as budgets and blueprints.

IRHA Services (continued)
2015 IRHA Activities

Construction ★ Client Education ★ Weatherization ★ Employment ★ Staff Training

Rehabilitation and Self-Help ★ Lead Paint / Mold Testing and Abatement ★ Homebuyer Counseling ★ Assessments

Senior Access ★ Model Activities ★ Rental Assistance ★ Well and Septic System Installation

Regional Planning Summit ★ Community Volunteering ★ Grant Writing

Excellent Customer Service | Quality Construction | Efficiency | Transparency | Accountability | Respect | Celebrate Success
Planning
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Jana George - Chief Executive Officer (ext. 189)
Kimberly Carlo - Chief Operations Officer (ext. 160)
Ellie James - Chief Financial Officer (ext. 178)
LaVern Huntington - Controller (ext. 112)
Vanessa Cruger - HR Generalist (ext. 118)
Kelly Seekatz - Construction Coordinator (ext. 108)
Betty Huntington - Housing Manager (ext. 130)
Jolene Malamute - Housing Assistant (ext. 163)
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IRHA Program Quick Fact Sheet

Village Rehab Program
- The loan shall be forgiven over a 5-year period, with 20% of the loan amount forgiven each year for 5 years.
- The home must be a single family residence and the primary residence of the owner.
- Homeowner must sign a binding commitment.
- IRHA will add the home onto its Community Shield Policy through AMERIND.

Fairbanks Rehab Program
- The loan shall be forgiven over a 5-year period, with 20% of the loan amount forgiven each year for 5 years.
- The home must be a single family residence (including condos, townhouses and zero lot line properties) and the primary residence of the owner and provide a Quit Claim filed with the State of Alaska.
- The homeowner must carry insurance on the property until the loan amount if forgiven and/or paid in full.

ELIGIBILITY REQUIREMENTS:
- Have a household income at or below the HUD’s 80-100% income limits.
- Be an Alaska Native or American Indian and have a Certificate of Indian Blood (CIB) from the BIA or other positive identification of Native status or Tribal Enrollment.

Self Help Program
- The Self Help program recognizes individuals with the talents, skills, abilities, and the means to build their own home with the help of IRHA providing a portion of the building materials.
- This grant is forgivable over a 10-year period.

ELIGIBILITY REQUIREMENTS:
- Have a household income at or below the HUD’s 80-100% income limits.
- Be an Alaska Native or American Indian and have a Certificate of Indian Blood (CIB) from the BIA or other positive identification of Native status or Tribal Enrollment.
- Must be the sole owner of the property and provide a Quit Claim filed with the State of Alaska.
- Proof of homeowner insurance
- Proof of having adequate foundation and four walls completed.

The HOP Program
The Home Opportunity Program (HOP) is basically a 20-year grant, enabling low-income families to own a home. IRHA is essentially acting as the mortgage holder until the twenty year period of affordability is met for the grant terms.

Once approved, the family is required to:
- Make monthly payments.
- Be responsible for routine and non-routine maintenance on the home.
- Satisfy all other program requirements, including a periodic certification of income and family composition.

The TEAM Program
- The Tribal Equity Advantage Mortgage Program (TEAM) is geared toward low-income families who are credit worthy and live in areas eligible for bank financing. TEAM can help lower the amount of the down payment or the monthly mortgage payment to make it more affordable.
- TEAM Staff will help families apply for home loans through any accredited banking institution not to exceed $200,000.00. IRHA staff will determine individual grant amount based on income. TEAM Assistance will be needed. TEAM Assistance may not exceed 30% of the value of the home up to $60,000.00. This is a onetime grant forgiven at the rate of 10% each year over a period of ten (10) years.

ELIGIBILITY REQUIREMENTS:
- Have a steady household income at or below the HUD’s low income limits. For TEAM Program, income cannot be derived from temporary assistance.
- Be at least 18 years of age.
- Be an Alaska Native or American Indian and have a Certificate of Indian Blood (CIB) from the BIA or other positive identification of Native status or Tribal Enrollment.
- Participate in IRHA Homebuyer Education Course.